SOUTH BEND – ELKHART REGION: VISION WITH VELOCITY

PART I: EXECUTIVE SUMMARY

In 2008, unemployment skyrocketed to over 20%, putting Elkhart County on the map for the fastest employment decline in the country. In 2011, South Bend was listed among other dying cities by Newsweek. Regional collaboration was scarcely considered. Fast forward to 2014, when we slowly started to move ahead from the final row, a position that had plagued us in the decade prior. When IEDC’s Regional Cities Initiative (RCI) was announced, it was then that civic and business leaders across Elkhart, Marshall, and St. Joseph counties came together to pursue, for the first time ever, a multi-county regional approach to economic development and quality of place.

FUELING THE TANK.

In 2015, we defied expectations by being selected as one of the three RCI award regions, surprising both insiders and outsiders alike. In 2018, the South Bend - Elkhart Regional Partnership commissioned TEConomy to conduct a study and develop an investment plan that would help secure the region’s economy for long-term, sustainable economic growth and community prosperity. They encouraged the region to build linkages between the region’s industrial base and its research assets, thereby improving key facets of the innovation ecosystem; to diversify industry growth; and to create a culture and ecosystem where entrepreneurs and new businesses can thrive.

By 2019, after reflecting on the economic challenges of 2008 – 2011, we collectively committed to never allow such hardships to recur. This led to the establishment of the Labs for Industry Futures and Transformation (LIFT) Network, catalyzed by a $42.4 million regional award from the Lilly Endowment. LIFT focuses on leveraging the region’s strengths in research, technology, and advanced manufacturing to accelerate the commercialization of new technologies, support entrepreneurship, and create high-quality jobs. To date, LIFT has leveraged over $120M in new investments in tech and talent and 1,300 post-secondary students have engaged with companies.

As we emerged from the throes of a global pandemic in 2021, we secured a $50 million maximum READI 1.0 allocation, a testament to our resilience and determination. Over the past three years we have rebounded and shown 3% job growth, with recent project announcements including the GM/Samsung EV project happening on the western border of the region, infusing $3.5 billion in capital and adding 1,900 new jobs. Complementing inbound companies are those growing within the region, including AM General, who recently announced an $8.5 billion Department of Defense contract, with all production happening in the region.

Preparing for our region’s READI 2.0 application, we swiftly mobilized, leveraging existing stakeholder infrastructure developed over the last 10 years. A READI 2.0 steering committee oversaw the engagement process with municipal and anchor partners, reviewed the stakeholder engagement results from 200 participants at six community workshops, and informed the region’s application. The READI Steering Committee includes all members of the Northern Indiana Regional Development Authority (RDA), LEDO partners, and stakeholders drawn from the Regional Partnership’s various councils and committees. The RDA, now in its eighth year, has aptly helmed all three major regional funding opportunities. The RDA, and the Regional Partnership’s long-standing councils and committees, anchor partners, and philanthropic partners will lead implementation of our plan.

Today, we stand poised and prepared, having revved our regional engine, and having cultivated a spirit of collaboration. With the backing of the Indiana Economic Development Corporation (IEDC) and catalyzed by READI 2.0 funding, we are ready to unleash our full horsepower in pursuit of our shared regional vision.
Kicking the Tires.

While we have a determined outlook, there are also shared challenges. Educational attainment rates, demand for accessible childcare far exceeding supply of centers and providers, and wage stagnation present serious challenges across the region, particularly as manufacturing shifts towards Industry 4.0. Efforts to drive demographic diversity, inclusion, and overall economic participation have had varying levels of success, especially through the lens of education and entrepreneurship.

With dependency on the manufacturing sector for 32% of jobs, the region is left exposed to the potential impacts of automation as the global economy shifts towards Industry 4.0, an opinion echoed by the January 2019 Brookings report, which found that Indiana would be one of the top two states for task exposure to automation.

Starting the Engine.

As with our READI 1.0 Regional Economic Development Strategy, *Smart Connected Communities 2030*, we are keeping our north star focused on increasing the region’s per capita personal income to at least the national average by 2030. Our region’s past performance with PCPI strongly contributes to the state’s target PCPI. Our current PCPI growth rate of 4.43% (based on 10-year average) exceeds the state’s historical rate of 3.85%. Our 2022 PCPI of $57,073 represents 99% of the state’s figure. Applying a baseline growth rate, in 2025 our PCPI will meet the state’s goal of a $2,750 annual increase. In 2025 our baseline projected PCPI will overtake the state’s projected baseline; in 2029 our baseline would overtake the state’s READI 2.0 target of $77,180.

The goals and strategies captured in our plan, and aligned with the state’s priorities, include:

**Attracting and Retaining Talent:** We will double down on population attraction efforts, targeting the 33,000 higher education students in our region and “boomerang” talent – those from here or have an affinity for here, and attracting companies building the future economy, bringing with them high-wage, high-demand jobs.

While many counties in the state have been losing population, our region has maintained a tepid population growth rate of 0.24%. With a PCPI growth rate exceeding the state’s and growing employment, igniting population growth remains our final regional challenge. We strongly expect the tailwinds of READI 1.0, sizable recent job announcements, and implementation of our READI 2.0 plan will drive our rate upwards to support the state’s goal more robustly.

**Equipping Talent of the Future:** We will intensify investment in work-based learning initiatives, expand access to educational opportunities, and forge strategic partnerships to increase post-secondary attainment, address skills gaps and cultivate a talent pipeline for targeted industries.

Our growth rate for individuals with bachelors’ degrees (2.02%) exceeds our population growth rate. In a base-case scenario, we will have grown from a 17.1% share to 20.4% at the end of 10 years, which is a change of 3.3% in the ratio. Our current initiatives to support work-based learning and certificate attainment are aptly positioned to increase skills acquisition and career progression for current and future workers.

**Driving Innovation and Entrepreneurship:** Building upon our legacy of innovation, we will foster an ecosystem conducive to entrepreneurship, supporting startups and small businesses through access to capital, resources, and talent programs.

The pace of regional business establishments has moved from an average 1.33% growth rate 2019 – 2021 to more than double that rate for 2021 – Q1 2023 at 3% growth. Between 2020 and Q1 of 2023, over $211M of capital has been infused into the innovation and entrepreneurship ecosystem, including NSF research awards to higher education institutions,
SBIR/STTR awards, Manufacturing Readiness Grants (MRG), and Elevate Ventures investments. Locally-sponsored research at Notre Dame has increased by 2.3x to over $1.3M per year.

**Accelerating Industry Diversification:** By identifying and capitalizing on emerging trends and opportunities, we will foster growth and diversification within key sectors, such as advanced manufacturing, healthcare, technology, and tourism.

The region anticipates adding 23,000 jobs by 2027 and 48,000 jobs by 2032. Given that almost every CICP TEconomy report produced for IEDC in the last 2 years for its targeted industries denotes jobs within manufacturing NAICS codes, we anticipate that a substantial number of our current jobs are represented within these targeted industries. Even if only a fifth of the region's projected jobs in 10 years fall within the manufacturing sector, our plan positions us effectively to contribute to the state's employment goal.

**Enhancing Infrastructure:** We will invest in housing and critical infrastructure projects both traditional and in support of the digital economy to improve connectivity, mobility, and accessibility, laying the groundwork for sustained economic growth and community development.

Our ten-year past performance rate of total housing units is 0.25%, which is far below projected demand. Though a pro-rata deployment of new housing units could be considered as meeting the state's goal, which we are equipped to do, especially with rental units, we must exceed the state's targeted housing growth rate to satisfy regional projected demand.

**IN THE FINAL LAP.**

In the South Bend – Elkhart region, there's a different feeling in the air. From a new phase of the University of Notre Dame's role in economic development and applied research, with the University’s recent acquisition of the former Tribune Building in downtown South Bend; to Lilly Endowment’s College and Community Collaboration program for which six of our nine higher education institutions are eligible; to the private investments happening like those into the Madison Lifestyle District in South Bend and the River District in Elkhart; we're in the midst of a renaissance.

Our region's unique assets – a collaborative spirit, growing job base, and gorgeous riverfront amenities for work and recreation – are part of our toolkit for meeting the state's READI 2.0 goals and KPIs. Through the lens of the local labor force, the South Bend – Elkhart region represents a point of density for Northern Indiana residents. Of the 306,417 workers employed or living in the region, 59% both live and work within the region, a strength that can be tapped into for current and future planning. The region is a job center, with more workers commuting in daily than out for work, anchored by major employers like Beacon Health System, Hoosier Racing Tire, and Lippert Components.

In 2023, the Regional Partnership led discovery trips to Grand Rapids, Minneapolis/St. Paul, Columbus, and Pittsburgh. These regions have seen significant investments, benefitted from increased attention to federal opportunities like the CHIPS Act and revitalization of downtown and river districts, devoted critical attention to quality of place amenities, and prioritized upskilling or reskilling workforces to meet the demands of new economy jobs. As we have in our past plans, we view the Grand Rapids region as a peer region because it has several traits aligning with our region's identity. These include a strong foundation of manufacturing; a high density of higher education institutions; location in proximity to anchor cities; proximity to natural amenities; and similar labor-shed and workforce patterns.

The SBE region has arrived at an inflection point as it looks towards its future economic trajectory. The time has come for strong investments that will propel the region into the future, prioritizing and building upon the progress of recent years and the region's resilience in the face of the Great Recession and, recently, the COVID-19 pandemic.
TAKING POLE POSITION.

This plan is projected to generate over $2 billion in direct economic activity over the next six years. As a region, we have studied ourselves and others doing regionalism better, we have planned and re-planned to adapt and be proactive to a post-COVID world. We have:

+ A consistent pattern of execution over the past decade, as recognized through receiving the International Economic Development Council’s Bronze Award for Regional Collaboration for our READI 1.0 process and more importantly, the successful completed execution of 27 quality of place projects from Regional Cities changing the shape of our skylines.

+ Deepened regional collaboration to achieve big wins, like the recently announced GM/Samsung EVB plant.

+ A clear understanding of our regional needs: We have an incredibly strong job market, with a gap occurring between job availability and labor force availability. When successful, this plan will bring online the mix of housing attractive to the workforce of the future, amenities to support new and existing residents, and honor our region’s identity as a place that is building stuff that matters.

We are the fifth largest READI region, with 525,437 residents, and we’re already across the starting line and ready to overtake our obstacles. We need the IEDC to be bold,

strategically stack investments to achieve the greatest ROI and continue to be our investment partner to cross the finish line.
READI 1.0 EVALUATION

PART II

READI 1.0 was the first iteration of the READI initiative and has demonstrated the impact and viability of investing in Indiana communities to drive growth and prosperity. As READI 1.0 project commitment concludes, the IEDC is interested in understanding the regions’ experience. Regions will utilize this section to reflect on their experience and performance in READI 1.0. Please read each question carefully.

Q1 | Provide an honest assessment of the region’s participation in the first phase of the READI initiative, including: (500 words max)

  + How did the region identify and prioritize projects for investment?
  + How did the region engage stakeholders in the process?
  + Please provide a summary/status of the region’s READI 1.0 investment to date.

In preparation for our region’s READI 1.0 application, called Regional Economic Development Strategy (REDS) – Smart, Connected, Communities 2030, the South Bend – Elkhart region swiftly mobilized, leveraging existing infrastructure developed through Indiana’s Regional Cities Initiative (RCI). Our region emerged from RCI with a solid working partnership among Elkhart, Marshall, and St. Joseph counties and a strong collaborative track record, laying the foundation for the READI program. The region includes the South Bend - Mishawaka metro area, Elkhart - Goshen metro area, and the Plymouth micropolitan area. The combination of geography, culture, opportunity, history, environmental, and economic structural factors contribute to the connectivity and shared economy across the region’s communities.

During the READI 1.0 application planning process in 2021, the region put out a public call for project ideas – generating 168 responses – in conjunction with a series of community stakeholder meetings. Following the award announcement of $50M to the region in December 2021, the Northern Indiana Regional Development Authority (RDA), supported by the South Bend – Elkhart Regional Partnership, ran a public RFP process for projects. Workshops were held throughout the region to explain the RFP process; one for capital expenditure projects and another series for program investments. This process included a mandatory first step of attending the public educational workshops to inform project leads of READI requirements, including procurement compliance, regional investment priorities, and IEDC’s investment priorities. Throughout, South Bend - Elkhart Regional Partnership staff consulted and informed public sector project partners to ensure alignment of their priorities and that public match requirements would be met.

The RDA, being a public body, reviewed submissions, debated publicly on project awards, and prioritized projects which adhered to a set number of investment criteria, including transformation potential, talent attraction impact, quality of place impact, and regional collaboration and partnership.

Informed by these criteria and READI program goals, the RDA dispersed 84% ($40,582,565) of the regional award to 17 capital projects, while the remaining funds were designated to 11 program awards. Of that 84%, $5,580,000.00 (14%) went to Recreation, Trails, Athletics, and Wellness; $24,300,000 (60%) to Housing projects; $6,832,565 (17%) to Economic Development; and Arts and Culture $3,870,000 (10%). The $48.5M allocations are being leveraged for an additional $496.8M. Capital project requests exceeded $81M.
By December 2022, the region had obligated all $48.5M available to projects. As of 2/12/24, 11% ($5.25M) of the $48.5M has been fully disbursed. A further 6% ($2.76M) is in the EY/IEDC disbursement pipeline, and an additional 2% ($945K) under the South Bend - Elkhart Regional Partnership or EY review. All told, 18% of the allocation has been disbursed or will be soon.

One economic development project is fully complete: Tolson Center in Elkhart, a $2.6M READI investment in a $14.7M project. Potawatomi Zoo has fully disbursed its $1.07M award and will be hosting a grand opening of the $10.7M project in late March 2024.

Several projects have broken ground but have not yet incurred READI expenses to trigger disbursement cycles. Remaining projects will commence this summer per long-planned parks construction schedules.

All 11 program investments are proceeding smoothly.

**Q2 | Identify lessons learned and any issues that, if addressed, would increase opportunities for successful implementation of the region's READI 2.0 application.**

In fall 2023, the South Bend - Elkhart Regional Partnership conducted an intentional feedback loop in preparation for READI 2.0, which illuminated lessons learned from READI 1.0. Fourteen of the 17 capital projects (82%) were interviewed (due to project timing, 3 remaining project partners were not). Since READI 2.0 will be relevant for capital projects only, programmatic READI 1.0 projects were not interviewed. These interviews included input on project barriers, clarity on IEDC program guidance, potential solutions for increased efficiency in projects’ disbursement process time, project level capacity for completing disbursement requests, the amount of time project leads allocated to document review and improving South Bend - Elkhart Regional Partnership operations.

Three lessons stood out. The first was the importance of effective and clear communication to project applicants and awardees regarding the procurement guidelines and paperwork associated with receiving a READI award. A large portion of early disbursement confusion and delays was caused by projects’ learning curve around organizing and submitting procurement documentation. In READI 2.0, a primary component will be increasing applicant comprehension of program procurement requirements.

The second issue interviewees described was their remaining effort required to complete their capital stack which occurred when their READI award was less than their application request. (The RDA funded only parks and trails projects at full request amount.) In partnership with IEDC, the South Bend - Elkhart Regional Partnership will continue to work with projects which do not receive their maximum request to identify and pursue opportunities to diversify their funding from other sources in their city and the region at large.

The third lesson gleaned is that projects desired more transparency on the status of their disbursements throughout the submission and review process. As the South Bend - Elkhart Regional Partnership continues to fine-tune processes for the award recipients supported through READI, we continue to change and increase our communication.

Reflecting on the regional allocation process, we learned that despite rigorous front-end education and due diligence with project leads, more communication and “opt-in” features must be adopted to ensure that project applicants are aware that award allocations may be only partial compared to requested fund amounts supplied during application. Secondly, applicants may require additional reminders that the first hurdle for any project application is that it aligns with READI program goals. We are confident that the partnership between the RDA and the South Bend - Elkhart Regional Partnership is the most effective approach and allows for a level of transparency that would not exist without this relationship.
Q3 | Describe the current capacity of the regional organization as well as strengths, weaknesses, and whether potential changes or support are needed to enhance the organization's long-term viability and sustainability.

The RDA is a corporate and political body formed in 2015. A five-member board experienced in transportation, regional economic development, business, and finance was appointed by the Mayors and Commissioners of the member counties.

In 2023, all three counties re-authorized the RDA and re-appointed all five current board members. The South Bend - Elkhart Regional Partnership is the primary driver of regional development activity as the area's regional economic development organization (REDO) and serves as staff for the RDA.

Since 2015, and in addition to RCI and READI 1.0 planning, the South Bend - Elkhart Regional Partnership achieved the following planning and regional milestones:

- To catalyze economic growth in areas beyond the initial RCI focus, the 2016 Plan for Prosperity, Growth, and Inclusion provided a situational analysis and identified key areas of opportunity.
- Regional stakeholders developed the 2018 Ensuring Prosperity for the South Bend - Elkhart Region REDS plan, identified specific strategies, and laid a robust path to achieving the regional goal of increasing per capita personal income.
- With a focus on improving key facets of the innovation ecosystem, from workforce and talent to diversified industry growth, the 2018 Tides of Change: Critical Investments Needed to Stimulate Long-term Economic Prosperity in the South Bend - Elkhart Region was conducted by TEConomy Partners.
- In 2019, a $42.4M grant from Lilly Endowment Inc. formed the Labs for Industry Futures and Transformation Network (LIFT), to enhance and link cutting-edge expertise, technologies, workforce development programs, and innovation-based facilities throughout the SBE region. The grant brought together the University of Notre Dame (UND), the South Bend - Elkhart Regional Partnership, and other key regional stakeholders in a collaboration to further advance the region.
- In October 2019, a brand campaign launched, designed to attract attention from companies and talent and encourage economic growth across the region. The WE+YOU campaign focuses on attracting students, former residents, new talent, and businesses.
- In 2020, planning and execution began to produce results, including the region's designation as a 21st Century Talent Region by Indiana and recognition by Elevate Ventures as its "Region of the Year" for the second consecutive year.
- A 2021 Regional Belonging Survey established baseline data to understand how regional residents connect with their communities.
- In 2022, TPMA was engaged to develop a Labor Market Study to assess current trends and future implications.
- In 2023, the International Economic Development Council recognized our region for its regional collaboration efforts for READI 1.0 with a Bronze Award.

The South Bend - Elkhart Regional Partnership staff has backgrounds in economic development, marketing, grants administration, philanthropy, and workforce development. The South Bend - Elkhart Regional Partnership has 1.5 team members dedicated to staffing the RDA, with additional staff support from leadership, operations, and marketing.

The South Bend - Elkhart Regional Partnership receives funds to support its work from a variety of sources, with the READI administrative fee representing a portion of the budget. The South Bend - Elkhart Regional Partnership is led by a strong
board of directors and committed investors that pledge on four-year cycles. The South Bend - Elkhart Regional Partnership does not foresee any major changes or additional support needed to enhance the organization’s long-term viability and sustainability.

**REVIEW OF REGIONAL DATA**

**PART III**

Keeping in mind the analysis from the previous section, regions should provide the identified data points in this section and describe how these metrics have shifted over the years. The purpose of this section is to use the economic and demographic changes occurring in the region to allow regions to conduct projections of these metrics to determine how they will contribute to the overall success of the READI 2.0 program.

**SECTION A: REGIONAL DATA**

Provide updated datapoints on the following key performance indicators table below. Please gather metrics from the identified sources (e.g., U.S. Census Bureau, Bureau of Economic Analysis or state sources). Regions may use the same data set as their READI 1.0 applications if U.S. Census data updates are not available. Please indicate the year used for each data point.

<table>
<thead>
<tr>
<th>KEY PERFORMANCE INDICATORS</th>
<th>INDIANA</th>
<th>REGION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total employment (Bureau of Labor Statistics)</td>
<td>3,484,005 (2022)</td>
<td>266,178 (2022)</td>
</tr>
<tr>
<td>Per capita income (Bureau of Economic Analysis)</td>
<td>$58,323 (2022)</td>
<td>$57,073 (2022)</td>
</tr>
<tr>
<td>Total population with bachelor’s degree or higher (U.S. Census Bureau)</td>
<td>1,357,012 (2022)</td>
<td>90,118 (2022)</td>
</tr>
<tr>
<td>Total housing units (U.S. Census Bureau)</td>
<td>2,977,176 (2022)</td>
<td>217,711 (2022)</td>
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<tr>
<td>Total rental housing units (U.S. Census Bureau)</td>
<td>796,176 (2022)</td>
<td>58,852 (2022)</td>
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<tr>
<td>Total owner-occupied units (U.S. Census Bureau)</td>
<td>1,929,865 (2022)</td>
<td>137,071 (2022)</td>
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<tr>
<td>Number of new business start-ups (Small Business Development Center)</td>
<td>150,067 (2022)</td>
<td>12,066 (2021)</td>
</tr>
</tbody>
</table>
Q1 | Please describe the current landscape of childcare within your region. Information could include current challenges to childcare, the number of facilities and/or seats and quality of childcare in your area.

In Marshall County, which has a smaller number of providers, the Marshall County Early Childhood Coalition works on business viability, profitability, and sustainability of childcare providers. This work includes connecting them to state grant opportunities and convening providers to share business strategies and address gaps. In late 2023, the Indiana Family and Social Services Administration's Office of Early Childhood and Out-of-School Learning made three grants in the county from the new Employer-Sponsored Child Care Fund. The largest was to United Way of Marshall County for $750,000 to launch a TriShare Childcare pilot program. TriShare splits the cost of childcare three ways: one-third is paid by the parent, one-third by the grant, and one-third by the business.

The Ready to Grow St. Joe coalition, housed at St. Joseph County’s United Way, spearheads efforts to improve provider quality. This focus includes professional development and community-wide onboarding processes for new providers to address workforce retention. Working with the City of South Bend, several cycles of grant funding have been available to support providers’ goal to improve quality. Both the YMCA and the United Way are planning new centers, which may become READI 2.0 projects.

In Elkhart County, demand far exceeds seats available by a 3 to 1 ratio. Ecosystem support organizations work with providers to enhance their capacity and interest in becoming formally licensed, which will result in more seat capacity. The prevalence of second- and third-shift employees and Spanish-speaking providers who are exempt adds complexity to childcare access.

Q2 | Please describe the current innovation ecosystem within your region. Think about current challenges or barriers to innovation activities, the number of new business start-ups and current resources to increase innovative activities in your area (patents, research and development funding, etc).

Our region’s innovation ecosystem largely consists of startups spun out of the University of Notre Dame and native entrepreneurial activity in the manufacturing sector. While that industry faces an automation threat, our innovation ecosystem is evolving due to the LIFT Network, which drives R&D out of the University and into industry. Since 2016, our Headline Innovation Index has increased by 19%, putting us at 124% of the state’s Headline Innovation Index.

Since 2018, approximately 63 high-potential startups have been launched at the University of Notre Dame. Entrepreneurs are supported by Startup South Bend – Elkhart (a backbone convening organization), the University of Notre Dame’s IDEA Center, and various smaller entrepreneurial support organizations in a largely united manner. The University of Notre Dame has, however, struggled to retain many of its startups due to two factors: quality of place and lack of an experienced, educated, high-quality workforce.

Between 2020 and Q1 of 2023, over $211M has been infused into the innovation and entrepreneurship ecosystem, including NSF research awards to higher education institutions, SBIR/STTR awards, Manufacturing Readiness Grants (MRG), and Elevate Ventures investments. Between 2000-2015, the region generated 2,022 utility patents, accounting for about 6% of patents in Indiana for the same timeframe (the national rate was 1%).

The pace of regional business establishments, when comparing two-year increments, has moved from an average 1.33% growth rate 2019 – 2021 to more than double that rate for 2021 – Q1 2023 at 3% growth. Our region's ISBDC growth continues unabated: 2023 metrics included 420 unique clients served, 29 new business starts, 116 new jobs created, and about $4M in capital infusion.
Q3 | List your top 10 employers. List your civic institutions including higher education and philanthropic organizations. Please specify companies or organizations, not industries.

+ Thor Industries
+ Forest River, Inc.
+ Lippert Components, Inc.
+ University of Notre Dame
+ Beacon Health System
+ Jayco
+ AM General
+ Leman Enterprises
+ Southwire
+ Hoosier Racing Tire

These top employers encompass education, health, and manufacturing sectors, alongside rapidly growing companies. Notably, AM General secured a U.S. Department of Defense (DOD) contract worth up to $8.6B, with production based entirely in our region. Trek10, part of a $5.7M READI 1.0 program grant to grow our IT workforce, has garnered over $7M in DOD awards since 2019, bolstering their cloud technology platform. SIMBA Chain, a blockchain spin-off from ITAMCO, a legacy Marshall Co. company, has received significant funding, including $6M in SBIR phase I and II awards and $9.5M in phase III, from entities like the Naval Information Warfare Systems Command and others. Recognitions for SIMBA include TechPoint Mira Awards’ Best of Tech Winner 2019 and an Elevate Ventures High Potential Startup Grant.

The South Bend - Elkhart Regional Partnership convenes the Higher Education Advisory Council whose members are: Indiana University South Bend, Purdue Polytechnic Institute, Goshen College, Holy Cross College, Saint Mary’s College, Marian University’s Ancilla College, Bethel University, Ivy Tech Community College, and UND. Collectively, these schools represent 33,000 students in the region.

The region benefits from three well-resourced community foundations, [Community Foundation of Elkhart County: $405M in assets and $43M in grants in 2023; Community Foundation of St. Joseph County: $265M in assets, $12M in giving; Community Foundation of Marshall County: $44M in assets; $1.4M in grants]; a number of private foundations, and well-respected United Way agencies.

Q4 | List the counties or areas that are considered rural and rural-mix. List the counties or areas that are considered disadvantaged communities. Visit the READI website for supplemental information that may be available.

IEDC data indicate only Marshall County is rural. There, the sole Qualified Census Tract (QCT) is in downtown Plymouth; there are no disadvantaged communities targeted census tracts. While Marshall County lacks IHCDA defined targeted areas, the county has eagerly leveraged RCI funding, 6 READI 1.0 projects, and OCRA funding support to drive investment. In 2019, Marshall County Crossroads, a cross-sector planning team, became an OCRA Stellar Communities 2019 Designee; that effort continues to inform development strategies across the county. The Marshall County Life Center (a $12.6M RCI project) resulted in the county’s first fully-licensed daycare, new headquarters for its Community Foundation and United Way, and new rooms for workforce training.
IHCDA-provided information (see Census Appendix) on disadvantaged communities indicates St. Joseph County contains 23 census tracts identified as target areas in 2023 (2024 list is not available), 15 of which are QCTs. In Elkhart County, there are 7 target census tracts, 4 of which are QCTs. In both counties, disadvantaged communities largely overlay the QCT map of central city census tracts. Likewise, the state’s Opportunity Zone designations overlay the same areas.

Aside from READI, municipalities have led multi-year investment into disadvantaged areas and QCTs. In South Bend, the city formulated “complete streets,” created dedicated staff teams to support investment in main artery streetscapes and small business support leading to and from downtown. With the University of Notre Dame’s School of Architecture, Elkhart has collaborated on three full-scale charrettes related to downtown and close-in neighborhoods aiming to re-connect low-income areas to city vitality.

Q5 | Based on the datapoints above, describe how the region’s metrics have shifted since 2021. What are your anticipated projections of change given your READI 1.0 projects?

Every metric increased from 2021 to 2022. (See Appendix for 2018-2022 KPI Past Performance and 10-year projections.) Our population grew 0.17% (899); our population with a bachelor’s degree grew .67% (602). Employment grew almost 2% (4,770) and has returned to 2019 pre-pandemic level. PCPI growth continued apace at almost 3%. Generally, employment gains outpace population gains: 0.27% population average five-year growth compared to 0.39% in employment.

Housing units have endured low average growth rates for past 10- (0.25%) and 5- (0.28%) year marks; 2021-2022 notched 0.37% growth (797 units). Owner-occupied rates lag dramatically, while rental unit growth rates have held steady.

We anticipate that READI 1.0 investments will accelerate trendlines in KPIs. Our housing investment will bring on over 600 rental units in three years, which represents one-third of the total units historically brought online each year. Investments in three signature cultural amenities will support accelerated visitor trends; the new Mishawaka Fieldhouse has the potential to yield an additional 30,000 room nights per year.

Complementary program and capital expenditure investments into the talent pipeline (see appendix project summaries) will have medium- and long-term impact on enrollment and completion rates at our higher education institutions. READI 1.0 related projects alone total $29M. Baseline data forecasts show 17% of the population with a bachelor’s degree growing at a similar rate to population growth; just a change from baseline 2.02% to 2.14% in this population would meet the state’s long-term goal of 3.5% change in population share with bachelor’s degree.

Q6 | Identify a regional community outside of the state of Indiana that is like your region to use as a benchmark. Provide the selected metrics in the table below. When selecting a peer community, please consider the following key components for comparison.

+ Population size (± 5000)
+ Median income (± $5000)
+ Industries
+ Similar assets
+ General demographics
+ Geography
Greater Grand Rapids Area is an 8-county region in Michigan. Grand Rapids is located between Chicago and Detroit and is the state’s second-largest city with a population of 200,000. It is the urban center of a growing region of more than 1 million people. The city is home to over 11,000 workplaces that employ over 273,000 people. Core industries are like our region’s: manufacturing, medical devices/life sciences, and Information Technology.

In 2023, the South Bend - Elkhart Regional Partnership conducted 4 board discovery trips to other regions: Pittsburgh, Minneapolis, Columbus, and Grand Rapids. While Grand Rapids boasts larger population and more employers, our region sees it as a future version of our leading cities. The arts and amenities anchor an effective tourism industry, as well as providing superb quality of place “stickiness” for residents. The innovation engine undergirds a full life sciences sector, not just a healthcare industry, and supports 21st century manufacturing across diverse industries. Grand Rapids has built out a 10-year tech workforce strategy to move from 6% to 12% of the workforce in the tech industry, creating 20,000 new tech jobs. To achieve this goal, it has developed talent development initiatives including apprenticeships and internships; a local tech council with 50 tech leaders; ecosystem development tied to the CHIPS Act; and growth initiatives that connect business and technologists to one another.

Grand Rapids is placing heavy emphasis on retaining international students through a partnership with Global Detroit and has established a Global Entrepreneurship in Residence program, a similar model to enFocus in the SBE region. The Grand Rapids region experienced 8% population growth in the last few years, while immigrant population grew 20% in the same time frame. Grand Rapids has developed a “welcome plan” inclusive of access to resources, safe and connected communities, and civic engagement, which South Bend has also completed to complement our regional designation as a Welcoming America designated region. Additionally, Grand Rapids is prioritizing connected transportation to retain its higher education students upon graduation.
Grand Rapids’ placemaking strategy ties districts adjacent to visitor-attracting amenities. This includes attracting a pro sports team and restoring development along the river. Grand Rapids is targeting international companies in priority verticals and encouraging them to participate in industry-specific tradeshows. Grand Rapids is also strategically targeting companies with leadership teams that have affinities for the Grand Rapids region to recruit both the team members and the companies they run to relocate into the Grand Rapids region.

What Grand Rapids region does to grow its population and attract new companies represents many strategies we have implemented, yet their pace of implementation exceeds ours, due in large part to being the second most philanthropic city in the country. Their transformative projects align very closely with what we envision for our region, and they require the blend of private, public, and philanthropic investments that without one another would bear little fruit but combined create greater impact and opportunities. The regional collaboration, economic development ecosystem, and focused strategies developed by Grand Rapids have informed much of our revised regional strategies included within this application.

SECTION B: REGIONAL NEEDS ASSESSMENT

Q1 | Please describe the region’s current barriers to growth (e.g., housing challenges, childcare availability, or infrastructure). Think about housing, infrastructure, childcare, and/or other feasibility studies your region has recently completed or conversations and meetings with your regional stakeholders. Examples can be attached as part of the appendix.

Our region experienced tepid population growth over the past decade. Several reasons are at play:

1. Too little housing and too little variety, especially beyond single family homes;
2. Lagging educational attainment levels;
3. Comparatively low levels of industry diversification that diminish overall economic resilience;
4. Limited site availability and/or development-ready sites; and
5. Inconsistent harnessing of diversity of backgrounds, talent and cultures to create a welcoming environment and top-notch talent pool.

Employers of all sizes can point to employees they were unable to hire due to lack of housing options. The University of Notre Dame’s School of Architecture conducted several charrettes pointing to community desire for revitalization of near-core urban housing. The 200 attendees at our READI 2.0 input workshops decisively listed walkable, affordable housing as priority. Elkhart’s 2019 report found that there was a 4,980-unit housing deficit in the City of Elkhart. Our housing data reveal another troubling trend: most owner-occupied housing is owned by White owners (90%), and most rental units are occupied by people of color. The correlation between housing ownership and wealth creation is not new; our region’s percent of rent-burdened population continues to grow. South Bend’s 2021 study noted 50% of target households have AMIs under 100%.

Like the state, our region faces a long road to increasing the proportion of bachelors’ degree holders. That is why we have focused so deeply over the last five years on career pathways, early college, CTE, and work-based learning. These strategies increase skills and competencies, and credentials leading to bachelor’s degrees.

Recent studies highlight the risk low industry diversification could/will have on our ability to grow. In 2018, TECeconomy highlighted the low patent activity and SBIR/STTR grant funds in the region. The GPS Brookings report flagged the drag on economic growth automation could play on our outsized manufacturing sector. In the past five years, we poured
significant effort into strategies supporting industry diversification through aggressive capturing of the state’s MRGs, effective implementation of Lilly Endowment-funded LIFT, and the activation of St. Joseph County’s Indiana Enterprise Center (IEC).

The availability of larger and more comprehensive sites for national and multi-national employers is important. While GM/Samsung’s investment at the IEC dominates headlines, our LEDO and county partners stress the long-term market demand for sites able to accommodate data centers and manufacturing 4.0.

Our region is not effectively harnessing all the talent it could. The 2023 American Immigration Council report notes immigrants are more likely to hold a credential yet find it harder to convert that expertise into commensurate employment. Wage labor data from our region’s 2022 TMPA report shows certain occupations in healthcare and manufacturing are over-indexed with people of color into jobs paying only $30-40,000. Our region underperforms in retaining the many international students and employees that the University of Notre Dame and other higher education institutions draw. Lack of childcare options is more acute than childcare desert analysis from the Center of American Progress would indicate since many sites do not provide second and third shift slots.

Q2 | Given the regional data and needs assessment, highlight the region's three to five priority needs.

Our region’s top four needs are:

- Rapid deployment of dense and mixed-use housing stock.
- Robust and strategic investment in (re)creating neighborhoods – downtown, downtown adjacent, and rural, that support live/work/play.
- Continued investment in activating riverfront/water/natural assets for economic development and recreation.
- Accelerate investment in industry diversification, innovation, and entrepreneurship.

Our three community foundations are underwriting a region-wide housing study to complement existing municipality’s studies, and further cement coordinated regional responses to large investments like the Razor5 investment, where the labor-shed exceeds single county lines. City of South Bend’s national leadership in aligning zoning to support infill development and incremental economic development sets the standard for other municipalities. The city has six pre-approved housing plans for developers to use, reducing time and cost spent on architectural renderings and permitting.

Every municipal partner involved in READI 2.0 planning is prioritizing planning and investment that will create neighborhoods – using other federal funding opportunities to restore street grids, for example, or working with developers to ensure housing developments contain elements of retail/mixed use and natural green space. Potential READI 2.0 projects include a transformative project to rework a blighted riverfront office park into a neighborhood of residential units and reconnect its major streets to downtown.

Linkages to and among neighborhoods is critical. The University of Notre Dame and the St. Joseph County Inn Keeper’s tax is investing $3.5M into an $11.5M “urban trail” connecting the campus to downtown South Bend. During its Stellar Community Designation process, Marshall County created a Trails Master Plan to guide the county’s planning and implementation of a county-wide trail system and connecting it to regional trail networks. The South Shore’s double tracking project (RCI provided some planning support) will reduce travel times and add service. Transpo and MACOG’s recent transit plan study called for increased bus service frequency as part of a broader outlook toward transit-oriented development.

One need look no further than the downtown Mishawaka Riverfront to see the impact of thoughtful and significant investment in natural assets and housing can have. Continued investment in green spaces and park amenities was
prioritized as much as housing from the 200 attendees at our six READI 2.0 workshops. The RDA prioritized full request allocations for parks projects in READI 1.0, investing $5.6M in 4 projects.

At over 80,000 workers, manufacturing is still 3x larger than any other industry. Area employers secured 21% of MRG Awards, representing $93M of total investment, a 7:1 private to MRG ratio. While we have doubled down on supporting this industry’s pivot to 4.0 capabilities, we must dedicate equal weight to expanding other sectors. Healthcare and Social Assistance employs approximately 35,000 individuals and is expected to grow 6% in 5 years. With clear leadership from our higher education institutions and strategic ownership by area healthcare CEOs, a Healthcare Sector Partnership is taking form. IU South Bend recently prepared a proposal to Lilly Endowment and other potential funders for a Hub for Healthcare Careers. The proposal is for $11,121,285, supported by $48,745,000 in match funding, anchored by IU South Bend.

REGIONAL GROWTH STRATEGIES AND ACTION PLAN

PART IV: SEE COMBINED SECTIONS BELOW

Use the information from previous sections to help identify goals to meet your region's priorities and focus on those that improve quality of life, quality of place, and quality of opportunity objectives within your region. While identifying goals and their respective strategies, please consider:

- The impact this plan will have on rural and rural-mix communities based on their needs and opportunities. How will the region promote these communities, and evaluation of investment opportunities?
- The impact this plan will have on disadvantaged communities based on their needs and opportunities. How will the region promote these communities, and evaluation of investment opportunities?
- How do these goals and strategies align with the state's economic development priorities?
- How do these goals and strategies align with your region's vision?
- How will the plan support the growth of an entrepreneurial ecosystem within your region?
- How does the plan engage with anchor institutions (e.g. major employers, higher educational institutions, and other key organizations)?
- How do the proposed investments encourage creating high quality, vibrant places with an eye toward attracting and retaining people?
- How does the plan focus on blight reduction/remediation?

SECTION A: GOALS AND STRATEGIES

Q | Please list three to five GOALS to meet your region's priorities.

Talent Attraction and Retention

Goal: Foster regional economic growth through strategic investments in arts, culture, riverfront activation, trail connectivity, and storytelling – leveraging public-private partnerships and community engagement to create vibrant, connected communities that attract visitors, talent, and investment.

Housing
Goal: Drive housing-centric economic development by prioritizing connected housing development to meet the region’s diverse needs and aspirations, informed by a comprehensive regional housing study and strategic partnerships.

**Entrepreneurship and Innovation**

Goal: Foster a dynamic ecosystem that catalyzes entrepreneurial growth and innovation while enhancing infrastructure and support systems for key industries, driving economic vitality and prosperity.

**Post Secondary Education**

Goal: Advance post-secondary attainment and workforce development through work-based learning and CTE integration.

Q | Identify 3-5 STRATEGIES to help achieve each identified goal.

See below for combined section of goal/strategy/action plan.

Q | For each goal/strategy, identify the action plan for proposed implementation. This includes description of specific opportunities/projects and/or examples of the types of investments the region is considering in achieving its goals. Include suggested milestones and timelines for each strategy.

See combined content in Section B.

**TALENT ATTRACTION AND RETENTION**

**GOAL:** Foster regional economic growth through strategic investments in arts, culture, riverfront activation, trail connectivity, and storytelling – leveraging public-private partnerships and community engagement to create vibrant, connected communities that attract visitors, talent, and investment.

**Places to Be: Enhancing Natural and Cultural Amenities**

The investment in physical infrastructure through RCI and READI 1.0 initiatives has transformed South Bend’s Howard Park and the Mishawaka Riverfront into cherished community spaces, complementing the beauty of the St. Joseph River. Cultural landmarks such as the RCI funded Goshen and REES Theatres, and READI 1.0 funded Potawatomi Zoo, Morris Performing Arts Center, and Wellfield Botanic Gardens, reflect the pride of our region. Supporting these are well-planned greenways that integrate seamlessly into residential areas, connecting people to leisure and work opportunities.

Along with singular and signature greenspaces, we will support investment in our counties’ and towns’ trails and greenway efforts. Well-planned greenways are embedded in residential and city environs and serve to connect people to leisure and work.

**Downtown Revitalization Support**

READI 2.0 sessions underscored the importance of downtown revitalization and mixed-use housing, aligning with resident preferences. Projects like Portage Place, a $5.5M READI 1.0 endeavor, repurpose historic spaces into vibrant retail hubs, attracting entrepreneurs, and retaining talent. Municipalities are enhancing support with façade improvement grants, riverfront licenses, and beautification initiatives, promoting walkability and fostering a vibrant, inviting atmosphere.

**Telling Our Story and Engaging Communities**

The WE+YOU brand and networking initiatives will be amplified through a regional welcome kit for employers, funded by a $700,000 READI 1.0 award. This $3.5M project aims to develop marketing assets, connect students to the region, and implement a remote worker strategy over the next three years.
TALENT ATTRACTION AND RETENTION ACTION PLAN

Catalyze Arts and Culture Investments:
- Launch rehabilitation projects like in Marshall County to transform a blighted "Main Street" building into a mixed-use gallery and artist space, supplemented with entrepreneurship programming to foster local talent. (Possible READI 2.0 project)
- Support the expansion of cultural festivals and performing arts events like South Bend’s Fusion Fest, Marshall County’s Blueberry Festival, and Elkhart’s Jazz Fest to attract more visitors and stimulate the creative economy.
- Catalyze quality of place entrepreneurship through ecosystem building and connecting entrepreneurs to opportunities.

Prioritize Riverfront Activation:
- Over the next five years, focus on redevelopment projects along the riverfront in South Bend, Elkhart, and Mishawaka, converting existing office buildings into mixed-use spaces incorporating housing, retail, and trails to maximize riverfront utilization. Downtown Elkhart and its River District forecasts $161M of investment.
- Partner with private investors in downtown Elkhart to develop a $45M outdoor amphitheater and park (possible READI 2.0 project) adjacent to READI 1.0 and RCI funded projects, enhancing the riverfront experience.

Support Trail Connectivity:
- Prioritize “final mile” or “connector” projects to link city and county trails, particularly focusing on connecting urban cores with extensive trailway systems.
- An example project (possible READI 2.0) includes a plan to connect trails from Southwest Michigan through St. Joseph County to Marshall County, leveraging assets like the Continental Divide Trail to boost local tourism.

Increase WE+YOU Uptake:
- Continue activation of the WE+YOU brand through targeted campaigns, employer tools creation, and tailored recruiting strategies over the next three years to support both national and local hiring strategies of partner employers.
- As of 2/14/24 the region has attracted 13 remote workers and their families through a partnership with the cities of South Bend and Elkhart, and the town of Culver; 84 collegiate, STEM-focused applicants will participate in the first cohort of the Student Immersion Experience.

HOUSING

GOAL: Drive housing-centric economic development by prioritizing connected housing development to meet the region’s diverse needs and aspirations – informed by a comprehensive regional housing study and strategic partnerships.

Prioritize Connected Housing Development

Our READI 1.0 plan did not have a housing specific goal. That said, $25M of READI 1.0 went into housing projects for townhomes, mixed use apartments and single-family developments. The RDAs RFP requested housing targeting specific AMI bands. READI 2.0 workshops and municipal partner plans clearly focus on a dramatic and sustained housing need. All three community foundations are supporting a region-wide housing study to be completed in late 2024.

The most consistent request is for walkable, affordable, dense housing. This could take several forms: new construction mixed-use housing located in downtown centers, rehabilitation, and revitalization of neighborhoods close to city centers, and development of new housing in rural towns. Notably, our region benefits from several intensive community planning efforts led by national experts at the University of Notre Dame’s School of Architecture. For several years, South Bend has invested in the growth of small-scale incremental developers, who collectively rehabilitate and lease older homes close to
the city center, which has garnered national attention. While LIHTC projects are always a welcome addition to broaden housing affordability, we will continue to promote additional developments targeting workforce and mid-level AMI bands to improve our region’s percent of affordable housing.

**Propel Smart Growth**

The IEC in western St. Joseph County will pull from a large labor shed and drive housing demand throughout our three counties. Smaller communities in northern Marshall County will need to develop smart growth strategies that showcase small town charm and amenities for new residents who seek rural living. Smaller municipalities in Marshall County will partner the University of Notre Dame’s School of Architecture for a 2024 speaker’s series with the goal to launch a charrette in May 2025 focused on housing and community regeneration. Likewise, downtown Elkhart, Goshen, South Bend, and Mishawaka will likely provide apartment/townhouse living.

**HOUSING ACTION PLAN**

**Complete a Regional Housing Study:**
- Led by MACOG, our regional planning commission, in partnership with our three community foundations and the South Bend – Elkhart Regional Partnership, a regional housing study will be completed in 2024 to inform regional investments.

**Support Downtown Density and Neighborhood Resurgence:**
- We will prioritize in-fill of historically redlined neighborhoods like the downtown Benham neighborhood in Elkhart. This neighborhood is anchored by a $2.6M READI 1.0 investment in Tolson Center, a community center providing wrap-around programming.
- Catalyze investments into projects like a READI 1.0 awardee, the Portage Place Incubator. This $5.5M project – adjacent to a QCT – will revive a blighted 100-year-old building with many small business storefronts and create a destination residents can actively engage with.

**Encourage Riverfront Development and Activation:**
- Projects like RCI funded Howard Park have shown us what the transformation of a single large scale public amenity can do for a city. Further development of mixed-use facilities, inclusive of multi-unit dwellings, greenspace along the river, and a re-connected street grid is anticipated to unfold on the opposite side of the river in South Bend.
- Within the River District of Elkhart, multi-unit mixed-income housing will return to the urban core.

**Support Smart Growth of Housing:**
- In our rural and rural-mix areas of the region, we are encouraging strategic development of single-family homes. Elkhart County’s anticipated Cherry Creek Development (possible READI 2.0), in Goshen, plans to add 1,400+ dwellings, with the majority being close neighborhood single family homes and the balance being condos and townhomes, coupled with first floor retail. Plans include a childcare facility and home designs are being created with “zero threshold” considerations for aging-in-place living.
- Affordable housing must be developed to meet known demands of large-scale projects, in particular in our rural communities and areas adjacent to the IEC.

**ENTREPRENEURSHIP AND INNOVATION**

**GOAL:** Foster a dynamic ecosystem that catalyzes entrepreneurial growth and innovation while enhancing infrastructure and support systems for key industries, driving economic vitality and prosperity.
**Improve infrastructure for the region's growing number of companies and people**

To improve infrastructure for the region's growing population and businesses, critical investments in rail, air, and broadband are paramount. Completion of double tracking to Chicago and re-alignment of the South Shore terminus will transform rail connectivity. Likewise, the South Bend International Airport's long-term plan envisions and supports continued growth in the transportation, distribution, and logistics sectors, as does the rapid rollout of the IEC. Ensuring effective transit planning and broadband deployment, especially in Marshall County, is essential.

**Connect innovation assets deeper within employers, the region's employee base, and entrepreneurs**

Enhancing connectivity among innovation assets is crucial for economic development. With the University of Notre Dame's involvement in prestigious research consortia and tech hub designations, the region's innovation ecosystem thrives. Regional resources like South Bend's Tech Resource Center and Ivy Tech's Garatoni Center for Advanced Manufacturing in Elkhart County foster growth in high-tech startups and strengthen the foundation for technological advancement and industry collaboration. Entrepreneurial development will be further expanded through a recently announced Entrepreneurship and Innovation Center at IU South Bend, which was catalyzed by a $2M Judd Leighton Foundation grant.

**Boost foundational assistance for career pathways, innovation, and entrepreneurship in our predominant healthcare and manufacturing industries.**

Accelerating support for healthcare and manufacturing career pathways is vital. While manufacturing benefits from established networks, similar backing is needed for the rapidly growing healthcare sector. Implementing effective work-based learning, equity-focused hiring, and leadership initiatives can transform healthcare into a powerhouse sector, driving economic output and improving residents' health outcomes. A number of our current jobs align with the state's targeted industries. Even if only one-fifth of the region's projected jobs in 10 years fall within the manufacturing sector, our plan positions us effectively to contribute to the state's employment goal.

### ENTREPRENEURI rhship ACTION PLAN

**Enhance Downtown Infrastructure:**
- Invest in streetscapes and building refurbishments to create vibrant downtowns that attract workers and residents.
- Encourage mixed-use projects, providing compelling amenities and support employees' interest in downtown office days, fostering a 24/7 live/work/play atmosphere.

**Activate Anchor Institutions’ Entrepreneurship Assets:**
- Our innovation and entrepreneurship ecosystem is designed to get innovation out of academic silos and into employers' operational processes. A $647,000 READI 1.0 investment supported a $3.5 READI program collaboration among higher education partners with simulation labs and work-based learning.
- Invest in learning labs to promote hands-on entrepreneurship education and strengthen connections between recent graduates and startups through investment in local training and bachelor's programs.
- Partner with anchor institutes to repurpose historic sites like the South Bend Tribune building (now owned by the University of Notre Dame) into innovation districts, fostering talent, skills, and technology advancement while stimulating downtown regeneration.

**Accelerate backbone support for healthcare and manufacturing:**
A $1.4M READI 1.0 investment into a region-wide $30M manufacturing readiness accelerator will result in the rapid deployment of manufacturing 4.0 technology and create 75 jobs with an average wage of $60,000+.

Our region has received $11.8M in MRGs, leveraged for $93M of total investment. We will continue to grow our strong and trusted relationship with Conexus to further resources for our region’s #1 industry.

A Healthcare Hub – anchored by IUSB and development of the Healthcare Sector Partnership – has developed a regional strategic vision over the past 18 months. The Hub will sit adjacent to the Memorial Hospital Tower project, a $232M expansion adding 500 healthcare jobs. The Hub will be housed in the $144M Madison Lifestyle District, a massive 2-city block mixed-use development with a $11.6M READI 1.0 investment. In five years, the Hub will engage over 25,000 K-12 students; 1,500 higher education students; and 700-1,100 current and potential employees.

POST SECONDARY EDUCATION

Goal: Advance Post-Secondary Attainment and Workforce Development Through Work-Based Learning and CTE Integration.

Intensify Investment in Work-Based Learning

We aim to boost post-secondary attainment through a robust pyramid approach, promoting competency-based learning and scaling work-based learning infrastructure – including apprenticeships. The LIFT Network, bolstered by a transformative Lilly Endowment grant, integrates internship and apprenticeship programs under a unified brand, yielding impressive outcomes such as 100+ apprentices and 500+ employees completing skills training programs over the past two years. In 2020, LIFT’s Digital Skills Accelerator Fund provided grants totaling $2.9M to eight higher educational partners to develop and deploy a variety of flexible non-degree programs, industry-recognized certifications, and formal degree programs in fields such as data science.

Enhance Integration of CTE Pathways with Work and Post-Secondary Education

Well-liked by students and employers alike, our CTE programming across the region exceeds physical capacity. In Marshall County, a READI 1.0 capital project of $9M ($1.75 READI) will create reworked and expanded physical space to unleash the uptake of this model. Collaborating with stakeholders, we seek to expand capacity for CTE programs. We aim to enhance integration for CTE graduates, facilitating pathways to full-time employment, apprenticeships, and bachelor’s degrees, ensuring a seamless transition from education to the workforce.

Increase internship opportunities, coordination, and efficacy

With nine higher educational institutions, increasing post-secondary attainment levels remains our north star. Across the region, employers are adopting the Regional Internship Program, a matchmaking program that involves a network of partners including regional chambers, enFocus, and higher education institutions providing professional and social programming and shared student recruiting. A READI 1.0 $300K award, leveraged for $2.4M, expanded regional internships beyond original LIFT target occupations.

POST SECONDARY EDUCATION ACTION PLAN

Strengthening Capacity for Coordinated Work-Based Learning Efforts:

We will build out capacity to align and coordinate work-based learning at strategic liaison points like chambers of commerce, the South Bend – Elkhart Regional Partnership, and other partners. The South Bend Regional Chamber applied for an Indiana Commission for Higher Education Career Coaching grant.
The St. Joseph County Career Hub strategic planning process will soon conclude, with an identified central physical hub for CTE programming in 2024. When the school district passed its $220M dollar referendum in 2020, $8.5M was earmarked for a Career Innovation Center. A seed $60K READI 1.0 program investment has supported some of this intensive planning; a READI 2.0 investment into the build-out of the new physical space is possible. Current planning anticipates 750 students enrolled when the Center is at full capacity. Alignment and integration of CTE programming will also support high school students’ ability to enter the workforce directly with relevant credentials and competencies. This pipeline is especially relevant for new projects like the GM/Samsung investment.

**Enhancing PSE Enrollment and Bachelor’s Degree Attainment Efforts:**

+ Our nine higher education partners continue to invest in strategies for student access, persistence, and completion. Current projections, tied to robust strategies, project a goal of increasing total enrollment by 6% in the next five years, as colleges and universities continue to grapple with COVID-related enrollment declines. These goals will be further catalyzed by five of our nine higher education partners applying for the 2024 Lilly Endowment College and Community Collaboration (CCC) funding opportunity.

+ Goshen College has been accredited as a Hispanic Serving Institution through the Department of Education, making it one of only four in the state, with Holy Cross College recognized as an Emerging Hispanic Serving Institution. We intend to leverage accreditation to attract and retain Hispanic students, with ongoing efforts to qualify additional institutions for this designation.

**SECTION B: FUNDING REQUEST**

This section should be utilized to estimate and set target goals for READI 2.0. Regions should include funding from other programs that the region or organizations are seeking, such as EPA funding, College and Community Collaboration Grant, Next Level Trails, other federal funding, or any other philanthropic initiatives. READI 1.0 data from projects funded can be used as a baseline to estimate totals below. If projects have been identified for READI 2.0, those can also be utilized to fill in this section.
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**SECTION C: ACTION PLAN**

Q1 I For each goal/strategy, identify the action plan for proposed implementation. This includes description of specific opportunities/projects and/or examples of the types of investments the region is considering in achieving its goals. Include suggested milestones and timelines for each strategy.

*See combined content above in Section B.*

Q2 I 4:1 match will be required for READI 2.0 investment. Based on this requirement, what is your expected commitment from public and private partners including anchor institutions? What are their expected roles in helping to implement the plan?

This application reflects a $75M request for READI 2.0 funding to support advancements against the region’s economic development strategy, addressing key challenges, and supporting priority investment to ensure that the region and its residents have long-term pathways to prosperity. The outlined investments are forecasted for project development through 2030.

The requested funds represent just a portion of the funding being committed to advance these objectives, including significant funding commitments from local municipal governments, philanthropy, and the private sector. We are a unique region in the state, with nine higher education institutions, the second largest community foundation, and the fifth largest READI region by population.
We recognize, and it is indicated in our letters of support, that this is possibly a once-in-a-lifetime opportunity. Five of our nine higher education partners are applying for the CCC opportunity, all of whom are eligible for up to $25M with a ceiling of 30% of project costs, with the remaining 70% of match coming from public and private partners. Additionally, the Lilly Endowment has released its GIFT VIII opportunity for community foundations, adding matching opportunities up to $25M across our three counties, as well as $20M for a regional Gift VIII.

We are aware there is strong alignment amongst our higher education institutions and community foundations prioritizing advancing research and development to meet the demands for industries of the future including new technology, and access to healthcare, housing, and childcare. Federal funding opportunities like those through the Bipartisan Infrastructure Law, the EDA's Regional Technology and Innovation Hubs program, National Science Foundation and other funds have been and will continue to be pursued.

Our county and municipal partners, as indicated in our letters of support, are eager to co-invest in READI 2.0. Our region benefits from two recent public funding resource expansions. The 2023 passage of the Professional Sports Development Bill SB 326 will make available an additional $2.5M per year to the City of South Bend to invest in Four Winds Field and other city owned facilities like museums, parks, and performing arts venues. The Innkeepers Tax Rate in St. Joseph County shift from 6% to 8% (effective in late 2021) has dramatically grown this public funding source to over $10M in 2023. In 2021, the governance board designated 1% of revenues to form the Tourism Capital Investment Fund. It had approximately $1M in funding in its inaugural year and anticipates steady growth as the overall Innkeepers Tax revenues grow.

The plan will exceed the 4:1 match expectation established by the IEDC. Of total matching sources, private sector entities such as developers, investors, and banks, as well as higher education institutions, and philanthropic organizations are likely to be the majority investors.

The region recognizes the importance of a multi-faceted approach in financing regional transformation. As demonstrated in the implementation of our RCI and READI 1.0 grants, each community engaged by contributing to a mix of private, public, and philanthropic funding. Local public match came in at a 6:1 ratio for READI 1.0.

Q3 Describe the process the region will utilize for intake, prioritization, and evaluation of projects.

During READI 1.0, the RDA, supported by the South Bend – Elkhart Regional Partnership, conducted a full, public RFP process for capital projects once the region received its allocation award. A rigorous review process, guided by predefined investment criteria, including transformation potential, talent attraction impact, quality of place, and collaboration among regional partners, led to the allocation of funds to 17 capital projects and 11 program grantees.

LEDO and municipal partners appreciated the transparency of the process, and the process received a wide range of project applicants. The RDA valued the opportunity to review projects in a similar timeframe, with a uniform application being used for all capital expenditure requests. (See READI 1.0 Appendix for SBE application packet.)

Given the favorable experience the region had with an RFP process, the RDA anticipates using a similar process during READI 2.0.

1. Development of an RFP and Process Timeline

The South Bend – Elkhart Regional Partnership will develop and circulate an RFP in hard copy in advance of an online portal opening for project submission. The RFP will be informed by IEDC’s READI 2.0 KPIs and goals, coupled with the region’s vision as described in our READI 2.0 application. We anticipate an RFP that will build from the READI 1.0 regional RFP (See appendix for READI 1.0 RFP.) The READI 2.0 Steering committee will also provide input into the RFP development. Applicants will have the opportunity to provide supporting material.
Project intake will likely take 2-3 months: one month to circulate the RFP and host educational sessions, and 30-45 days for projects to submit applications. We anticipate launching this process in May/June 2024.

We anticipate prioritization and evaluation to take 30-60 days, depending on the volume of applications and level of coordination during this phase with IEDC. We anticipate working with the IEDC to determine the most effective and appropriate feedback and collaboration on final project evaluation and selection.

2. Education and Awareness

The South Bend – Elkhart Regional Partnership will hold educational sessions throughout the region to educate project applicants on READI 2.0 guidance and the RFP process. We anticipate holding 4-6 educational sessions, with at least one in every county. As we did in READI 1.0, our municipal and LEDO partners will help publicize the sessions, along with the South Bend – Elkhart Regional Partnership’s extensive outreach strategy. In fall 2023, the South Bend – Elkhart Regional Partnership hosted READI 2.0 educational workshops, and we will use the contact database built from that effort to directly invite stakeholders to project application/RFP educational sessions in 2024. During READI 1.0, IEDC and EY staff were co-presenters with us. Over 150 developers, private individuals, public partners, and community leaders attended those sessions.

As before, South Bend – Elkhart Regional Partnership staff will be available to meet with projects individually to discuss specific ideas and provide technical assistance. RDA board members are available to talk with prospective applicants as well.

Given the lessons learned during READI 1.0, during the workshops and in printed guidance, South Bend – Elkhart Regional Partnership staff will stress the specific attributes documentation and procedures of procurement should a project win an award. New to READI 2.0, we will also cover information about the 25% goals for disadvantaged and rural communities.

3. Intake and Prioritization

The South Bend – Elkhart Regional Partnership anticipates using secure, reliable, and tested technology for the online portal application. We used this software successfully for idea submission during the READI 1.0 planning phase, during the READI 1.0 awarding phase for program awards, and during the READI 2.0 planning phase for idea collection. The tool allows applicants to save their work, upload supporting documents, and allows staff to easily sort applications into reviewer packets.

Project prioritization will follow several steps: 1) determining applicant eligibility and overall fit with READI 2.0 program goals; 2) assessing level of anticipated and secured match to the project; and 3) assessing overall application completeness and cohesiveness. South Bend – Elkhart Regional Partnership staff will assist in sorting and organizing documents for RDA review, prioritization, and evaluation.

The RDA will further evaluate and prioritize projects according to regional investment criteria as used in READI 1.0 and RCI project rounds.

4. Selection

The RDA is a public body and therefore will conduct project selection in a public forum. During READI 1.0, the set of project applications was strong enough to warrant all funding being allocated at once. For READI 2.0, the RDA may consider a rolling application/decision process or assess the timing of proposed projects and allocate funding in tranches. In consultation with the IEDC READI team, this approach was encouraged especially in light of the additional $250M Lilly gift towards READI.
We recognize READI is a partnership between the region and the IEDC and as such, will continue to work in tandem with the IEDC team on project selection.

**Q4** If applicable, explain how the proposed or potential investments described above leverage additional investments within immediate proximity of another investment. You may consider a plan to make additional investments within the surrounding area to enhance the viability and economic benefit (e.g., accelerating population growth) of the project's implementation.

Our investment thesis for projects is led first by state and regional priorities, followed closely by strategic stacking of investments. The RDA has, and will continue to, prioritize “one of one”, “but not for”, and anchor investments.

Examples include the READI 1.0 investment into the Tolson Center in Elkhart's Benham neighborhood. By funding Tolson, the IEDC funded a beacon in a blighted neighborhood. This commitment was quickly followed by the sixth charrette process from the University of Notre Dame School of Architecture to envision a built environment that activates community members’ ability to become local stakeholders by creating paths to affordable home ownership and entrepreneurship. Now, six months after opening Tolson, the City of Elkhart has announced a $14.5M investment into improving infrastructure to attract more private investment and connect the neighborhood to downtown.

Through the CCC program, projects are prioritizing links to developments in progress, including the $232M Memorial Hospital Tower project and Four Winds Field expansion. More details regarding these will be known following Lilly Endowment’s award announcements in June 2024. The region’s community foundations, in partnership with the South Bend – Elkhart Regional Partnership and MACOG, have come together to pursue GIFT VIII Lilly Endowment awards, having already successfully secured a $250,000 regional planning grant that is being leveraged to conduct a regional housing study to inform READI 2.0 investments.

In our rural areas, transformative developments, like the IEC on the west side of St. Joseph County, will lead to further investments in quality of place like trails and greenspaces.

**Q5** Broad stakeholder input in the planning and execution of READI 2.0 projects will be critical for a successful regional development strategy. Describe how the region proactively engaged a diverse group of individuals, organizations, and interest groups during the planning process and how you solicited input when developing the plan. Describe any challenges and how the region came together.

Under the guidance of the RDA, the South Bend – Elkhart Regional Partnership conducted a three-pronged stakeholder engagement strategy, which was supplemented by leveraging ongoing stakeholder relationships and convenings hosted by the South Bend – Elkhart Regional Partnership and partners. (See appendix for READI 2.0 Stakeholder engagement process planning document.)

1. READI 2.0 Steering Committee
2. Stakeholder workshops (open to the public)
3. Municipal partner feedback loops
4. Call for project ideas through workshops and municipal/county partners
5. Anchor/nonprofit partner feedback

A READI 2.0 steering committee provided oversight of the engagement process, reviewed the stakeholder engagement results, and informed the region's application to the IEDC. The READI steering committee included all members of the RDA,
LED0 partners, and anchor institution representatives drawn from the South Bend – Elkhart Regional Partnership’s other councils and committees. The group met three times formally: in September 2023, with the IEDC in December 2023 during its site visit, and again in January 2024. (See Appendix 2.0 for committee roster and affiliation.)

During fall 2023 and into 2024, South Bend – Elkhart Regional Partnership staff conducted input loops with our municipal partners and stakeholders. These meetings provided an opportunity for municipal partners to share their regional vision, local or county strategies, and highlight any specific projects or investments they anticipated coming online in the short and medium term.

The South Bend – Elkhart Regional Partnership co-hosted six workshops across the region during November 2024 with LEDO partners. The workshops covered high level READI 2.0 guidance. Most important, participants provided direct feedback on key strategies they hoped to see come to life in the next 5-7 years. Participants used a “gallery walk” facilitation method to read and prioritize top choice themes or even specific project ideas. In just 30 days, over 200 stakeholders dedicated 2.5 hours to specific workshops to engage with the READI 2.0 planning process.

From there, workshop attendees were invited to submit project ideas to the region.

Concurrently, South Bend – Elkhart Regional Partnership staff and RDA board members held one-on-one meetings and conversations with partners including higher education institutions, childcare coalition leaders, foundation CEOs, developers, and senior leadership staff educational partners. During ongoing council convenings and South Bend – Elkhart Regional Partnership board meetings, leading stakeholders provided input on priority projects, investment alignment opportunities, and needs assessment.

The region did not encounter any major challenges to the planning process. Our three counties have worked together as a region for a decade.

Q6 | How do you plan to maintain stakeholder engagement?

As the administrator for the RDA, the South Bend – Elkhart Regional Partnership has a governance and operational structure developed by the RDA and LEDOs. This structure enables the key stakeholders to effectively align their economic development efforts. Representatives from the LEDOs, local government, private industry, and other key stakeholders, along with the committee chairs representing the five strategic drivers, govern the South Bend – Elkhart Regional Partnership as it works to execute the strategies outlined our READI 1.0 Smart, Connected, Communities 2030 plan.

The South Bend – Elkhart Regional Partnership has a robust committee structure that facilitates ongoing regional collaboration and functions to ensure efficient and impactful use of resources and rapid identification of challenges and the coordination of solutions.

This structure includes a Board of Directors, including cross-county representatives of the economic development, industry, and philanthropic communities, and a robust suite of advisory councils and committees that provide targeted support to advance impact in areas like higher education, diversity, equity and inclusion, business and talent attraction, entrepreneurship, and innovation. Meetings with key stakeholders are held on a frequent basis, with “convening” being one of the South Bend – Elkhart Regional Partnership’s core capabilities.

Through our regional discovery trips to peer regions completed in late 2023, we are adopting additional best practices in 2024 and, beyond that, create greater sharing across a broader network of the opportunities and insights into which the abovementioned leaders are investing their time and attention. Our full lists of board, committee, and council members are included in the Appendix 2.0 Stakeholder List.
Q7 I How will the organization sustain itself?

The RDA is a corporate and political body that was formed in 2015 to apply for and then distribute the $42M RCI funding to spur investment in quality-of-life projects for Elkhart, Marshall, and St. Joseph counties and the municipalities within the region. A five-member board experienced in transportation, regional economic development, business, and finance was appointed by the Mayors and Commissioners of the member counties and the South Bend – Elkhart Regional Partnership was engaged to administer the work on behalf of the board.

In terms of READI grant execution, the RDA is responsible for fiduciary governance, project vetting and approval, and distribution of funds. The South Bend – Elkhart Regional Partnership is the lead in administering strategy and facilitating connections and communications across the region. The RDA’s sole source of funding comes from administrative fees through programs like RCI and READI, with much of those fees going to the South Bend – Elkhart Regional Partnership.

The South Bend – Elkhart Regional Partnership has a diverse mix of income streams, including contributions from all three counties, six cities, nine higher education institutions, all three county community foundations, local private foundations, utility partners, and private sector companies. These funds are part of the Regional Opportunities Alliance, with four-year commitments from investment partners recently renewed in 2022. The South Bend – Elkhart Regional Partnership also has grant administration responsibilities for which it receives fees for services and special project awards from other public agencies.

Q8 I If applicable, use this space to describe the plan to maintain, or activate the asset(s) the IEDC is investing in if more information is needed.

Just as we hoped, burgeoning behavior is happening in our region that we saw at full capacity in other more developed and resourced regions we visited across the Midwest during our discovery trips last fall: the private sector is exhibiting more confidence in the regional economy and more appetite to invest in regional development. Three signature cultural amenity READI 1.0 projects - Wellfield Botanic Gardens, Morris Performing Arts Center, and Potawatomi Zoo - all include endowment building as part of their private match capital campaigns, ensuring long term sustainability.

We successfully invested in the built environment to support programming and continued activation of spaces. Examples of this include the Larry and Judy Garatoni Center for Advanced Manufacturing at Ivy Tech in Elkhart County. Through LIFT and other investments, the structure and equipment were secured. Through Ivy Tech’s exceptional ability to deliver relevant training courses, the facility has been humming with program delivery to regional employers like Lippert Components since its opening. Further proof of this includes the RCI investment in the Beacon Aquatics Center on the river in Elkhart. This is a “one of one” facility in our region, with a larger than Olympic size pool and proximity to parking and downtown amenities, making it primed to host national competitions. The center is a public-private partnership with annual attendance of over 84,000, 90% of event attendees coming from outside Elkhart, generating 39,000 room nights per year and over $7M in economic activity created.

OUTCOMES, KPIS AND METRICS

PART V

In this section, regions will have a chance to discuss the desired outcomes and intended impacts of their plan. Regions may highlight how these potential impacts align with the state’s priorities. You will have an opportunity to provide your own metrics for success.
Q1 Define the region's expected outcomes if the plan is successfully implemented. Consider the economic development potential of this plan and how this plan demonstrates both regional and local impact.

The table below reflects projected KPI outcomes using past 10-year trend lines to forecast out 10 years. Full details are in the KPI Appendix document.

The $2B investment in quality of place initiatives will lead to:

1. Job creation of high wage, high demand jobs in economies of the future. The region anticipates adding 23,000 jobs by 2027 and 48,000 jobs by 2032. Given that almost every CICP commissioned TEConomy report produced for IEDC in the last two years for its targeted industries denotes jobs within manufacturing NAICS codes, we assume that a substantial number of our current jobs are represented within these targeted industries. Even if only a fifth of the region’s projected jobs in 10 years fall within the manufacturing sector, our plan positions us effectively to contribute to the state’s employment goal.

2. Quality of life improvement and prosperity: improving indicators for residents, including increased satisfaction with their community, greater access to amenities, and overall improvements in their living environment. Our 2022 PCPI of $57,073 represents 99% of the state’s 2022 figure. In 2025, our baseline projected PCPI will overtake the state’s projected baseline. Further, starting in 2025 our baseline PCPI annual numerical increase will consistently exceed the state’s goal of $2,750.

3. Vibrant neighborhood development: substantial developments in the real estate sector, including higher commercial occupancy rates, increased commercial rents, and improved availability of affordable housing. This will transform the local landscape and attract further investment in the region's-built environment.
Q2 I Please complete the table below with 5-year and 10-year projections with Indiana’s economic development priorities.

<table>
<thead>
<tr>
<th>KEY PERFORMANCE INDICATORS</th>
<th>CURRENT</th>
<th>5-YEAR PROJECTION</th>
<th>10-YEAR PROJECTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>525,437</td>
<td>531,854</td>
<td>538,350</td>
</tr>
<tr>
<td>Total Employment</td>
<td>266,178</td>
<td>289,554</td>
<td>314,982</td>
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<tr>
<td>Per capita income</td>
<td>$57,073</td>
<td>$70,881</td>
<td>$88,030</td>
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<tr>
<td>Educational attainment</td>
<td>90,118</td>
<td>99,594</td>
<td>110,066</td>
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<tr>
<td>Total new housing units</td>
<td>217,711</td>
<td>220,473</td>
<td>223,270</td>
</tr>
<tr>
<td>New rental housing units</td>
<td>58,852</td>
<td>62,202</td>
<td>65,743</td>
</tr>
<tr>
<td>New owner-occupied housing units</td>
<td>137,071</td>
<td>137,302</td>
<td>137,534</td>
</tr>
<tr>
<td>Percentage of affordable housing units</td>
<td>49.72%</td>
<td>44.58%</td>
<td>39.97%</td>
</tr>
</tbody>
</table>

Q3 I Please describe your 5-year and 10-year projections for childcare within your region. Factors you may want to consider:

- Increase the number of childcare facilities and/or the number of seats in specific counties or regional total with the overall goal of decreasing childcare deserts in the state
- Increase quality of childcare

Elkhart County’s long-term goal is to change the kindergarten readiness trajectory. Past rates show only 40-45% readiness rates. In 2022, five nonprofit partners, including the Community Foundation of Elkhart County, kicked off “Building Strong Brains” to drive that rate upward over the next decade. Increasing provider capacity and quality is a key driver of this campaign.

In St. Joseph County, the coalition’s focus on quality improvement will continue with national, state, and regional initiatives to support mental health/SEL, science of reading, curricular trainings, and coaching for childcare providers while increasing quality ratings with Pathways to Quality. The proportion of 3- and 4-star providers should grow.

Over $1.1M of recent grants to the Marshall County United Way from Employer Sponsored Child-Care Funds and Early Learning Indiana will add 71 infant/toddler seats and will continue to support its convening power to assist in provider financial sustainability (and therefore increase access) long term.

Q4 I Please describe your 5-year and 10-year projections for innovation activities within your region.

The University of Notre Dame will substantially grow its ~$200M annual research budget over the next 10 years. The IDEA Center expects a commensurate increase in the number of high potential startups it launches. The IDEA Center has helped
its startups secure over $11M in SBIR/STTR grants since 2020. With increased support, the University of Notre Dame believes its startups will secure far more than the $11M received to date.

In 2023 a venture fund called the 1842 Fund was raised to invest in and support startups from the University of Notre Dame and the region. This $35M fund will likely have a second, larger raise within the next 10 years.

The READI 1.0 funded $30M scope SBE Manufacturing Readiness Accelerator will provide local industries pursuing advanced automation initiatives with access to advisory services and technology to produce flexible automation cells. A further $1.2M in three READI 1.0 program grantees will provide support into several entrepreneurship ecosystem partners.

**Q4 | Include additional metrics that are specific to the region if applicable.**

We are a region rooted in higher education, manufacturing, and entrepreneurship. With advancements in technology and data collection, we are able to begin tracking regional retention of students from our nine higher education institutions, with many of the nine setting goals to both recruit and retain regional students. We track inbound funds including MRGs, NSF, EDA, SBIR/STTR, and venture capital. Additionally, our population age, cost of housing, commuting time, labor force participation, and digital accessibility are all tracked metrics. We will be bringing a regional indicators dashboard online by the end of CY 2024 that includes a matrix of metrics, with comparative analysis against our peer regions.
READI 1.0
SOUTH BEND – ELKHART REGION
APPENDIX

+ READI 1.0 Investment Matrix
+ READI 1.0 Capex Project Snapshots
+ READI 1.0 RFP Process + RFP
# READI 1.0 CAPEX PROJECTS

<table>
<thead>
<tr>
<th>PROJECTS</th>
<th>AWARDED</th>
<th>COUNTY</th>
<th>TYPE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Morris Performing Arts Center - &quot;Morris 100 Project&quot;</strong></td>
<td>$1,500,000.00</td>
<td>St. Joseph</td>
<td>Arts and Culture</td>
</tr>
<tr>
<td><strong>Visitor Center Project - Wellfield</strong></td>
<td>$1,300,000.00</td>
<td>Elkhart</td>
<td>Arts and Culture</td>
</tr>
<tr>
<td><strong>Concession Lodge and Black Bear Habitat (Potawatomi Zoo)</strong></td>
<td>$1,070,000.00</td>
<td>St. Joseph</td>
<td>Arts and Culture</td>
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<tr>
<td><strong>Tolson Center for Community Excellence</strong></td>
<td>$2,600,000.00</td>
<td>Elkhart</td>
<td>Economic development</td>
</tr>
<tr>
<td><strong>Marshall County Career Innovation Center</strong></td>
<td>$1,750,000.00</td>
<td>Marshall</td>
<td>Economic development</td>
</tr>
<tr>
<td><strong>Momentum SBE Entrepreneurship Hub</strong></td>
<td>$1,132,565.00</td>
<td>St. Joseph</td>
<td>Economic development</td>
</tr>
<tr>
<td><strong>Air Cargo and Logistics Center (SBN airport)</strong></td>
<td>$800,000.00</td>
<td>Region</td>
<td>Economic development</td>
</tr>
<tr>
<td><strong>Portage Place Business, Culture and Arts Accelerator/Incubator</strong></td>
<td>$550,000.00</td>
<td>St. Joseph</td>
<td>Economic development</td>
</tr>
<tr>
<td><strong>GLC Madison District</strong></td>
<td>$11,780,000.00</td>
<td>St. Joseph</td>
<td>Housing</td>
</tr>
<tr>
<td><strong>River District Zones 1, 2 and 3 - Downtown Elkhart</strong></td>
<td>$6,500,000.00</td>
<td>Elkhart</td>
<td>Housing</td>
</tr>
<tr>
<td><strong>Ariel Cycleworks</strong></td>
<td>$4,200,000.00</td>
<td>Elkhart</td>
<td>Housing</td>
</tr>
<tr>
<td><strong>Culver South Main Dunes Housing Project</strong></td>
<td>$1,300,000.00</td>
<td>Marshall</td>
<td>Housing</td>
</tr>
<tr>
<td><strong>Water Street Townhomes</strong></td>
<td>$520,000.00</td>
<td>Marshall</td>
<td>Housing</td>
</tr>
<tr>
<td><strong>Mishawaka Fieldhouse</strong></td>
<td>$5,200,000.00</td>
<td>St. Joseph</td>
<td>Recreation, Trails, Athletics, Wellness</td>
</tr>
<tr>
<td><strong>Corson Riverwoods County Park</strong></td>
<td>$153,035.00</td>
<td>Elkhart</td>
<td>Recreation, Trails, Athletics, Wellness</td>
</tr>
<tr>
<td><strong>Harrison Street Trail</strong></td>
<td>$144,000.00</td>
<td>Marshall</td>
<td>Recreation, Trails, Athletics, Wellness</td>
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<tr>
<td><strong>Bremen Sunnyside Park Improvements</strong></td>
<td>$82,965.00</td>
<td>Marshall</td>
<td>Recreation, Trails, Athletics, Wellness</td>
</tr>
</tbody>
</table>
Transforming the abandoned 4-acre Western Rubber brownfield site in the heart of Goshen into a vibrant mixed-use development.

Location: Elkhart County

Total Investment: $31.9 Million

READI Investment: $4.2 Million
Building on the existing strengths of Sunnyside Park, the project will expand year-round usage; new amenities include pickleball courts, fire pits, and multilingual signage.
This stunning new county park will support ecological restoration, active green spaces, and environmental education via a family friendly pollinator path.
Addressing badly needed housing, this exciting multi-phase project will create 200 units including duplexes, apartments, and single-family homes in Culver.
A master planned mixed-use neighborhood, the River District will transform the eastern gateway to Elkhart’s historic downtown.
A major quality of place enhancement for Plymouth, connecting residents in several neighborhoods to the city’s larger investment in trailways and green spaces.
This visionary project will create a walkable, dynamic urban experience in downtown South Bend of housing and mixed use offerings through the transformation of two full blocks of surface parking lots.
Marshall County’s singular vision to adaptively reuse 25,000 square feet to expand high school CTE capacity and serve adult learners across the county.
Mishawaka Fieldhouse is poised to be a powerhouse destination for the growing youth recreational sports market in Northern Indiana and surrounding states.
Remarkable project repurposing two blighted buildings on a 1.5-acre site into a regional hub for entrepreneurs, investors, and startup enthusiasts to live, work, and create.
An imaginative expansion for an exquisite 100 year old theatre in downtown South Bend and the plaza at its entrance.
An exciting, adaptive reuse of a hundred year old brick bakery building into a new entrepreneurial and commercial hub by a hometown developer.
### POTAWATOMI ZOO
**CONCESSION LODGE AND BLACK BEAR HABITAT**

State-of-the-art new concession lodge and animal exhibits for the Zoo’s Phase Three of its $37 million dollar master plan, supporting over 300,000 visitors annually.

<table>
<thead>
<tr>
<th>READI Investment</th>
<th>Total Investment</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$1.07 Million</strong></td>
<td><strong>$10.7 Million</strong></td>
<td>ST. JOSEPH County</td>
</tr>
</tbody>
</table>
This exciting new construction townhome development reinforces downtown Plymouth’s revitalization and complements the city’s recent riverfront refurbishment.
Part of Wellfield’s Master Plan, this remarkable project will relocate and repurpose the current Visitor’s Cottage and support a reconfiguration of parking and entrance access.
A remarkable next chapter, the new 30,000 square feet center will offer inclusive and equitable programs, build a sense of belonging for community residents, and highlight the rich assets in the neighborhood.
READI 1.0: QUALITY OF PLACE/CAPITAL PROJECT REQUEST FOR PROPOSAL

Overview

The *Smart Connected Communities 2030 Plan* serves as an outline of the strategies the South Bend – Elkhart region designed to increase talent attraction and retention, improve overall quality of place and quality of life, and amplify the impact of our entrepreneurial ecosystem and innovation economy, while supporting our core regional economic development goals of:

- Raising post-secondary attainment among the region’s residents from 34 to 50 percent;
- Transforming net out-migration to a positive in-migration;
- Helping to establish 275 high-growth potential startups;
- Growing jobs in higher pay traded industry clusters by 20 percent; and
- Improving South Bend – Elkhart region’s national MSA percentile rank of minority income disparity from the 15th percentile to the 80th percentile.

This Request for Proposal (RFP) is specifically focused on Quality of Place - capital projects that add amenities to our region.

Background

Over the last decade, the State of Indiana has provided support for a range of economic development efforts, especially the Regional Cities Initiative. With a focus on density, connectivity, and amenities, the $42 million Regional Cities Initiative grant to our region has been invested as seed funding into a set of projects that are enhancing arts and culture, trails and parks, mixed-use housing, and more. The direct investment, including state grant funds, private investment, and local public sector matching funds, is over $350 million.

In May of 2021 Governor Eric J. Holcomb announced the Regional Economic Acceleration and Development Initiative (READI) program, a $500 million initiative geared toward accelerating Indiana’s population growth by supporting regional economic development strategies focused on making Indiana cities and towns a magnet for talent. To achieve this goal, regions will invest into financial partnerships on quality of life, place, and opportunity projects. In December 2021 a formal recommendation for the distribution of $500 million in READI funds to regions throughout the state of Indiana was made, with $50 million allocated to the South Bend – Elkhart region.
A. Quality of Place / Quality of Life

To eliminate blight and create vibrant places that will attract and retain talent, the South Bend – Elkhart Regional Development Authority (RDA) has been supporting brick and mortar quality of place projects since receiving funding from the State of Indiana in 2016. The RDA prioritized investments that enhanced the region’s expansive natural resources, eliminated blight, and expanded arts and cultural amenities.

For READI, we are defining quality of place to include:

- **Affordable/Workforce Housing**: Amenities such as downtown housing and expanded retail entertainment options are needed in the region to retain and attract talent and residents. Housing levels across the region continue to approach all-time lows and the situation is creating inflationary pressure on the current housing stock. Housing continues to be in high demand and serves as a necessary component of vibrant, walkable urban cores. Synergies are co-located with parks, venues, healthcare, shopping, and other amenities to create an environment where all residents can thrive. With employers facing recruitment challenges because of housing costs, there is a particular need to increase the supply of rental units and workforce housing.

  Workforce housing is housing that is affordable to workers and close to their jobs. It consists of homeownership, as well as rental housing, that can be reasonably afforded by a moderate to middle income household and located in acceptable proximity to workforce centers. The most common definition of workforce housing comes from the Urban Land Institute, which defines workforce housing as: “housing that is affordable to households earning 60 to 120 percent of the area median income.” It has also been defined as affordable if the housing costs are no more than 30 to 40 percent of income.

  Area Median Income (AMI) is a statistic that is calculated annually by the federal agency of Housing and Urban Development (HUD). Each household’s income is compared to the incomes of all other households in the area. The resulting dollar value represents the most commonly occurring income in the area. While HUD calculates this figure for all household sizes (1 person through 8), the most common figure used as a frame of reference is a four-person household. The most recent (2021) HUD data for each county can be found here [https://www.huduser.gov/portal/datasets/il.html#2021_query](https://www.huduser.gov/portal/datasets/il.html#2021_query).

  HUD calculates the AMI for a family of four as:
- $67,500.00 in Elkhart County
- $67,800.00 in Marshall County
- $73,500.00 in St. Joseph County

- **Arts and Culture:** The built environment and programming within spaces improve access to the arts for everyone in the community. Attracting local makers, artisans, and entrepreneurs will contribute to sector diversification and improved quality of place. Previous investments were made to renovate the REES Theatre in downtown Plymouth and the Goshen Theater. These kinds of projects catalyze activity in city centers, offer jobs, and enhance the cities’ creative vitality and reputation as communities that value culture.

- **Economic Development:** Effective economic development enhances prosperity for the residents in our region and improves our quality of life. Strategic capital investments in economic development projects will make our region more resilient and drive continued innovation. Previous funding supported the renovation of the former Bayer facility into the new ETHOS Innovation Center and seeded the development of the Technology Training and Demonstration Center within the Studebaker Building 113.

- **Recreation, Trails, Athletics, Health, and Wellness:** Investments are intended to highlight the abundant natural resources as part of creating high-quality communities across the region. A variety of recreational amenities are needed in addition to a low cost-of-living, low energy, and water costs.

**Project Expectations**

All projects will be expected to respond to questions relating to impact (outcomes and outputs) and diversity, equity, and inclusion in the RFP submission form.

The region has consistently communicated its commitment to inclusion in its regional economic development plan. The region’s goal is to improve income growth for minorities so that their income more closely matches that of the non-Hispanic White population (income equality). The RFP submission form includes a question asking how your project connects to this goal.
Outcomes and Outputs

Outputs (how much did we do?) represents the amount of service provided or produced by the project. Examples include: # of housing units built, # of miles of trails developed, # of people trained.

Outcomes (or “Is anyone better off?”) represent the ultimate purpose or goal of the project. Outcomes are changes in conditions, circumstances, behaviors, skills, etc. that result from the project. Examples include: # of visitors, # of new permanent jobs, or # of business start-ups that survive one year.

Each project will be asked to describe expected outputs and outcomes, and how they will be measured by the project. If awarded, projects will be expected to report this information to the RDA.

Applicants are encouraged to describe how their outcomes are connected to considerations of equity, diversity, and inclusion, in particular the region’s goal to improve minority incomes.

For example, a housing project might have output of building 50 units, an outcome goal of 50 percent of those units being owned or rented by families at 80 percent AMI, and 30 percent of those units being occupied or owned by minority households.

Applicants must complete the RFP at XZY link. [link to submission form question document tbd]

B. General Process

All READI projects must pass three screens:

1. Fit within goals of 2030 Smart Connected Communities Plan, the South Bend – Elkhart Regional Economic Development Plan
2. Fit within READI goals of IEDC
3. Contain elements that are American Rescue Plan Act of 2021 (ARPA) funding compliant

Following a review of each submission utilizing the Regional Evaluation Framework, a proposal will be deemed either eligible and prioritized, and will be selected to be recommended for an incentive from the READI award or deemed ineligible and/or misaligned with one or more of the three screens listed above. The RDA will present eligible and prioritized projects to the IEDC to
confirm the appropriate process to fund the project and comply with ARPA requirements. The IEDC could require more information at that time and will decide whether to allow the RDA to move forward with the recommended award. A development agreement will be negotiated and executed as the instrument to define the roles and responsibilities of the selected developer and the RDA. All awarded projects will need to go through a procurement process through the Federal grant administration online tool.

C. Evaluation Criteria in Step 1 of Overall READI Process

**Investment Criteria**

To review and vet READI project submissions, a prioritization tool will be used considering the following investment criteria:

- Project budget (including match requirements)
- Completion within the stipulated time frame
- Regional collaboration and partnership
- Quality of place impact
- Level of broad long-term impact
- Overall perception of the project

Additionally, there are subjective requirements including:
● Region-wide impact
● Ability to attract talent to the region
● Likelihood of bringing national recognition to the region
● Positive return on investment
● Firmness of match fund commitments from the public and private sectors
● Amount of READI funds as a percentage of the total project cost
● Clear project champion
● How likely the project is to achieve its goals

Lastly, the RDA will consider the following guiding factors: extent of public benefit, revitalization of existing vacant, blighted, or underutilized assets within the region, and embodiment of the goals of the READI program, such as regionalism and inclusivity of all communities.

D. Terms and Conditions

1. The RDA reserves the right to reject any or all proposals, or to make no award. The RDA further reserves the right to excuse technical defects in a proposal when, in its sole discretion, it is beneficial to the overall goal of the READI plan.
2. The RDA may require the proposer to retain a minimum 3-year ownership of the property.
3. Failure to execute the proposed project within the timeframe stated in the development agreement may result in revocation of the incentive.
4. Recipients are responsible for ensuring that any procurement using SLFRF funds, or payments under procurement contracts using such funds, are consistent with the procurement standards set forth in the Uniform Guidance at 2 CFR 200.317 through 2 CFR 200.327, as applicable. The Uniform Guidance establishes in 2 CFR 200.319 that all procurement transactions for property or services must be conducted in a manner providing full and open competition, consistent with standards outlined in 2 CFR 200.320, which allows for non-competitive procurements only in circumstances where at least one of the conditions below is true: the item is below the micro purchase threshold; the item is only available from a single source; the public exigency or emergency will not permit a delay from publicizing a competitive solicitation; or after solicitation of a number of sources, competition is determined inadequate. Recipients must have and use documented procurement procedures that are consistent with the standards outlined in 2 CFR 200.317 through 2 CFR 200.320. The Uniform Guidance requires an infrastructure for competitive bidding and contractor oversight, including maintaining written standards of
conduct and prohibitions on dealing with suspended or debarred parties. Your organization must ensure adherence to all applicable local, State, and federal procurement laws and regulations. For additional information on Uniform Guidance Requirements not applicable to these funds, please see Sam.gov - Assistance Listings Coronavirus State and Local Fiscal Recovery Funds.

5. Awardees are required to provide additional reporting that includes output, outcomes and additional metrics associated with the READI program.

6. Further terms will be negotiated and defined in the development stage of this process.
Quality of Place RFP
Submission Form (Question Preview)
Final 6.3.2022

Project or Name *
Short Text Box

Project Location
Project Location Address *
Street Address
City State / Province Postal / Zip Code
County *
Select One Option
- Elkhart
- Marshall
- St. Joseph

About the Lead Organization
Organization Name *
Short Text Box
Organization Mailing Address: *
Address fields
Organization Website: *
URL

Primary Contact Person's Name *
First Name Last Name
Contact Person's Title *
Short Text Box
Work Phone Number *
Please enter a valid phone number.
Mobile Phone Number *
Please enter a valid phone number.
Preferred Phone Number *
Picklist: Work/Mobile
Contact Person's Email *
exmple@example.com

Project Category
What, specifically, is your project category? *
Multi Select Option
Quality of Place RFP
Submission Form (Question Preview)
Final 6.3.2022

- Recreation, Trails, Athletics, Wellness
- Arts and Culture
- Housing
- Economic development

Project Details

Abstract (50 words-300 CHARACTER LIMIT). A description of the project or program anticipated outcomes and how it will help the region achieve its goals and vision. *

Text Box

Project Estimated Start Date *
Month Day Year

Estimated Milestones *
Long text Box (1000 characters)

Project End Date *
Month Day Year

Project Partners *
Please provide name(s) of partner organization(s) and their role.

Partner Organization 1:*  
Partner Organization 1 Website: *  
Partner Organization 1 Role: *  

Partner Organization 2:*  
Partner Organization 2 Website: *  
Partner Organization 2 Role: *  

Partner Organization 3:*  
Partner Organization 3 Website: *  
Partner Organization 3 Role: *  

Additional Partner comments: Long Text Box (Rich Text, 1000 characters)

Describe how success will be measured. *
Long Text Box (Rich Text, 2000 characters)

Describe alignment to SCC 2030 Plan
Please select which goal(s) best fits your project. [Maximum 3]*
Drop down menu (Multi-select with max of 3)

- Educating a world-class workforce
- Recruiting and retaining great talent
Quality of Place RFP
Submission Form (Question Preview)
Final 6.3.2022

- Industry Growth
- Promoting Diversity, Equity, and Inclusion
- Helping Entrepreneurs

Describe alignment. *
Long text box (2000 character limit)

Key Performance Outputs*
(Outputs are services or good produced, like # of units built or # of miles created)
Long Text Box (character limit 2000)

Key Performance Outcomes*
(Outcomes represent change, like % increase in # of visitors, increased sales revenue, changes in incomes or wages or assets for specific population(s).
Long Text Box (character limit 2000)

What barriers does the project or program face? *
Long Text Box (character limit 2000)

Describe how the project will be financially sustainable. *
Long Text Box (character limit 2000)

Describe the impact the project will have as it relates to Diversity, Equity and Inclusion. * Be as specific as you can on how your project supports the region’s goal of improved incomes for minorities.
Long Text Box (character limit 2000)

ARPA Compliance
ARPA Expenditure Category*
Single Select Drop Down
- Support public health
- Address negative economic impacts
- Serve disproportionately impacted communities
- Water, sewer, and broadband infrastructure
- Administrative expenses

ARPA Category Reasoning*
Long Text Box (character limit 2000)

Budgetary Items

READI Grant Funds Requested* $ value

Local Public Sector Funding (If none secured or promised, enter “0”)* $ value
Quality of Place RFP
Submission Form (Question Preview)
Final 6.3.2022

Is the funding already secured? Y/N

Private, Philanthropic or Non-Profit Sector Funds (If none secured or promised, enter “0”)* $ value
- Is the funding already secured? Y/N

Other (If none secured or promised, enter “0”)* $ value

Total Financial Commitments* $ value

Please provide a description of funding coming from private and local public sources.*
Long Text Box (2000 characters)

Total Projected Costs* $ value

Upload Budget Spreadsheet here. *

Required Submission Attachment: Project letter*
- Project Letter should outline several aspects of the project including:
  o Development Team – describe composition of the development team, each member’s relevant experience, and the key personnel involved. Clearly identify role(s) as principal, general partner, project manager, or other.
  o Proposed Use - detail the size and end-use of the new structure(s) and consider including relevant market analysis or general feasibility and sustainability of the new development. Linkage to the READI Regional Development Plan should be referenced.

Supplemental Attachments
Please upload any relevant documents, per the suggested areas below.

All documents relevant to the attachment section should be uploaded as one file. Meaning, if you have multiple letters of support, upload them as one PDF as opposed to an individual PDF for each letter.

- Ordinances/resolutions
- Cost estimates from qualified sources
- Architecture/engineering drawings
- Developer/Program Manager Qualifications
- Letters of Support
- Other relevant project documentation

UPLOAD HERE

IEDC/ARPA Acknowledgement
Please type your name below to acknowledge that you have reviewed the Indiana Economic Development Corporation (IEDC) – READI Project Pre-Submission Checklist, and are willing to comply with the requirements therein, with the guidance of the South Bend – Elkhart Regional Partnership
Quality of Place RFP
Submission Form (Question Preview)
Final 6.3.2022

and the IEDC, for a component of the proposed project, if successfully awarded READI funding. The “Indiana Economic Development Corporation (IEDC) – READI Project Pre-Submission Checklist” can be found at this link.

TYPE NAME HERE: *
# READI 2.0 Census Tracts

## Targeted Areas + Qualified Census Tract

### Elkhart County

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## READI 2.0 Application Key

### Abbreviations Used Throughout Application

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<tr>
<td>CCC</td>
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<td>Creating Helpful Incentives to Produce Semiconductors</td>
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<td>CTE</td>
<td>Career and Technical Education</td>
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<td>EDA</td>
<td>U.S. Economic Development Administration</td>
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<td>EPA</td>
<td>U.S. Environmental Protection Agency</td>
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<td>GR</td>
<td>Greater Grand Rapids, Michigan</td>
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<td>IEC</td>
<td>Indiana Enterprise Center</td>
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<td>Indiana Economic Development Corp.</td>
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<td>IHCDHA</td>
<td>Indiana Housing and Community Development</td>
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<td>INDOT</td>
<td>Indiana Department of Transportation</td>
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<td>ISBDC</td>
<td>Indiana Small Business Development Center</td>
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<td>IUSB</td>
<td>Indiana University South Bend</td>
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<tr>
<td>KPI</td>
<td>Key Performance Indicators</td>
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<td>LEDO</td>
<td>Local or Lead Economic Development Organization</td>
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<td>LIFT</td>
<td>Labs for Industry Futures and Transformation Network</td>
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<td>LIHTC</td>
<td>Low-Income Housing Tax Credit</td>
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<td>MACOG</td>
<td>Michiana Area Council of Governments</td>
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<td>ABBREVIATION</td>
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<tr>
<td>MRG</td>
<td>Manufacturing Readiness Grants</td>
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<td>National Science Foundation</td>
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<td>Office of Community and Rural Affairs</td>
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<td>PCPI</td>
<td>Per Capita Personal Income</td>
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<td>Qualified Census Tract</td>
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<td>RDA</td>
<td>Northern Indiana Regional Development Authority</td>
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<td>RP</td>
<td>South Bend - Elkhart Regional Partnership</td>
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<tr>
<td>SBIR / STTR</td>
<td>Small Business Innovation Research/Small Business Technology Transfer</td>
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<tr>
<td>UND</td>
<td>University of Notre Dame</td>
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STAKEHOLDERS
APPENDIX

+ South Bend – Elkhart Regional Partnership Board
+ South Bend – Elkhart Regional Partnership Foundation
+ Northern Indiana Regional Development Authority
+ Diversity, Equity, and Inclusion Committee
+ Education and Workforce Committee
+ Entrepreneurship Committee
+ Industry Growth Committee
+ Talent Attraction and Retention Committee
+ Higher Education Advisory Council
+ Mayors and Commissioners Council
## STAKEHOLDERS

### FULL LISTS OF REGIONAL STAKEHOLDERS

**South Bend – Elkhart Regional Partnership Board**

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<th>LAST NAME</th>
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<tbody>
<tr>
<td>Carl</td>
<td>Baxmeyer</td>
<td>President</td>
<td>St. Joseph County Board of Commissioners</td>
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<tr>
<td>Dave</td>
<td>Behr</td>
<td>Director, North Central</td>
<td>Indiana Economic Development Corporation</td>
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<tr>
<td>Shannon</td>
<td>Cullinan</td>
<td>Executive Vice President</td>
<td>University of Notre Dame</td>
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<tr>
<td>Mike</td>
<td>Daigle</td>
<td>Executive Director</td>
<td>South Bend International Airport</td>
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<tr>
<td>Susan</td>
<td>Elrod</td>
<td>Chancellor</td>
<td>Indiana University South Bend</td>
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<tr>
<td>Susan</td>
<td>Ford</td>
<td>Partner</td>
<td>Graham Allen Partners</td>
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<tr>
<td>Larry</td>
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<td>Greg</td>
<td>Hildebrand</td>
<td>CEO</td>
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<td>Jon</td>
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<td>Levon</td>
<td>Johnson</td>
<td>President/CEO</td>
<td>Greater Elkhart Chamber</td>
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<tr>
<td>Susan</td>
<td>King</td>
<td>President</td>
<td>Beacon Health System Foundation</td>
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<tr>
<td>Shelley</td>
<td>Klug</td>
<td>Manager, Economic &amp; Business Development</td>
<td>Indiana Michigan Power (AEP)</td>
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<td>McCown</td>
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<tr>
<td>Rose</td>
<td>Meissner</td>
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### South Bend – Elkhart Regional Partnership Board Continued

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<td>Overmyer</td>
<td>Commissioner</td>
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<tr>
<td>Jeff</td>
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<td>Shah</td>
<td>President &amp; CEO</td>
<td>Kem Krest</td>
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<td>1st Source Bank</td>
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<td>Suzanne</td>
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<td>Andrew</td>
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<td>enFocus, Inc.</td>
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<td>Linda</td>
<td>Yoder</td>
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### South Bend – Elkhart Regional Partnership Foundation Board

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<td>Tim</td>
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## Northern Indiana Regional Development Authority (RDA)

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## Diversity, Equity, and Inclusion Committee

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<td>Beacon Health System, Inc.</td>
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<tr>
<td>Laura</td>
<td>Harlow</td>
<td>Director, Institutional Equity &amp; Inclusive Excellence</td>
<td>Indiana University South Bend</td>
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<tr>
<td>Redgina</td>
<td>Hill</td>
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<td>Saint Mary's College</td>
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<tr>
<td>Jess</td>
<td>Koscher</td>
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<td>Write Connections</td>
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<tr>
<td>Joan</td>
<td>McClendon</td>
<td>Senior Counselor to the VP for Undergrad Enrollment</td>
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<tr>
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### Education and Workforce Committee

<table>
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<tr>
<td>Chad</td>
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<td>Matthew</td>
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<td>Stephanie</td>
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<td>Career Academy Network of Public Schools</td>
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<td>Lee</td>
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<tr>
<td>Krystal</td>
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<td>Medich</td>
<td>Engineer in Residence, iNDustry Lab</td>
<td>University of Notre Dame</td>
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<tr>
<td>Brian</td>
<td>Wiebe</td>
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### Entrepreneurship Committee

<table>
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<tr>
<td>Susan</td>
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<td>Graham Allen Partners</td>
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<td>Ray</td>
<td>Fraser</td>
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<td>Iris</td>
<td>Hammel</td>
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<td>Nick</td>
<td>Kuhn</td>
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<td>Ginny</td>
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### Entrepreneurship Committee Continued

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<tr>
<td>Gary</td>
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<td>ITAMCO</td>
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<tr>
<td>Kelley</td>
<td>Rich</td>
<td>Interim Vice President of Innovation, IDEA Center</td>
<td>University of Notre Dame</td>
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<tr>
<td>Phil</td>
<td>Smoker</td>
<td>Vice President of Sales</td>
<td>Smoker Craft, Inc.</td>
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### Industry Growth Committee

<table>
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<tr>
<td>Dave</td>
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<td>IEDC Director, North Central</td>
<td>Indiana Economic Development Corporation</td>
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<tr>
<td>Bill</td>
<td>Burton</td>
<td>President, East Region</td>
<td>1st Source Bank</td>
</tr>
<tr>
<td>Julie</td>
<td>Curtis</td>
<td>Vice President of Marketing &amp; Air Service Development</td>
<td>South Bend International Airport</td>
</tr>
<tr>
<td>Bill</td>
<td>Davis</td>
<td>Private Wealth Advisor</td>
<td>Hilltop Wealth Solutions</td>
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<td>Scott</td>
<td>Ford</td>
<td>Associate Vice President, Economic Development</td>
<td>University of Notre Dame</td>
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<tr>
<td>Greg</td>
<td>Hildebrand</td>
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<td>Marshall County Economic Development Corporation</td>
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<tr>
<td>Shelley</td>
<td>Klug</td>
<td>Economic &amp; Business Development Manager</td>
<td>Indiana Michigan Power (AEP)</td>
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<tr>
<td>Mike</td>
<td>Miller</td>
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<tr>
<td>Ken</td>
<td>Prince</td>
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</tr>
<tr>
<td>Jeff</td>
<td>Rea</td>
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<td>South Bend Regional Chamber</td>
</tr>
<tr>
<td>Bill</td>
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<tr>
<td>Chris</td>
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<td>Economic Development Corporation of Elkhart County</td>
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<tr>
<td>James</td>
<td>Turnwald</td>
<td>Executive Director</td>
<td>Michiana Area Council of Governments</td>
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## Talent Attraction and Retention Committee

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<tr>
<td>Tara</td>
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<tr>
<td>Timothy</td>
<td>Caron</td>
<td>Front End Engineer</td>
<td>Amazon Web Services (AWS)</td>
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<tr>
<td>Amanda</td>
<td>Crockett</td>
<td>Employer and Career Engagement Specialist</td>
<td>Saint Mary’s College</td>
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<tr>
<td>Rob</td>
<td>DeCleene</td>
<td>Vice Chancellor, University Relations and Advancement</td>
<td>Indiana University South Bend</td>
</tr>
<tr>
<td>Allie</td>
<td>Dolz-Lane</td>
<td>Chief of Staff to the Mayor</td>
<td>City of South Bend</td>
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<tr>
<td>Regina</td>
<td>Emberton</td>
<td>CEO</td>
<td>Choice Light, Inc.</td>
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<tr>
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<td>DG Visionaries LLC</td>
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<td>Jennifer</td>
<td>Henecke</td>
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<td>Mike</td>
<td>Huber</td>
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<td>Hunsberger</td>
<td>Executive Director</td>
<td>Elkhart County Convention &amp; Visitors Bureau</td>
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<td>Phil</td>
<td>Jenkins</td>
<td>Mayor</td>
<td>City of Nappanee</td>
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<tr>
<td>Levon</td>
<td>Johnson</td>
<td>CEO &amp; President</td>
<td>Greater Elkhart Chamber of Commerce</td>
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<tr>
<td>Kara</td>
<td>Kelly</td>
<td>Communications Program Director</td>
<td>Pulte Institute for Global Development</td>
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<td>Karen</td>
<td>Kennedy</td>
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<tr>
<td>Chuck</td>
<td>Lehman</td>
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<tr>
<td>Liliana</td>
<td>Lomeli</td>
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<td>Kathryn</td>
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<tr>
<td>Amy</td>
<td>Roush</td>
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### Talent Attraction and Retention Committee Continued

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<td>Shuman</td>
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<td>Reghan</td>
<td>Ward</td>
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### Higher Education Advisory Council

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<td>Barb</td>
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<td>Bethel University</td>
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<td>Marco</td>
<td>Clark</td>
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<td>Holy Cross College</td>
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<td>Thomas</td>
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<td>Jeff</td>
<td>Griffin</td>
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<td>Purdue University, Polytechnic Institute of South Bend</td>
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<tr>
<td>Pete</td>
<td>McCown</td>
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<tr>
<td>Natalie</td>
<td>Tucker</td>
<td>VP and Academic Dean</td>
<td>Marian University's Ancilla College</td>
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### Mayors and Commissioners Council

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<tr>
<td>Bob</td>
<td>Barnes</td>
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<td>Elkhart County Board of Commissioners</td>
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<tr>
<td>Carl H.</td>
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<td>Derek</td>
<td>Dieter</td>
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<td>Weirick</td>
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<tr>
<td>David</td>
<td>Wood</td>
<td>Mayor</td>
<td>City of Mishawaka</td>
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</table>
READI 2.0
STAKEHOLDER PROCESS

APPENDIX

+ READI 2.0 Stakeholder Process
+ READI 2.0 Workshop Key Themes
+ READI 2.0 Steering Committee Members
+ READI 2.0 Meetings
+ READI 2.0 Workshop Attendees
+ Media Attention List
# READI 2.0 Stakeholder Process

## 2023-2024

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
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<tbody>
<tr>
<td>Sept 2023</td>
<td>IEDC launches READI 2.0</td>
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<tr>
<td>Sept-Oct 2023</td>
<td>Municipal input meetings</td>
</tr>
<tr>
<td>10/24/23</td>
<td>RDA meeting</td>
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<tr>
<td>10/26/23</td>
<td>READI Steering Committee meeting #1</td>
</tr>
<tr>
<td>11/6/23</td>
<td>Stakeholder Call for Ideas opens (Jotform questionnaire)</td>
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<tr>
<td>Nov 2023</td>
<td>Stakeholder Workshops (6)</td>
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<tr>
<td>11/16/23</td>
<td>RDA Meeting</td>
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<tr>
<td>12/13/23</td>
<td>Mayors + Commissioners Meeting: IEDC attending</td>
</tr>
<tr>
<td>12/13/23</td>
<td>READI Steering Committee meeting #2: IEDC attending</td>
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<tr>
<td>12/13/23</td>
<td>IEDC input meeting with Regional Partnership team</td>
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<tr>
<td>12/22/23</td>
<td>Stakeholder Call for Ideas (Jotform) closes</td>
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<tr>
<td>Jan 2024</td>
<td>READI Steering Committee meeting #3</td>
</tr>
<tr>
<td>2/16/24</td>
<td>READI 2.0 regional application due to IEDC</td>
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<tr>
<td>April (Q2) 2024</td>
<td>IEDC announces regional awards</td>
</tr>
<tr>
<td>Q3 2024</td>
<td>RDA runs public process for project applications</td>
</tr>
<tr>
<td>Q4 2024</td>
<td>Regional project awards made</td>
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In Partnership with the South Bend – Elkhart Regional Partnership
Stakeholder Engagement Process

On behalf of the region, the South Bend - Elkhart Regional Partnership will conduct a comprehensive stakeholder engagement process to inform our region’s READI 2.0 application to IEDC. The region’s application is due 2/16/2024. IEDC anticipates announcing regional awards in Q2 2024.

Between now and the end of 2023, the Regional Partnership will conduct input loops with our municipal partners and stakeholders. Public input will be gathered via six workshops across the region during November. Participants in those workshops will then have the opportunity suggest project ideas via an online platform.

A READI steering committee will provide oversight of the engagement process, review the stakeholder engagement results, and inform the region’s written application to the IEDC.

Our region’s process will include four major components:

A. **Municipal partner feedback loop.** Regional Partnership staff will meet with each major city to gain insight into their long-term master plans. We will do the same with each county. Other cities may be part of this process as well.
   a. Elkhart completed 9/29
   b. Mishawaka completed 10/10
   c. Marshall county completed 10/12
   d. Nappanee completed 10/13
   e. Goshen completed 10/13
   f. Plymouth completed 10/16
   g. SJC County (with Jeff Rea) completed 10/17
   h. Elkhart County completed 10/17
   i. SJC County (with Bill Schalliol) completed 10/18
   j. South Bend completed 10/19

B. **“Bottom up” public stakeholder workshops.** Counties and LEDOs will co-host with us and help fill the room. We will partner with MACOG to help staff the workshops and leverage their planning expertise.
a. 2 per county; all are duplicates of each other
b. All conducted during November, targeting Tuesdays and Thursdays
   i. Elkhart County: Elkhart 11/1
   ii. Marshall County: Plymouth 11/9
   iii. Elkhart County: Goshen 11/14
   iv. St. Joesph County: South Bend 11/17
   v. Marshall County: Bremen 11/28
   vi. St. Joseph County: Mishawaka 11/30
c. Regional Partnership will handle logistics, spaces, and registration.
d. Partners will get the word out.

C. “Stage-gated” public call for ideas.
   a. Hosted on Jotform platform
   b. Mandatory attendance at a workshop to submit an idea; survey will require this response to complete idea submission
   c. Opens 11/6 and runs through 12/23

D. READI Steering Committee. This group will have input and feedback into the region’s application documents, help make meaning of the stakeholder meeting input, and engage with IEDC when they come onsite to the region. Membership:

<table>
<thead>
<tr>
<th>Name</th>
<th>Affiliation</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pete McCown</td>
<td>RDA, Regional Partnership, Elkhart County</td>
<td>Represents philanthropic sector, anchor institution</td>
</tr>
<tr>
<td>John DeSalle</td>
<td>RDA, Notre Dame, Marshall County</td>
<td>Represents an anchor institution and rural communities</td>
</tr>
<tr>
<td>Kristin Pruitt</td>
<td>RDA, St. Joseph County, Private Industry</td>
<td>Represents private sector in addition to RDA</td>
</tr>
<tr>
<td>Tim Sexton</td>
<td>RDA, St. Joseph County, Notre Dame</td>
<td>Represents an anchor institution</td>
</tr>
<tr>
<td>Dallas Bergl</td>
<td>RDA, Elkhart County, Private Industry</td>
<td>Represents private sector in addition to RDA</td>
</tr>
</tbody>
</table>
The steering committee will meet three times, two hours each, for a total of 6 hours. Members will also be asked to review some documentation, such as the region’s REDS plan, and drafts/sections of the region’s READI 2.0 application. Committee members will be encouraged to attend one of the six workshops to hear from stakeholders directly. Committee members may welcome stakeholders to the workshop but will not have a formal presentation or facilitation role.

Meeting Dates:

- Thursday, October 24, 1:00-2:30 pm
- Wednesday, December 13, 12:30-2:30 pm
- January date TBD
READI 2.0 WORKSHOP KEY THEMES

JANUARY 24, 2024

WORKSHOP KEY IDEAS SUMMARY

200 attendees in 6 workshops

Population Growth

+ **Greenspace / walkability / trails:**
  - Across the board, every workshop included significant mention (50% or more of attendees) citing desire for more greenspace (parks, trails, bike paths walkability)
  - Examples:
    - Regional bike/pedestrian plan
    - Marshall county greenway trail
    - Trails connecting the entire region (Plymouth -> South Bend -> Mishawaka -> Elkhart -> Goshen -> Nappanee)

+ **Waterway Activation**
  - Mentioned in Elkhart CO workshops
  - West side of river walk South Bend (Crowe / Monroe / Leeper park)
  - Bremen riverfront

Per Capita Personal Income

Childcare

+ Cherry creek- Project idea (inclusive of childcare)
+ Early childhood training development center (South Bend)
+ Childcare investment
+ Childcare development in neighborhoods (South Bend)
+ Childcare Investment Opportunities (across the board)

Educational Attainment

+ Better schools (broadly)
+ Improve SBCSC
+ Improve CTE and Manufacturing and healthcare labs (South Bend)

Growth Employment Opportunities

+ Expanding trolley network (Goshen)
+ Broadband accessibility (Elkhart CO and Marshall CO)
+ County Career center (St. Joe)
+ Better schools (broadly)
+ Innovation and Small business hubs

Housing Units Developed

+ Housing affordability (across the board)
  - This was most notable in the Mishawaka workshop, wherein 38 individuals specifically supported affordable housing – the highest display of support for one named category at a workshop)
+ Millrace flats- project idea (Goshen)
+ Young Professional housing (Elkhart)
+ Downtown living (Plymouth)
+ Cherry Creek- project idea
- **Woodland Crossing**- Project idea (Elkhart)
- **Broadly speaking, housing is important everywhere**
  - Mixed use
  - Affordable
  - Downtown
  - Shovel – ready opportunities
  - Rehab
  - Land banks

**Innovation**
- Creator Hubs
- Small businesses support
- Innovation and Maker spaces
- Entrepreneurship

**Notable (Unique and Highest Consensus) Mentions (not in any specific order):**
- Walkability (neighborhoods and riverfront)
- Diverse and affordable housing (top contender across the board)
- Concert and Entertainment
  - Renovating old theatres mentioned multiple times
    - "DTSB State theatre / multi-use restaurant / 1000-1200 seat movie and performing arts space / office space for nonprofits"
- Address Medical Desert (lack of healthcare providers) (Plymouth)
- Connected regional trail
- Low-income access to exercise and nutrition
- Homelessness Support
- YMCA Site Redevelopment- Project idea
- Mental health and wellness collaboration
- Transportation <-> university busing – complete overhaul of Transpo / South Shore connection / improved transit in urban areas
- Downtown, family friendly, museum (South Bend)
- Free public Wi-Fi (Elkhart)
- Dedicated roles to connect community champions to existing government programs (Goshen)
- Amtrak station in downtown South Bend
- Re-envision Hall of Fame for local sports / activities hub (restaurants, gaming, space)
- New and Improved South Bend Farmers Market
- Innovative Drive-in theatre
## READI 2.0

### STEERING COMMITTEE MEMBERS

<table>
<thead>
<tr>
<th>NAME</th>
<th>LAST</th>
<th>TITLE</th>
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<tr>
<td>Dallas</td>
<td>Bergl</td>
<td>President &amp; CEO</td>
<td>INOVA Federal Credit Union</td>
<td>RDA, Elkhart County, Private Industry</td>
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<tr>
<td>John</td>
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<td>Executive Engineer-in-Residence, iNDustry Labs</td>
<td>University of Notre Dame</td>
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<tr>
<td>Susan</td>
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<tr>
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<p>| <strong>Stakeholder Meetings /Workshops</strong>             |            |         |          |          |         |          |
| RDA Board Meeting                              |            | 10/24   | 11/16    |          |         |          |
| Stakeholder Committee Meeting #1              |            | 10/26   |          |          |         |          |
| Elkhart City Workshop                          |            | 11/1    |          |          |         |          |
| Plymouth (Marshall County) Workshop            |            | 11/9    |          |          |         |          |
| Goshen (Elkhart County) Workshop               |            | 11/14   |          |          |         |          |
| South Bend (St. Joe) Workshop                  |            | 11/17   |          |          |         |          |
| Bremen (Marshall County) Workshop              |            | 11/28   |          |          |         |          |
| Mishawaka (St. Joe) Workshop                   |            | 11/30   |          |          |         |          |
| Stakeholder Committee Meeting #2               |            | 12/13   |          |          |         |          |
| IEDC Visit                                     |            |         |          |          |         |          |
| EDPN Meeting (St. Joe)                         |            | 10/11   |          |          |         |          |</p>
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# READI 2.0 WORKSHOP

Full Lists of READI 2.0 Workshop Attendees

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MEDIA ATTENTION
SOUTH BEND – ELKHART REGION | READI

+ **South Bend Tribune, October 15, 2021:** High-end apartments, athletic complex, expansion of Morris on state grants wish list
+ **WNDU, December 14, 2021:** South Bend - Elkhart receives $50 million in READI grant funds
+ **Industry Labs – News, December 15, 2021:** South Bend-Elkhart regional leaders win $50 million in state economic development READI grants
+ **South Bend Tribune, December 16, 2021:** Northern Indiana region gains $50 million in state money for projects, programs
+ **Goshen News, December 22, 2021:** Governor awards $50M READI grant to local region
+ **South Bend Tribune, December 29, 2021:** Viewpoint: Optimism warranted for the South Bend-Elkhart region's future
+ **ABC57, February 1, 2022:** South Bend-Elkhart Regional Partnership gets ready to spend READI funds
+ **South Bend Tribune, February 4, 2022:** Luge, tow rope, new 'lodge' could be on the way for George Wilson Park in Mishawaka
+ **WVPE, February 20, 2022:** Indiana's READI grants are funded by ARP dollars, meaning additional guidelines for local projects
+ **Elkhart Truth, September 19, 2022:** RDA doles out $40M in grant funds
+ **Inside Indiana Business, September 19, 2022:** South Bend-Elkhart region awards READI funding
+ **South Bend Tribune, September 19, 2022:** Organization awards $40 million in state grants to improve region's quality of place
+ **WNDU, September 19, 2022:** READI grants awarded to help improve quality of life in north central Indiana
+ **WSBT, September 19, 2022:** Regional Development Authority Board funds 19 community projects with 40-million-dollars
+ **WVPE, September 19, 2022:** South Bend-Elkhart Regional Development Authority announces local READI grant awards
+ **Elkhart Truth, September 21, 2022:** Fresh grant funding fuels key projects
+ **WKVI, September 21, 2022:** Several Marshall County Projects Receive READI Funding
+ **WKVI, September 28, 2022:** Town of Culver Receives READI Grant Funding for Housing Project
+ **WNDU, October 6, 2022:** $15 million planned for improvements at Elkhart’s Wellfield Botanic Gardens
+ **Inside Indiana Business, October 13, 2022:** South Bend, Elkhart region details READI projects
+ **South Bend Tribune, November 3, 2022:** City, developer forge ahead with first phase of Mishawaka Fieldhouse proposal
+ Building Indiana Business, November 6, 2022: READI FUNDS KICK OFF MULTIPLE PROJECTS IN SOUTH BEND, ELKHART
+ Inside Indiana Business, December 16, 2022: South Bend-Elkhart RDA distribute last of READI funds
+ ABC57, December 16, 2022: $6.4 million awarded in Elkhart Region READI Programming Funds in South Bend
+ Elkhart Truth, December 17, 2022: $6.4M awarded in South Bend-Elkhart READI programming funds
+ 95.3MNC, December 20, 2022: $6.4 Million Awarded in South Bend – Elkhart Region READI Programming Funds
+ Northwest Indiana Business, December 22, 2022: Regional RDA doles out $6.4M in READI grants
+ Building Indiana Business, January 13, 2023: $6.4M AWARDED IN SOUTH BEND–ELKHART READI FUNDS
+ IUSB News & Events, March 31, 2023: Consortium Secures over $1.1 Million in READI Funding
+ Inside Indiana Business, April 5, 2023: Education consortium lands READI funding
+ Strong Towns, April 13, 2023: This “Accidental Developer” Wants To Show You How To Revitalize Your Neighborhood
+ WNDU, November 17, 2023: Tolson Center benefits from READI grant, next round to begin
INNOVATION

APPENDIX

Innovation in the South Bend – Elkhart Region

+ Regional Company Highlights
+ INDustry Labs Overview, 2023
+ LIFT Network Highlights, 2019-2023
+ University of Notre Dame Strategic Framework, 2023
Improving Customer Service Levels Through Advanced Forecasting Dashboards

Project Background

- It is sometimes difficult to get accurate forecasts from customers which led to development of internal forecasting methods at Indiana Carton.
- The sales reps ended up spending a significant amount of time pulling static data from the ERP system and everyone had different methods for demand estimations.
- This ultimately led to cross-functional misalignment, specifically affecting production schedule and inventory levels.
- iNDustry Labs developed a dynamic PowerBI forecasting dashboard which pulled the ERP data and visualized it for easier analysis.

Key Results

1. ~500h estimated annual reduction in forecasting manhours
2. Standardization of forecasting calculations across sales reps
3. Increased demand planning visibility for the executive team

Indiana Carton is a leader in the folding carton industry with an emphasis on high quality products and environmental stewardship

Location: Bremen, IN
Enhancing engineering capabilities to meet revenue growth trends

Project Background

- Liftco was experiencing high customer demand but was limited in fulfilling the needs due to lack of engineering capacity.
- The company also needed to streamline its engineering practices to improve the bill of material and design iteration documentation.
- iNDustry Labs worked on helping design and build 3 new products from structural CAD engineering to physical build and manufacturing process (DfX) implementation.
- The team also optimized engineering change revision and product design request documents.

Key Results

1. 3 new products - Drop Bed, Articulated Bed, and Rollover Table
2. Reduced design process errors and lead time
3. Piloted Design for Manufacturing (DfX) methodology

Liftco is a premier provider of lifting mechanism solutions for the RV and marine industry.

Location: Elkhart, IN
Optimizing Plant Layout to Increase Throughput & Safety

Project Background

- Over the years, Liftco has diversified its product portfolio across variety of industries, however the production processes were not adjusted accordingly.
- To accommodate the new production requirements, Liftco needed to improve and modernize the overall plant layout and ergonomics.
- iNDustry Labs analyzed the current plant operations and developed a revised plant layout in CAD. The team also planned and managed the implementation of the new layout and conducted 5S activities to ensure sustainability of each manufacturing cell.

Key Results

1. 50% estimated throughput increase
2. Improved safety & ergonomics in compliance with OSHA
3. 5000 sqft of plant floor space freed up for future growth

Liftco is a premier provider of lifting mechanism solutions for the RV and marine industry.

Location: Elkhart, IN
Analyzing Fabric Production Scrap to Reduce Material Costs

Project Background

- Lippert furniture plant was experiencing significant amount of fabric scrap but, due to complexity of manufacturing processes, the team struggled to identify and mitigate the root causes.
- Lack of detailed scrap tracking was seen one of the top barriers for further reduction of material costs.
- iNDustry Labs analyzed the material flow to develop inventory and scrap tracking solutions that will lead to reduction in scrap costs.

Key Results

1. $2.3M estimated return on investment
2. Reduction of human errors and manual work
3. Improved inventory accuracy and scrap root causes visibility
Automation Line Design Support

Project Background

- To remain competitive and separate itself from their sector, IC strives to become the leading source of insulation products including the engineering expertise behind them
- To achieve this goal, IC needed assistance investigating automation possibilities and exploring diversification opportunities
- iNDustry Labs analyzed the the rolling/cutting process to determine potential options for improving efficiency through automation
- iNDustry Labs identified and evaluated integrators and then helped select the vendor to implement the automation

Key Results

1. Increased iShield production output from 4K to 15K shields/day
2. Improved operator ergonomics and reduced safety concerns
3. Prepared MRG proposal for automation implementation
Developing material tracking process to improve scheduling and inventory control accuracy

Project Background

- Smoker Craft was experiencing inaccuracies in their parts inventory which led to difficulties in custom order scheduling.
- The warehouse staff had to conduct numerous manual inventory reconciliations and to capture inventory system inaccuracies.
- Schedulers ended up spending hours developing manual spreadsheets to organize available parts for production.
- iNDustry Labs analyzed the warehouse processes, researched the technology, and developed a holistic solution for implementation.

Key Results

1. 90% estimated reduction in scheduling manhours
2. $150k calculated inventory reconciliation labor savings
3. Reduction of manual data entry errors
Identifying an MES vendor to increase production efficiency

Project Background

- AM General was awarded a 5-year (plus 5-year option) contract to manufacture an estimated 20,000 Joint Light Tactical Vehicles (JLTV).
- With deliveries of JLTVs expected to begin in July of 2024, the company needed to urgently select and implement a manufacturing execution system (MES).
- iNDustry Labs augmented the AM General team by translating the system requirements into selection criteria, analyzing the potential vendor solutions and providing integration advice.

Key Results

1. Systems integration architecture diagram
2. Quantitative vendor evaluation matrix to assess multiple vendors
3. Summary & recommendation of vendor capabilities for contract award selection
Unlocking new investments in technology and talent for a more productive, resilient, and skilled region

Focus Areas:
- Automation & Robotics
- Applied Analytics & IT Systems
- Product/Market Diversification
- New Talent Pipeline & Skills

WHAT WE DO

Advance the adoption of technology in the region by:
- Raising awareness of what is possible with new technology and digital business practices
- Providing strategic and technical support to implement these new technologies and practices
- Exposing the limits of current technologies in the field to spark innovation and deepen research

Advance the talent and skills of our regional workforce by:
- Introducing new talent to regional companies via internships and fellowships to fill high-impact roles
- Equipping the emerging workforce with skills tested in application through world-class applied learning experiences at regional companies
- Upskilling existing workers with training tailored to skills regional companies need
OPEN FOR BUSINESS

iNDustry Labs provides end-to-end support for the implementation of new technologies, systems, products and business strategies tailored to a company’s goals.

HOW WE WORK

Our industry collaborations are led by Engineers in Residence (ENIRs) who provide direct services and support in collaboration with other resources at the University and across the LIFT network.

ENIR-led project teams typically consist of one to two enFocus Fellows, and may also include data scientists, faculty expertise, research technicians, and outside resources.

Project fees and duration range vary with service. See our service specific sheets for additional information.

For more information about iNDustry Labs, visit industrylabs.nd.edu.

CIVIC PARTNERS INCLUDE:

CONNECT WITH US

FOR NEW BUSINESS DEVELOPMENT
John DeSalle
Executive Engineer-in-Residence
jdesalle@nd.edu

FOR MEDIA CONTACTS
Jessica Spoor
Marketing & Comms Manager
jspoor@nd.edu

FOR OTHER INQUIRIES
McKenna Pencak
Associate Director
mpencak@nd.edu
$146.8M+
IN NEW & COMMITTED INVESTMENTS
for the regional innovation ecosystem

Larry & Judy Garatoni Center for Advanced Manufacturing and Automation (IFlex Lab), Ivy Tech South Bend-Elkhart

Community Learning Center, St. Joe County Public Library

Elkhart Area Career Center (EACC), Elkhart Community Schools

1:5
RATIO OF LIFT DOLLARS TO NEW DIRECT INVESTMENTS IN REGION
as a result of LIFT activities

Engineering Innovation Hub, University of Notre Dame

Students attend the Engineering Summer Camp hosted by the Notre Dame College of Engineering.

3-YEAR FORECASTED OUTCOMES OF 75 PROJECTS INCLUDE:

→ $147M in new revenues and cost savings
→ $12M in new investment for advanced technology
→ 129 new processes & 38 new products
→ 692 employees to receive training

38 FEDERAL AND STATE GRANT APPLICATIONS SUBMITTED

→ $5.4M in total investments with matching funds

3X THE INDUSTRY-SPONSORED RESEARCH AT NOTRE DAME
sourced from South Bend-Elkhart regional companies from 2019 to 2023

INDustry Labs industry partners include:

AM General
Conn-Selmer
General Stamping & Metalworks
HydroDigital
Kem Krest
Lippert Components, Inc
Lock Joint Tube
Liftco
THOR Industries
Tire Rack
Robert Weed Corporation
Smoker Craft

INDustry Labs partnered with WVPE (the local National Public Radio affiliate) to conduct a series of interviews with LIFT collaborators to discuss the future of innovation in the area

157
PROJECTS WITH 60 COMPANIES
completed by iNDustry Labs

Regional Champions
A series celebrating the innovators, makers, educators, & students leading the next era of the region’s economic future.

Featuring
MCKAY FEATHERSTONE
Sr. VP of Global Innovation, THOR

Lock Joint Tube
Liftco
THOR Industries
Tire Rack
Robert Weed Corporation
Smoker Craft

INDustry Labs partners with WVPE (the local National Public Radio affiliate) to conduct a series of interviews with LIFT collaborators to discuss the future of innovation in the area.
EXPERIENTIAL LEARNING

1,304
POST-SECONDARY STUDENTS
engaged with local companies through internships and applied learning courses, including 255 Notre Dame students

45
ENFOCUS INDUSTRY ADVANCEMENT FELLOWSHIPS
fellows engaged with local companies

227
REGIONAL INTERNSHIPS
coordinated through South Bend - Elkhart Regional Partnership

DIGITAL WORKFORCE DEVELOPMENT AND TRAINING

2,768
CREDENTIALS AND CERTIFICATIONS
for advanced technical skills underway and/or awarded from LIFT Network institutional partners

254
STUDENTS ENROLLED
in new and expanded degree programs in STEM fields supported by the LIFT grant

5.5%
INCREASE IN STEM DEGREE COMPLETIONS
in the region from 2019 to 2021 (August 2024 report to include 2022 data)

Lippert University, located in Ivy Tech Community College, is an eight-week course that helps upskill current Lippert team members. The courses are at no cost to team members, offset by the LIFT grant, WorkOne, and Next Level Workforce.

St. Mary’s students utilizing the SPARK Lab. Over 900 people have used the lab in the last six months.
Notre Dame 2033: A Strategic Framework
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Introduction

No strategy works in the abstract. This strategic framework is for a particular institution, the University of Notre Dame, at a particular moment in its history.

To foreground our conclusion: Notre Dame must be the leading global Catholic research university, on par with but distinct from the world’s best private universities. This effort to educate students and conduct research at the highest level animated by a distinctive Catholic mission is one of the most exciting and consequential experiments in global higher education.

Notre Dame is now the only religious university in the Association of American Universities (AAU), the nation’s leading organization of research-intensive universities. Notre Dame’s opportunity, even obligation, is to offer a complementary approach to excellence that bridges faith and reason in an academic world accustomed to separating them. Notre Dame’s approach is anchored in Roman Catholicism, the religious tradition that gave birth to universities in the medieval era and that has become the world’s most global, multicultural, and multilingual institution.

Contemporary research universities — including Notre Dame — are weakened by barriers erected between units such as schools and colleges that inhibit multidisciplinary teaching and research. Many curricular and research programs are appropriately housed in a single school or college. Yet other programs require more coordinated approaches, as do the federal agencies, foundations, and benefactors that fund them. More than any previous planning effort at Notre Dame, this strategic framework identifies areas where colleges, schools, and divisions working together will allow Notre Dame to make meaningful contributions to questions of national and international concern.

Becoming the Notre Dame the world needs will require the University to become better at thinking as an institution. Inspired by a common mission, located on one campus, and of a manageable size, Notre Dame is well positioned to do this. Getting there will require imagination and daring. An example: in the last generation, Notre Dame began more than 40 centers and institutes. These units have unequivocally enhanced Notre Dame’s research profile and its capacity to educate students. The next generation at Notre Dame will see the founding of new entities, but will also include more thoughtful collaboration as well as the consolidation of related programs. The University will make new investments but also foster coordination of existing funds and positions in colleges, schools, centers, and institutes. Relatedly, the University will hire more faculty holding joint appointments in two or more departments, schools, or centers and institutes with the hope that these colleagues can serve as a form of intellectual connective tissue.
The process

The process culminating in this document began more than two years ago. It included a rearticulation of the University’s goals and a decision to develop a strategic framework, not a strategic plan, to convey both flexibility and a commitment to revisit and adapt the document at regular intervals.¹

The Moment to See, Courage to Act effort, beginning in early 2021, included over 700 faculty developing more than 100 proposals. Colleges and schools simultaneously drafted strategic plans. To complement these efforts, the University chartered seven faculty-led, University-wide theme advisory committees on academic excellence; the environment; health and well-being; poverty; global initiatives; service to the Church; and diversity, equity, and inclusion. Two staff-led committees — on stewardship and external engagement — assessed how to broaden the reach of Notre Dame and strengthen our commitment to continuous improvement and stewardship of our resources. The deans’ council discussed ideas for the framework at two retreats, and each dean served on a theme advisory committee. An outline of the framework was presented at 26 separate campus meetings, including all college and school governing bodies, Academic Council, Faculty Senate, and many divisions. The President’s Leadership Council members discussed the framework at multiple retreats. Board of Trustee members scrutinized the planning documents of other universities and discussed this framework in various iterations at three successive meetings in 2022–23. Trustees, faculty, staff, students, alumni, parents, and friends will work together to implement the ideas put forth in this document and, ultimately, advance the University’s goals.

University Goals

I. Ensure that our Catholic character informs all our endeavors.

II. Offer an unsurpassed undergraduate education that nurtures the formation of mind, body, and spirit.

III. Provide superb graduate and professional programs that deliver disciplinary excellence, foster multidisciplinary connections, and advance knowledge in the search for truth.

IV. Advance human understanding through scholarship and research that seeks to heal, unify, and enlighten.
Part I: Where Notre Dame has been and where it is now

Notre Dame in 1990

Notre Dame today
Part I: Where Notre Dame has been and where it is now

If we could return to Notre Dame in 1990, much would be familiar.

Founded by Rev. Edward F. Sorin, C.S.C., and the Congregation of Holy Cross in 1842, the University has been among the most national of American colleges and universities since the mid-20th century. It attracted students from across the United States, typically graduates of Catholic high schools drawn to Notre Dame as a leading Catholic university. The University’s wider reputation derived from a tradition of excellent undergraduate education and the publicity given to the University’s athletic teams, with their successes on and off the playing fields. The leadership was unusually stable, with one president, Rev. Theodore M. Hesburgh, C.S.C., serving from 1952 to 1987 and a second president, Rev. Edward A. Malloy, C.S.C., serving from 1987 to 2005.

The dedication of our alumni was striking. As early as the 1960s, alumni and friends provided matching funds to surpass the largest grant in the University’s history, from the Ford Foundation. This collective effort began with a televised address to alumni clubs in 175 cities. Notre Dame still claims more such clubs (supported by alumni, parents, and friends) than any other university: 224 in the United States and 42 outside the United States.  

Notre Dame frequently reaffirmed its commitment to its Catholic mission, even if the implications of that mission for the curriculum and faculty and student recruitment provoked continual discussion. Many of the University’s strongest academic programs in 1990, typically in the humanities and humanistic social sciences in areas ranging from medieval studies to Irish literature to Latin American politics, had developed out of a conscious affinity with Catholicism as an intellectual tradition. Benefactors endowed faculty positions, along with related library collections. Notre Dame faculty, unsurprisingly, wrote some of the most considered reflections on how a university might combine Catholicism with high intellectual standing.

Our institutional commitment to teaching and the reputation of our undergraduate education was superior. Students won national fellowships, volunteered for

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full-time service after graduation, found employment with major firms, and were admitted to selective medical, law, and graduate schools.

The single-sex residential system, anchored by the presence of Holy Cross priests and brothers, and, since the 1970s, women religious and laypeople, signaled the importance of character and formation, not simply academic accomplishment. At its best, it cultivated a profound sense of community. The first question asked (even now) when two Notre Dame graduates meet each other for the first time is: “What dorm did you live in?”

**Much was also different.** Graduate and professional programs were typically small. Law (1869) and Architecture (1898) had long and worthy histories but modest national influence. The University did not grant its first master’s degrees in business administration until 1969. Almost all doctoral programs ranked below competitors in the Big 10, the University of California system, the Ivy League, and institutions such as Stanford, the University of Chicago, Duke, and Johns Hopkins. Programs in science and engineering — with a few exceptions such as math, nuclear physics, and vector biology — were poorly ranked and hindered by dated equipment and facilities. No dedicated office of research existed until 2004 and few research programs attracted major federal, foundation, or corporate funding. Administrators encouraged faculty to conduct research, but struggled to find the resources (and create the time) to support that research.

Our financial situation was stable if unpromising. The wonder is how much was accomplished with so little. Only in the 1980s did faculty salaries at Notre Dame begin to creep above the median for major research universities.¹ Financial aid for undergraduates — excepting Reserve Officers’ Training Corps (ROTC) programs and athletic scholarships — was insufficient, and admitted students often reluctantly chose to enroll at low-cost state institutions or private colleges and universities with stronger aid packages.

The inability to meet demonstrated financial need inhibited efforts to diversify (in economic and ethnic terms) an overwhelmingly white and middle-class undergraduate student body. Notre Dame first admitted women as undergraduates in 1972, roughly at the same moment as Harvard, Dartmouth, Princeton, and other once all-male institutions. As late as 1990, though, women numbered only 37 percent of the undergraduate student body (and a small percentage of faculty

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and administrators). The institution at all levels grappled with forging an inclusive community in a historically male, predominantly white milieu.

**Core characteristics of the Notre Dame of 1990 endure**, notably the emphasis on undergraduate education and the residential experience, and our commitment to the University’s Catholic mission. Undergraduate education has been deepened by opportunities for research (including a focus on senior theses, experiential learning, and projects), community engagement, and study abroad options. Division I athletics still provides a focal point for students and alumni, but athletic successes stretch well beyond the revenue-producing sports of football and men’s basketball to the full complement of women’s sports. Women’s basketball, men’s and women’s fencing, and lacrosse have recently won national championships. Surveys of graduating seniors record extraordinarily high rates of satisfaction with the education they received and the community they found at Notre Dame, although, notably, satisfaction with the community is lower for first-generation college students and underrepresented minorities. Continuity in leadership remains significant: three presidents since 1952 with Rev. John I. Jenkins, C.S.C., as president since 2005, six provosts since 1970, five executive vice presidents since 1957, and long tenures for many deans.

**The most important changes were financial.** Financial acumen and best-in-class fundraising and endowment management combined to elevate our endowment to the seventh largest for private universities in 2022. The most recent comprehensive fundraising campaign was the largest ever by any private university without a medical school. The percentage of alumni who donate each year to the University has consistently ranked in the top three, along with Princeton and Dartmouth, institutions with significantly smaller alumni populations. The percentage of parent donors who are not alumni is also one of the top three in the country.\(^6\)

Returns on the endowment over a 25-year period ranked among the highest of all universities. In 1990, Notre Dame’s endowment was just over $600 million and the payout covered 10 percent of the University’s annual budget; it is now roughly $17 billion and the payout covers 37 percent of a much larger budget. In 1990, the endowment was smaller than the endowments of the University of Chicago, Columbia, Cornell, Emory, and Northwestern; today it is larger than the endowment at each of these institutions.\(^7\)

\(^6\) Council For Aid to Education, *VSE-CAE Voluntary Support of Education Report*.  
\(^7\) National Association of College and University Business Officers, *Historic Endowment Study Data*. 
Our financial successes — made possible by the loyalty and generosity of the American Catholic community from which Notre Dame draws most of its students and supporters — enabled three notable transformations:

The first transformation was the most visible: an astonishing number of buildings constructed between 1990 and 2023. These facilities reconstituted the physical campus and allowed the University to develop more extensive research programs for faculty, undergraduates, and graduate students. Board of Trustee policies mandated that the funding for these buildings come out of benefaction, not tuition dollars, and their design and location followed a rigorously reviewed campus master plan. The largest facilities were in Science and Engineering, including a major new facility bolstering nanotechnology and energy research, a state-of-the-art teaching facility, and two equally sizable buildings (one now underway) dedicated to interdisciplinary investigation in the life sciences and bioengineering. Law, Business, and Architecture opened impressive new facilities. Music faculty and students occupied the first facility constructed for music since the 19th century. The University completed the first two buildings dedicated to the social sciences in Notre Dame’s history and a building housing the Keough School of Global Affairs. A performing arts center opened in 2004. An art museum will open in November 2023.

The total square feet on the campus dedicated to academic purposes doubled between 1990 and 2022, from 2.5 million to 5 million. Few, if any, private research universities expanded their physical plant at such a velocity. This number does not include a new student center or a new graduate student housing complex. Or the building of 10 undergraduate residence halls (with one more under construction), in part to relieve overcrowding but even more to deepen undergraduate community life.

The second transformation was in the makeup of the undergraduate student body. Skeptical observers had once wondered whether Notre Dame’s undergraduate program could continue to attract the most talented Catholic high school students after these students were admitted in large numbers to leading secular universities. Notre Dame passed this market test. In 1990, half of the high school seniors who applied to Notre Dame were accepted and just under half of those students matriculated. In 2022, by contrast, 13 percent of a much larger number of students who applied were accepted and 60 percent of those students matriculated. Of those who report test scores, 54 percent of students admitted in the class of 2022 were in the top 1 percent of all students. Almost 90 percent were in the top 5 percent.

Christopher Jencks and David Riesman, *The Academic Revolution* (Garden City, 1968), 59.

The percentage of students who report test scores is dropping in a test-optional environment; 44 percent of Notre Dame applicants reported their test scores in the last admissions cycle.
What accounts for this evolution? Much rested on the decision of the Board of Trustees to establish as a goal meeting full demonstrated financial need for undergraduate students. Notre Dame is now one of roughly 50 colleges and universities with both need-blind admissions for domestic undergraduate applicants and a commitment to meet demonstrable financial need. Significant pressure still exists on the children of middle-class families hoping to attend Notre Dame, especially if they have siblings. These admitted students and their parents often weigh the cost of an education at Notre Dame versus merit scholarships and more affordable options elsewhere.

Still, despite the steadily rising cost of a Notre Dame education, the indebtedness of Notre Dame students upon graduation has gone down, not up, in the last decade because of strong financial aid packages. This same focus has allowed for the recent sharp increase in Pell-eligible students (students whose families typically have incomes of less than $65,000 per year) and first-generation college students. These students now number more than 20 percent of the incoming class of undergraduate first-year students. The cumulative result is a 2023 undergraduate student body more academically accomplished and more diverse along almost every measure than any student body in the University’s history.

The third transformation has been the growth in the range and quality of academic research conducted at the University. A fundamental question at Notre Dame was once: “Should we become a research university?” The more relevant question now is: “How great a research university can we be?” Leading private research universities are undeniably resource intensive. But they undeniably shape our world. They educate a disproportionate number of local, national, and global leaders, and research conducted at these institutions plays a pivotal role in addressing enduring problems and contemporary challenges.

At Notre Dame, external research funds brought to the University grew from $78 million in 2004 to $281 million in 2022. This rate of increase was among the fastest for private research universities. When dollars received by medical schools at other universities are removed from their totals, a meaningful comparison since Notre Dame does not have a medical school, Notre Dame compares well with most — although not all — of the most competitive private research universities. More than any other single factor, this expansion of research drove Notre Dame’s admittance to the AAU.
Part II: Where Notre Dame should go
Part II:
Where Notre Dame should go

The path forward proposed in this framework is organized around three themes: strengthening foundations, global Catholicism, and science and engineering for a world in need.

A. Strengthening foundations.

Universities are known by their best faculty, students, and programs. Our strategy in the next generation will typically be to strengthen already excellent foundations in an effort to achieve preeminence, not aspire for competence in areas where our track record is modest.

1. For Notre Dame to flourish in the next decade, significant investments must be made in its most important resource: its people.

Ensuring that an even more accomplished, even more diverse community of students, staff, and faculty thrives at Notre Dame is the bedrock upon which everything else rests.

(a) Investing in faculty.

No group is as important to the reputation of the University, or more central to its accomplishments. Improvements in overall faculty quality and scholarly productivity over the last generation are evident. All rankings systems are imperfect, but a few of Notre Dame’s departments are now ranked among the world’s very best. Over the past two decades every major department has improved its ranking, and more than half of the departments are ranked in the first quartile.10 Initiatives coming out of this strategic framework must advance the reputations of departments and schools, even as they encourage collaborative projects.

Notre Dame awarded 287 doctoral degrees in 2022, more than some AAU private institutions, although not an especially high number when measured against the number of our faculty. A few measures of scholarly excellence — national fellowships in the humanities, funding levels for

10 Theology is ranked No. 1 in the latest Quacquarelli Symonds’ (QS) rankings; Philosophy is ranked No. 12. On other rankings see U.S. News and World Report graduate school rankings.
individual faculty in science and engineering fields, publications in highly regarded journals in some disciplines — place Notre Dame among the country’s most distinguished universities. Professional school programs — including the JD and the MBA — are ranked in the top 30 and are among the most competitive in the country on some measures, notably law school graduates placed in federal court clerkships.

Other comparisons are less flattering. The University has a number of federally funded, multidisciplinary research centers, but few funded at the highest, most prestigious level. The number of Notre Dame scholars elected to honorary societies such as the National Academies of Sciences and Engineering and the American Academy of Arts and Sciences is low.\textsuperscript{11} Visibility in international rankings is lower.\textsuperscript{12} A persistent risk remains a willingness to promote faculty without, in the words of another university’s strategic plan, identifying markers of “potential greatness.”\textsuperscript{13}

The number of faculty at Notre Dame has grown significantly over the last generation, from fewer than 800 faculty members in 2002 to more than 1,300 in 2022. Only a few departments and programs can plausibly claim to be undersized. Authorizing new faculty positions — among the most consequential decisions any university makes — and reallocation of positions upon departure or retirement can now more closely mirror strategic initiatives. The challenge is to identify where the addition of a select group of faculty can catapult an already good program to excellence. These targeted initiatives require greater alignment across colleges, schools, centers, and institutes, since only such collaboration will result in appointments benefiting multiple units and prevent the duplication of expertise.

(b) Investing in undergraduates.

Undergraduate education remains the University’s greatest strength. Even as Notre Dame has become a major research university, its beating heart remains the Catholic liberal arts education at its core. This long tradition of excellence must be strengthened and nurtured.

Part of that investment will again be financial. Trade-offs in the area of undergraduate financial aid are complex, and must be calculated in the context of support for doctoral and professional students as well

\textsuperscript{11} Notre Dame has one current faculty member in the National Academy of Sciences while the average of the AAU privates is 28. Notre Dame has two current faculty members in the National Academy of Engineering while the AAU private median is 11. Notre Dame has seven current faculty members (and 13 emeritus faculty members) in the American Academy of Arts and Sciences while the AAU private median for active faculty members is 28.

\textsuperscript{12} Notre Dame ranks 220 in the Times Higher Education World University Rankings, and the median rank for other AAU private institutions is 42.5.

\textsuperscript{13} The reference is to a 1980 strategic plan at Duke University. See William C. Kirby, Empires of Ideas: Creating the Modern University from Germany to America to China (Cambridge, MA, 2022), 211.
(see below). Still, the national and global context of economic inequality compels Notre Dame and universities like it to develop even wider pathways to socio-economic mobility. To sustain the successes of the last generation, Notre Dame must consider financial aid strategies that will make it even more accessible to applicants from low-income backgrounds. The University will also build on recent efforts to target financial aid funds to avoid a campus divided between students at the highest and lowest points on the family income spectrum.

Relatedly, Notre Dame will become more intentional in creating pathways for lower-socioeconomic students to Notre Dame. Some research universities are experimenting with K–12 education, even creating charter schools near their campuses to build a pipeline of students. Our strategy will be different. Notre Dame’s Alliance for Catholic Education (ACE) includes three ACE Academies and programs that train teachers and principals in more than 200 Catholic schools. The University should begin accompanying students in these schools — and analogous schools such as those in the Jesuit Cristo Rey network — from sixth grade through college graduation. This means making use of weekends and summers to supplement their in-school educational experience, ensuring that these students are better prepared to flourish at a place like Notre Dame.

**Part of that investment will be curricular.** That Notre Dame developed its research programs later than many of its peers meant that working with undergraduates was of paramount importance, expected of even the most distinguished senior faculty. This emphasis on teaching surprises (and pleases) faculty moving to Notre Dame from other universities. It must be sustained. We attract some of the most talented young people in the world and incur an obligation to challenge them. Every undergraduate should have an opportunity to pursue research as well as meaningful co-curricular experiences and a sufficient number of small-enrollment courses.

Attracting a differently prepared student body — with more first-generation college and low-income students of tremendous ability but often without access to advanced courses in high school — will mean increased investment in tutoring and multidimensional advising. This support is necessary both inside and outside the classroom. While new
strategies for tutoring and advising will include all our students, our new Transformational Leaders Program, in particular, is designed to support first-generation and low-income students.

Given the technological changes shaping how students learn, the provost’s office has also charged Notre Dame Learning with assessing current pedagogical practices. We will encourage faculty, including teams of faculty working together on required courses, to compare strategies and assess how we can better ensure that our student learning environments enable success.

Part of that investment will be in residential and community life. Nothing more distinguishes Notre Dame than the communities formed within residence halls. Because Notre Dame’s Catholic and Holy Cross vision of education emphasizes the formation and development of the whole person, strengthening the communities formed within residence halls is crucial and led to the University requiring students to live on campus for a minimum of three years. Deepening that commitment — when off-campus alternatives possess considerable attraction — requires continuing renovation of older residence halls and construction of new residence halls when renovation is impractical.

Forging connections between student life and the academic core is also essential. These connections range from small items — ensuring space for faculty apartments in renovated or newly constructed residence halls — to larger projects such as reconceiving the required Moreau course for first-year students as an even deeper collaboration between the Division of Student Affairs, the Office of Undergraduate Education, and the colleges and schools.

The mental health challenges faced by contemporary students also impinge on community life. Notre Dame, like its peers, is working to increase staffing in its counseling center and create an array of opportunities for mental health support, education, prevention, and early intervention. (The Division of Student Affairs is central to our research efforts in mental health, as described below.) At the same time, we can also afford to take a broader view, creating links between spiritual development and mental health and working to cultivate a culture of reflection and discernment among students.
(c) Investing in graduate students, professional degree students, and postdoctoral fellows.

Graduate education for doctoral students occurs primarily at the level of the department or school, not the president’s or provost’s office, but the Graduate School is an important advocate for and supporter of all students.

One fundamental challenge is not complex: graduate students are attracted to work with successful faculty, but Ph.D. stipends matter too. The challenge is less to grow the size of our doctoral programs — a goal a generation ago — and more to ensure that Notre Dame competes for the strongest students and provides the best environment for them to flourish. These efforts to enhance stipend levels for doctoral students will require coordination between the Graduate School and the schools and colleges. On average, we now typically pay just over $30,000 a year to admitted doctoral students, but some of our peers are offering $40,000 per year and beyond. We need to be competitive on stipends to avoid talented students choosing other programs for financial reasons alone.

The financial challenges presented by professional degree programs — law, business, architecture, divinity, global affairs, creative writing, fine arts and design — are slightly different. For most of its history, like its peers, Notre Dame provided little financial aid for professional students. Especially in law and business, the assumption was that students would quickly repay educational debts incurred with salaries from professional positions. This assumption is no longer always operative. More financial aid is now needed to ensure the diverse classes that create the strongest educational environment and to allow students in professional degree programs to choose between more and less remunerative career paths.

Postdoctoral fellows are a relatively new addition to the Notre Dame ecosystem. These scholars come to Notre Dame after completing a Ph.D. elsewhere, typically for two to three years of training that enables them to move onto high-level positions in academia, government, and industry. Especially in Science and Engineering, they often constitute the lifeblood of a vibrant research program. The number of postdoctoral fellows at Notre Dame, however, remains low when compared to peer institutions. We need to increase that number, in part by endowing such fellowships. Doing so will strengthen multiple programs.

14 Doctoral student stipends at Princeton, Northwestern, Duke, and Chicago all begin in the high $30,000 range and can reach well over $40,000 per year.

15 The number of postdoctoral fellows has been steadily increasing at AAU institutions but has remained comparatively stagnant at Notre Dame (1995–2020). National Center for Science and Engineering Statistics, Graduate Students and Postdoctorates in Science and Engineering Survey.

16 Sam Zhang, K. Hunter Wapman, Daniel B. Larremore, and Aaron Clauset, “Labor advantages drive the greater productivity of faculty at elite universities,” Science Advances 8 (2022), no. 46.
(d) Investing in staff.
Attracting, developing, and retaining talented and diverse staff across all areas is critical for Notre Dame to achieve its aspirations. We know that investing in career development opportunities for staff is vital. Superb staff play an indispensable role in advancing our academic core, creating enriching experiences to help form our students, and operating a complex research university at the highest level.

Notre Dame demonstrated its commitment to staff through the financial crisis of 2008 (no layoffs, no reduction in retirement benefits), through the pandemic (no layoffs, no reduction in retirement benefits), and with some of the highest post-pandemic wage increases in the nation. These commitments were wise.

As the University grows, especially in the area of funded research, so too must the number of staff to support faculty and students. Growth in the number of staff, like growth in the number of faculty, must also be monitored and assessed. The number of staff has increased from 3,006 in 2002 to 4,119 in 2022, with the largest increases occurring among academic staff. An opportunity in the decade ahead will be to deploy talented staff so that the rate of staff growth moderates even as we expand our capacity for teaching and research.

(e) Diversity and inclusion.
Investments in our people will not be effective unless we simultaneously build a more diverse and inclusive community. The dignity of all human beings is the core theme of Catholic social thought and as such the cornerstone of the University’s diversity and inclusion efforts. Becoming more diverse and strengthening the University’s Catholic mission is a single project, not two parallel tasks.

Part of this effort is cultural and intellectual. Because the documents of the Second Vatican Council urge Catholics to acknowledge and welcome what is “true and holy” in all faith traditions, Notre Dame should deepen its commitment to engagement with people coming from diverse religious backgrounds.17

17 *Nostra Aetate* (1965) § 2
Similarly, the University will contribute to the scholarly assessment and analysis of diversity and inclusion inside and outside the United States, notably through existing campus organizations such as the Department of Africana Studies, the Institute for Latino Studies, the Initiative on Race and Resilience, and the Klau Institute for Civil and Human Rights, and broad-ranging efforts in the arts. Even as University community members assess the impact of race and racism outside Notre Dame, they should also be alert to the ways in which racism within the University has weakened its witness and capacity to lead within Church and nation.\textsuperscript{18}

The recent Board of Trustees report on diversity and inclusion usefully contrasts “welcoming ‘others’ into ‘our’ home as guests and truly sharing that home as equals.”\textsuperscript{19}

Part of this effort is representational. The undergraduate student population at Notre Dame is now more diverse than at any point in its history, with 33 percent of students in the Class of 2022 identifying themselves as members of underrepresented groups. The graduate student population is diverse as well, certainly in terms of international students (see below), although more needs to be done to recruit underrepresented students from within the United States. This summer’s Supreme Court decisions will complicate, but not deter, our efforts to enroll a student body that reflects the diversity of experiences and gifts of the human family.

Efforts to diversify the faculty and senior staff have proceeded in fits and starts, with modest successes — notably among Latino faculty — but also continued and significant challenges. Undergraduate students from underrepresented groups routinely attend classes for four years at Notre Dame without enrolling in a course taught by someone who looks like them. Graduate and professional students remark on this experience too. These issues demand not only urgency but long-term commitment. Aspirations for faculty and staff hiring and retention need to be articulated and programs to ensure an inclusive campus expanded. We must commit, again in the phrasing of the Trustees’ report, “to the long game if we are truly to become the university we aspire to be.”\textsuperscript{20}

\textsuperscript{18} See, for example, the testimonies in Black Domers: African-American Students at Notre Dame in Their Own Words, Don Wycliff and Andrew Krashna, eds. (Notre Dame, 2017).

\textsuperscript{19} Notre Dame Board of Trustees’ Task Force Report on Diversity, Equity, and Inclusion (2021), p.4.

\textsuperscript{20} Ibid., 7.
2. A second dimension of strengthening foundations is identifying particular intellectual areas where the University already possesses excellence and can imagine preeminence.

(a) The first of these areas is in the humanities and the arts. In some excellent universities, humanities faculties feel besieged for a mixture of political and financial reasons. By contrast, these areas will remain central to Notre Dame because of their importance for understanding truth, beauty, and the human condition, and their centrality to Catholic intellectual life. Exposing students to theological and ethical questions, training students in foreign languages and cultures, exploring the moral complexity of the past, and encouraging encounters with great art and literature are fundamental, not optional, for a Catholic liberal arts education. More pragmatically, some of the University’s strongest departments, programs, and library collections are in these areas, and investments with one eye toward collaboration across the University can strengthen the whole.

The arts at Notre Dame have never been stronger. The capital investments are again remarkable: a new performing arts center (2004), a new architecture building (2018), a new building for Music (2018), a new museum (2023), and a proposed new facility linking Art, Art History, and Design with the new museum so as to deepen the visual education of Notre Dame students. One relatively new program, Sacred Music, has quickly become one of the nation’s best. The challenge in the next generation is to build excellent programs in the arts that draw on our collective resources, something more compelling than unrelated programs housed in neighboring buildings. Part of this effort will be drawing connections between the arts and other disciplines. Part will be even greater engagement with the local community.

(b) Democracy.

A second thematic area where Notre Dame possesses great strength and even greater opportunity is the study of democracy. Crises in democratic governance are one of the disturbing aspects of our age. Partisan information flows directed by social media, doubts about election outcomes, and deep polarization mark political life in the United States as well as other countries.
A proposed Notre Dame Democracy Initiative will draw, first, on considerable scholarly expertise. The Kellogg Institute for International Studies has emphasized the study of democracy in Latin America since its founding 40 years ago, and scholars in other areas of the University, notably the Department of Political Science (including the Rooney Center for the Study of American Democracy, the Notre Dame International Security Center, and the Center for Citizenship and Constitutional Government), the Law School, the Nanovic Institute for European Studies, and the Liu Institute for Asia and Asian Studies now study politics and governance in a variety of ways. Connecting these efforts into a more coherent set of programs is crucial. So, too, is inspiring all students to fulfill their responsibilities as citizens, and more students to aspire to careers in public service.

Another dimension of the University’s work on democracy will benefit from its status as one of the country’s most trusted institutions of higher education. Both in an enhanced Washington, DC, office — which could provide a focal point for a number of the University’s more policy-oriented efforts — and on campus, Notre Dame should more consciously strive to become a forum for bipartisan conversations about a shared democratic future.

(c) Ethics.
A third thematic area is ethics. Notre Dame’s overall reputation in the study of ethics is stronger than its reality. The opportunity lies in that reputation. Cornerstones exist, including scholars doing foundational ethics in theology and philosophy, and strengths in applied areas such as business and technology ethics and the ethics of development.

The challenge going forward is to determine how a shared, reimagined effort in ethics might allow Notre Dame to lead in this field. Success would be more top-flight scholars with both a professional and public voice on important ethical questions; opportunities for students to confront contemporary challenges such as artificial intelligence, bioethics, and ethical investing; and a commitment to hosting significant public events on these topics. This ethics effort would shape undergraduate and graduate education, develop industry partnerships (such as the University’s current collaboration with IBM), and inform a broader public concerned that scientific and technological advances risk outrunning our capacity to mount considered responses.
B. Global Catholicism.

Catholicism is the world’s most global, multicultural, and multilingual institution, and Notre Dame must better embody that reality in the coming decade. The Church now includes 1.3 billion baptized members; the modal Catholic is a person of color living south of the equator. Anyone working at Notre Dame sees this reality. The Congregation of Holy Cross includes schools and parishes in sub-Saharan Africa, Latin America, and South Asia, some of which have given Notre Dame footholds for research and service in those regions. The Department of Theology trains seminarians from Ukraine, Nigeria, and China; the Cushwa Center for the Study of American Catholicism sponsors work on global Catholic history; the Keough School of Global Affairs partners with Catholic Relief Services; and the Institute for Educational Initiatives works with local dioceses on education in Haiti. The Kroc Institute for International Peace Studies helped broker a peace agreement in war-torn Colombia that earned a mention in a Nobel Peace Prize acceptance speech. Some of the University’s deepest institutional partnerships are with Catholic universities in not only Europe, particularly eastern Europe, but also Latin America and sub-Saharan Africa. Leveraging these networks is a route to both excellence and distinctiveness.


Considerable strides have been taken in recent decades toward making Notre Dame a more global institution. The University has long welcomed scholars from outside the United States — including an especially distinguished group that fled Europe just before World War II — and the Catholic mission has given faculty and administrators horizons beyond the nation-state. The Law School began its program in London in 1968. Architecture required all of its students to spend a year studying in Rome beginning in 1969.

The effort to become more global — potentially as important for the next generation at Notre Dame as the effort to develop research was in the last — will in some ways proceed organically. Ambitious faculty will establish research partnerships with colleagues across the world and in so doing shape the education our students receive. At the same time it is necessary to develop a global strategy — and funding model — integrated into the overall plan of the University, not as a set of auxiliary enterprises.

The most significant recent developments were the founding of Notre Dame International (2010) as a division of the University charged with supporting and coordinating our international efforts and the founding of the Keough School of Global Affairs (2014). The Keough School is dedicated to multidisciplinary research on integral human development, a term drawn from Catholic social thought. It includes a master’s program, an undergraduate major, and joint doctoral programs with departments in the humanities and social sciences. Constituent elements of the school included multiple centers and institutes testifying to Notre Dame’s global ambitions. The Mendoza College of Business sponsors global experiential learning opportunities including its Meyer Business on the Frontlines program; the Law School has recently rearticulated its vision of a global lawyer. Research efforts in many areas, from anthropology to civil and environmental engineering to global health, involve fieldwork, service-learning, teaching, and collaboration with scholars and students outside the United States.

Facility expansion was notable. Since the late 1960s, the Vatican has allowed the University to use a significant property in Jerusalem near the Old City. Between 1998 and 2014 the University purchased and renovated marquee properties in London, Dublin, and Rome and rented a modest office in Beijing. Staff and faculty located at these sites — and around the world, including in Hong Kong, Santiago, Mexico City, São Paulo, Mumbai, and Kylemore Abbey (on the west coast of Ireland) — aided in the management of study abroad programs and facilitated faculty and student research. The Rome facility, for example, has become not only a second home for Architecture but a venue for a number of other campus entities to regularly convene academic events, develop research programs (with ties to the American Academy in Rome, the Vatican, and international Catholic agencies), and establish meaningful partnerships with Italian scholars and universities.

**Challenges remain.** That 77 percent of Notre Dame undergraduate students have studied outside the United States is a wonderful achievement. The percentage is one of the very highest in the nation for institutions of our size. Still, deeper integration of those students into host cultures through internships, language learning, and rigorous coursework will better prepare them to be global citizens. Notre Dame’s global sites have...
facilitated many research and educational successes, but campus units with global aspirations will need to become more intentional about supporting programming at these facilities. The absence of a major facility in the Global South is notable. The University possesses ties with many institutions outside the United States and the next step will be to develop a cluster of longer-term, more comprehensive partnerships rather than adding superficial agreements.

2. International students.  
One tactic to build a more global, and Catholic, and diverse Notre Dame is to make the undergraduate student body more international. Among AAU private universities, the average percentage of international undergraduates is 12.2; Notre Dame’s percentage is 7.\textsuperscript{24} Deepening the pool of qualified international undergraduates will require more admissions outreach. A more dramatic (and expensive) step would be to consider need-blind admissions for international undergraduates. Such a policy would place Notre Dame in distinguished company — only seven colleges and universities in the United States make this claim — and would expand the global Catholic community on campus.

The situation for graduate and professional students is somewhat different. Impressively, graduate and professional students come from around the globe, with more than 1,000 students representing over 100 countries. Only 90 students are enrolled in the Keough School master’s program in global affairs, but they arrive at Notre Dame from 39 different countries.

Raising Notre Dame’s standing in international rankings will help us recruit even stronger students from outside the United States, especially in science and engineering. (The reverse is also true: significant percentages of international students assist us in international rankings.) So too will building conscious pipelines from particular regions and institutions, where talented undergraduates from outside the United States can learn about the quality of the graduate programs on offer at Notre Dame. Here, again, we test Notre Dame’s capacity to think as an institution. We should mobilize our supporters around the world to help us recruit the students (at all levels) our University needs.

\textsuperscript{24} U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics.
3. Poverty.

Notre Dame’s mission statement calls us to cultivate in our students “a disciplined sensibility to the poverty, injustice, and oppression that burden the lives of so many.” The mission statement itself reflects the Catholic commitment since the Second Vatican Council to what is frequently termed a “preferential option for the poor.”

How do we make this commitment more meaningful? Many building blocks exist. The Pulte Institute for Global Development, located within the Keough School, and the Building Inclusive Growth (BIG) Lab within the economics department are both focused on development issues in the Global South. The Wilson Sheehan Lab for Economic Opportunities (LEO), in the economics department, assesses antipoverty programs within the United States. All of these efforts leverage distinctive Catholic networks to build enduring partnerships, and move from fundamental research to policy recommendations. All provide superb research opportunities for graduate and undergraduate students.

The challenge in the next decade will be to identify opportunities for collaboration between these units and other areas where Notre Dame can deepen its intellectual capacity to study poverty. The overarching goal is bold: to make Notre Dame one of the best places in the world to understand the seemingly intractable problems of poverty, and in so doing offer routes out of poverty for those trapped within its confines.

4. Global Catholicism as a research and collaborative opportunity.

One revelation of the theme advisory committee process was the sheer number of organizations at Notre Dame focused on the history, current status, and future of Catholicism and other global religions. Projects in Catholic education, ecumenical and interreligious dialogue, social justice, the history of Catholicism, the contemporary pastoral life of the Church, sacred music, bioethical issues, and much else thrive at Notre Dame. Too often they do so on separate paths. Here, too, collaboration is an opportunity, even an imperative.

To that end, Notre Dame should launch a multifaceted effort to establish itself as a world leader in sponsoring research on the global Church and in...
fostering sustained reflection on the possibilities that Catholic beliefs and perspectives offer in response to contemporary challenges. Over the long haul, this commitment will shape the way we teach, the relationship between theology and other disciplines, and our institutional connections in the Global South.

C. Science and engineering for a world in need.

It would be easier (and less expensive) not to invest in science and engineering research at the highest level. But these areas are indispensable to addressing some of the most profound questions facing humanity. While many of the topics listed below are centered in the Colleges of Science and Engineering, they also extend in meaningful ways to every college or school. To be a great university in the 21st century is to be excellent in science and engineering broadly understood.

1. Part of that investment will be in facilities.

Notre Dame’s recent investment in science and engineering faculty and facilities has been impressive and welcome. The infrastructure needs over the next generation, though, will be unprecedented. The University still maintains six major science and engineering buildings initially constructed before 1985.27 Some individual laboratory spaces within these buildings are satisfactory, even state-of-the-art, but the overall organization of the space is not. In an era when team science involving many collaborators is increasingly the norm, these older facilities need considerable renovation, occasionally demolition, to advance research. The costs of these projects, cumulatively, will be as significant as any academic capital projects in the University’s history. Properly managed, though, these new facilities should position Notre Dame’s scientists and engineers for success in coming decades.

2. Part of that investment will be in three thematic areas: health and well-being, the environment, and data and computational science.

(a) Health and well-being.

Catholic social thought is anchored in a conviction that all humans possess dignity, a belief that also provides a grounding for research and discovery that advances health and well-being. In the next decade, we will grow

27 Cushing Hall of Engineering (1933); Nieuwland Science Hall (1952); Radiation Research Building (1963); The Paul V. Galvin Life Science Center (1967); Fitzpatrick Hall of Engineering (1979); Stepan Hall of Chemistry and Biochemistry (1982).
and fortify our health-related research and education activities as the cornerstone of our commitment to making discoveries and translations that improve health and well-being for all humans, with particular attention to those who are marginalized by modern health care systems.

One part of this commitment will be a focus on physical ailments and diseases. Many of the fundamental advances in biomedical research today — including understanding, detection, and treatment of diseases — occur at the intersection of bioengineering and the life sciences. While the lack of a research-oriented medical school with a local teaching hospital is often perceived as a limitation, it also untethers the University from a singular, resource-intensive medical entity, providing greater flexibility for faculty and students. Notre Dame already boasts a number of departments, centers, and institutes that touch various aspects of human health and well-being in bioengineering, the life sciences, and social and data science. We also have a distinguished history of research strength in infectious diseases, as well as emerging programs in areas such as neuroscience. The recent investments in multidisciplinary science buildings, McCourtney I and McCourtney II, also enable the seeding and fostering of team science in these areas.

A University-level health research initiative focusing on bioengineering and life sciences — or BELS — will span departments in Science and Engineering, and centers and institutes connected to these areas. While other institutions have shown the impact of such an aligned approach, Notre Dame will be distinctive by focusing on research often neglected by large medical institutions — rare diseases and health inequities for people with minimal access to primary care. These align with our Catholic responsibility to pay particular attention to the most vulnerable and do not require a medical school to make significant advances.

A second part of this commitment will be to address mental health. The United States is in the midst of a mental health crisis. Suicide rates have been rising in every demographic group in the U.S. for more than 20 years, and are elevated across almost all psychiatric conditions. Fewer than half of children and adults with a mental health disorder receive treatment. Notre Dame can be a leader here. A partnership between

30 The University does enjoy a special relationship with a satellite campus of the Indiana University School of Medicine, located adjacent to campus with some shared facilities, but this does not include clinical research.
31 Core departments such as Chemistry and Biochemistry, Biology, and Chemical and Biomolecular Engineering lead this effort, as do centers and institutes such as the Berthiaume Institute for Precision Health, Boler-Parseghian Center for Rare and Neglected Diseases, Eck Institute for Global Health, Harper Cancer Research Institute, Lucy Family Institute for Data and Society, Warren Center for Drug Discovery, and the W.M. Keck Center for Transgene Research.
32 The Georgia Institute of Technology made a concerted effort in the early 2000s along these lines, and it led to a seven-fold increase in National Institutes of Health funding over two decades and the No. 1-ranked bioengineering department in the United States.
Notre Dame’s Department of Psychology (and related entities such as the Shaw Center for Children and Families and the Notre Dame Suicide Prevention Initiative) and Notre Dame’s Division of Student Affairs will serve as a national model. The University will build a state-of-the-art mental health clinic in South Bend. It will focus on three core areas of research and service: suicide prevention, trauma, and substance use. This effort will assist students and community members with severe mental health challenges by using evidence-based research to develop new treatments and sending ND-trained care providers into South Bend and communities across the country.

(b) Climate change and the environment.

Pope Francis is perhaps the world’s leading environmentalist, and *Laudato si*’ (2015) is his most influential encyclical. This commitment to preserving what the pope calls our “common home” presents Notre Dame with a responsibility and an opportunity. The responsibility is to make a significant research and educational contribution. The accelerating challenges posed by climate change and its impact on food security, energy, and water systems threaten the ability of vast swaths of humanity to live lives of dignity. The deterioration of the environment is especially acute in areas of the Global South already marked by deprivation.

Our opportunity is to build something distinctive and excellent. The interconnectedness of the problems can make it difficult to spot intellectual pathways. Current strengths include expertise in energy transition to renewable fuels (Engineering), clean water (Science), ethical investing (Business), sustainable urbanism and environmental design (Architecture), environmental policy (Keough School), environmental humanities (Arts and Letters), and real estate (Fitzgerald Institute for Real Estate). The University also possesses one of the great freshwater research sites in the world at Land O’Lakes in Wisconsin. Assembling these pieces into a collaborative whole — when every major university is concerned about these issues — is the next challenge. Notre Dame is especially well-poised, though, to draw the connections between the social and environmental dimensions of this crisis and in so doing make a major contribution.
(c) Data and computational science.

Data and the information data provides are ubiquitous in our professional and personal lives. Notre Dame’s strengths in data and computational science are considerable. They include three academic departments: Information Technology, Analytics, and Operations in the Mendoza College of Business; Applied and Computational Mathematics and Statistics in the College of Science; and Computer Science and Engineering in the College of Engineering. They also include clusters of faculty and students in a range of disciplines — from biology to economics to psychology to the Navari Family Center for Digital Scholarship in Hesburgh Library — where computational training has become an essential part of the scholarly and educational toolkit. The recently launched Lucy Family Institute for Data and Society has grown rapidly, developing new data research initiatives, engaging with state and regional partners, and supporting faculty hiring in data science and related areas. Hesburgh Libraries manages massive amounts of data in support of these scholars, as do the Center for Research Computing and the Office of Information Technologies.

Pervasive interest in data and computational science has already prompted pedagogical innovation, with the relatively recent formation of a new department focusing on information technology in the Mendoza College of Business, a B.A. in computer science offered through the College of Arts and Letters, and data and computer science minors across the University. Student interest in all of these projects is considerable. The challenge is to build on existing majors, minors, and degree programs so that every student has access in the classroom and through experiential learning to this important field of study.

What greater alignment would look like in the next generation is not yet clear. An institute or another organizing structure could provide the support necessary to grow research activity, enhance research infrastructure, and deepen teaching capacity. These opportunities require reflection on near-term solutions and aspirational growth.
Part III: Opportunities and Challenges

Challenges to fulfilling Notre Dame’s aspirations are not difficult to identify. But each challenge is also an opportunity.

A. Religious disaffiliation.

In the United States, religious affiliation is declining, especially among young people, and this is certainly true of Catholicism, although its adherents remain roughly 20 percent of the population. Efforts to recruit mission-sympathetic faculty and students — where Notre Dame has been notably more intentional than its Catholic peers — are consequently more difficult. Few institutions are better positioned to understand disaffiliation and develop opportunities for young people to reconnect with their natal faith traditions. Campus Ministry, the McGrath Institute for Church Life, and faculty in multiple departments are working on these issues. Notre Dame should provide leadership for the Church in this effort and, ideally, in reversing these patterns.

B. Athletics.

The athletics model of deep integration into the student body along with on-the-field competition at the highest level — upheld for decades by Notre Dame along with a small number of peer institutions — is under significant strain. At Notre Dame, the model is uncontroversial. Outside Notre Dame, traditional practices are being upended by relaxed transfer rules, name-image-likeness agreements, conference realignments (with more demanding travel schedules for student-athletes), and legislative attempts to classify student-athletes as employees. Though the current situation is challenging, Notre Dame has an opportunity to lead. If the tradition of college athletics centered on the education and well-being of student-athletes is to survive, Notre Dame must play a prominent role.

C. Public trust.

Public trust in colleges and universities in the United States has declined because of the steady growth in tuition charges, the mistaken perception that such universities no longer facilitate social mobility, and the sense that such universities are overly partisan. No single institution will recover the confidence placed in universities by the legislators and citizens of the immediate post–World War II era. But surveys suggest that Notre Dame is one of the country’s “most trusted” universities, in part because its Catholic mission allows it to transcend some of the country’s partisan divisions.\(^\text{35}\) (At times, admittedly, divisions within the Church replicate partisan divisions. This, too, is present at Notre Dame.) Perhaps for the first time in its history, the University has both the opportunity and the reputation to convene and facilitate some of the conversations the country desperately needs.

D. Engagement with South Bend and the region.

This strategic framework is the first in Notre Dame’s history to use the words “South” “Bend” and “Indiana.” In the modern knowledge economy, the advancement of any global research university is wedded to the capacity of the surrounding community.

Among the AAU private universities, Notre Dame is located in the third-smallest economic market. South Bend was the 91st largest city in the United States in 1960; it is now the 318th. Acquisitions, largely by companies on either coast, have diminished the number of firms headquartered in and committed to the region. Only one public company is located in St. Joseph County. Given the modest number of professional positions in the region, the challenges of dual-career recruitment are perennial.

Happily, the region is on the rebound. The 2020 census revealed population growth after decades of decline. Links between the region and the University have deepened, too. Beginning in the 1980s and 1990s, Notre Dame began working with partners in the surrounding neighborhoods and the city to spur high-quality social services (such as the Center for the Homeless) and volunteer opportunities for students (often through the Center for Social Concerns). In 2001, the University founded the Robinson Community Learning Center, which offers a variety of programs aimed at enhancing the education of lifelong learners and K–12 students in South Bend.


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These efforts were matched by new initiatives to welcome the community to the campus. The DeBartolo Performing Arts Center (2004) and the Compton Family Ice Arena (2011), both strategically located on the southern edge of campus, have enticed tens of thousands of local visitors. Soon, the Raclin Murphy Museum of Art will accelerate this traffic, sparking an array of cultural partnerships.

Amplifying these social service and cultural advances have been significant economic development programs. The most notable of these is the IDEA Center, founded in 2017 as Notre Dame’s effort to encourage entrepreneurship and stimulate the translation of foundational faculty research into thriving companies. The Lilly Endowment recently tapped Notre Dame as the lead partner for a $42 million grant aimed at developing partnerships between University faculty and local manufacturing firms. (No other leading university in the United States is located in a region so dependent upon manufacturing.) The Eddy Street and Northeast neighborhood developments, including $300 million in development and the construction of hundreds of apartments, condominiums, and single-family homes, have transformed a neighboring section of South Bend. Faculty at the School of Architecture are participating in civic efforts to build more stable neighborhoods and a more walkable urban core.

The promise of these efforts depends on building genuine partnerships with local governments, companies, schools, and other nonprofit organizations. It is now clearer than ever before that for Notre Dame to thrive, the South Bend region must also prosper. And a more prosperous South Bend strengthens Notre Dame.
Conclusion
Conclusion

Characterizing an institution as complex as a university is not easy. Universities make long-term bets on students and scholarship that pay off over decades, even generations. Our core assumption is that Notre Dame will educate even more of the humane, informed leaders the world needs, and significantly advance human understanding and knowledge through research.

Still, a brisk, one-paragraph description of Notre Dame might read like this: it remains anchored by its Catholic mission, which animates a number of its best research programs, attracts many of its strongest students and faculty, and inspires its supporters and benefactors. The undergraduate program is among the strongest in the country. Graduate and professional school programs are on the rise and some are among the country’s best, but the overall portrait is of departments, schools, and programs just outside the most elite. Its financial situation and stability are the envy of its peers. The growth in research capacity is notable but needs further enhancement. Notre Dame is more global than ever before, but less so than its standing as the leading Catholic research university might warrant. It is less diverse in the gender, ethnic, and racial makeup of its faculty, staff, student body, and leadership team than it is called to be as the world’s leading Catholic university. Collaboration across school, college, and division lines is less common than should be expected, especially given a geographically contiguous campus and a common mission.

How will this paragraph read in a decade? This framework does not enumerate specific metrics to measure progress, although these are under development and will be vital to holding ourselves accountable. Now that the framework has been endorsed by the Board of Trustees, we will schedule regular reports to the campus community and periodic reviews.

The big picture, though, is clear: the quality of the undergraduate education will have been enhanced as will the University’s commitment to character formation. The University will possess a cluster of more unequivocally top-tier research programs, and the amount and quality of research conducted at the University will continue on its current ambitious trajectory. Such programs will strengthen multiple departments and schools while addressing the challenges posed by a
world in need. Notre Dame’s global visibility will be on a more solid footing, with superb study-abroad programs, more collaborative research ties, and a more cosmopolitan student body. The University — including its leadership, faculty, staff, and students — will be significantly more diverse and the community at Notre Dame will be more inclusive. Financial aid for undergraduates, graduate and professional students, and doctoral students will be competitive with any institution in the United States.

The distance from aspiration to reality may seem daunting. No existing template tells us how to do what we are called to do. Building the leading global Catholic research university on par with but distinct from the world’s best private universities has never been a simple task. It never will be. And yet it remains one of the most exciting projects in global higher education.

All of this was true for those who reimagined Notre Dame for the modern era, most notably Father Hesburgh. He once described the University’s mission this way:

*The future, uncertain though it is, will not be all that frightening if we have some institutions that undertake the dual task of transmitting and expanding knowledge, but at the same time, the more difficult role of educating persons with that sense of moral responsibility and judgment required to manage change and to use knowledge for mankind’s betterment and progress, instead of for its destruction. It is this kind of institution that Notre Dame aspires to be.*

Our current president, Father John I. Jenkins, C.S.C., urged us in his 2005 inaugural address to build a university “where technical knowledge does not outrun moral wisdom, where the goal of education is to help students live a good human life, [and] where our restless quest to understand the world not only lives in harmony with faith but is strengthened by it.”

The achievements of our predecessors allow our dreams. That our students, our country, our Church, and our world need a more successful and more mission-driven Notre Dame is clear. The conviction of everyone involved in drafting this strategic framework is that this document moves us toward that destination.

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KEY PERFORMANCE INDICATORS

APPENDIX

+ Population
+ Per Capita Personal Income
+ Employment
+ Educational Attainment
+ Housing Market
+ Rental Market
+ Owner-Occupied Units
+ Business Establishments
+ Affordable Housing Units
KEY PERFORMANCE INDICATORS

POPULATION

Past Performance: Population

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-YEAR GROWTH RATE (%)</th>
<th>10-YEAR GROWTH RATE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>510,353</td>
<td>519,439</td>
<td>521,235</td>
<td>522,401</td>
<td>524,538</td>
<td>525,437</td>
<td>0.27</td>
<td>0.24</td>
</tr>
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</table>

Regional KPI Analysis to READI 2.0 State Goals

While many counties in the state have been losing population, our region has managed to maintain tepid population growth. Our past performance rate of 0.24% would indicate projected growth of 1,000 to 1,300 individuals per year. Assuming a pro-rata share of the state's population goal, our growth rate would need to jump to 0.36%, or 1,920 per year.

With a PCPI growth rate that exceeds the state's and growing employment, igniting population growth remains our final regional challenge. We strongly expect that the tailwinds of READI 1.0, sizable recent job announcements, and implementation of our READI 2.0 plan will drive our rate upwards to more robustly support the state's goal.

Data Source: Census Bureau, 5 Year Estimates
Forecasting Methods: The past 10 year's annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
Per capita personal income is calculated as the total personal income of the residents of a given area divided by the population of the area. By any measure, our region’s past PCPI performance strongly contributes to the state’s target PCPI. Our current PCPI rate of 4.43% (based on 10-year past average) exceeds the state’s historical rate of 3.85%. Our 2022 PCPI of $57,073 already represents 99% of the state’s figure. In 2025, our baseline projected PCPI will overtake the state’s projected baseline. Further, starting in 2025, our baseline PCPI annual numerical increase will consistently exceed the state’s goal of $2,750.

In addition, in 2029, our projected baseline PCPI of $77,298 would overtake the state’s projected READI 2.0 trajectory PCPI of $77,180.

Data Source: Bureau of Economic Analysis; U.S. Census Bureau. The aggregated Per Capita Personal Income was derived by dividing the total personal income for the 3 counties by the total population for the 3 counties.

Forecasting Methods: The past 10 year’s annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
Past Performance: Employment

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-YEAR GROWTH RATE (%)</th>
<th>10-YEAR GROWTH RATE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>218,813</td>
<td>268,196</td>
<td>266,603</td>
<td>246,975</td>
<td>261,408</td>
<td>266,178</td>
<td>0.39</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Regional KPI Analysis to READI 2.0 State Goals

Our baseline past performance of 1.7% exceeds the state's historical average of 0.6%. A pro-rata share of the state's employment goal would imply regional growth of 862 jobs by 2032. In a base case scenario using past performance to forecast future growth, the region will add approximately 23,000 jobs by 2027 and approximately 48,000 jobs by 2032. We anticipate our employment growth rate will increase to 1.9% annually. This trajectory will add over 5,000 jobs per year, meaning a pro-rata share of 862 jobs will be easily completed. If even half of those projected new jobs are in IEDC's targeted industries, our region will have met IEDC's READI 2.0 goal.

Data Source: Bureau of Labor Statistics. Following standard BLS procedures, Annual Average Employment was produced by summing the employment for the months in each year and dividing by 12.

Forecasting Methods: The past 10-year's annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
### Past Performance: Population with a Bachelor's Degree or Higher

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-Year Growth Rate (%)</th>
<th>10-Year Growth Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor's Degree or Higher</td>
<td>70,932</td>
<td>82,299</td>
<td>83,761</td>
<td>86,447</td>
<td>89,516</td>
<td>90,118</td>
<td>2.5</td>
<td>2.02</td>
</tr>
</tbody>
</table>

### Regional KPI Analysis to READI 2.0 State Goals

IEDC’s READI 2.0 application table calls for numerical count of population with bachelors’ degree, while the state’s READI 2.0 KPI goal calls for a 3.5% total change in the percentage of the population with a bachelors’ degree. We analyzed both sets of data and showed population growth rate above.

If our region exceeded a baseline population 2.02% growth rate, the overall population share with a bachelor's degree would likewise shift upward. An anticipated regional 2.14% growth rate would yield a total shift from 17.1% to 20.6% at the close of a decade, thereby meeting the state’s READI 2.0 3.5% target. The difference between those two scenarios is from a 19,948 baseline increase to a net 21,252 increase, or 1,304.

**Data Source:** U.S. Census Bureau, 5 Year Estimates.

**Forecasting Methods:** The past 10 years' annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
KEY PERFORMANCE INDICATORS

HOUSING MARKET

Past Performance: Housing Units

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-YEAR GROWTH RATE (%)</th>
<th>10-YEAR GROWTH RATE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units</td>
<td>211,225</td>
<td>215,380</td>
<td>216,064</td>
<td>216,772</td>
<td>216,914</td>
<td>217,711</td>
<td>0.28</td>
<td>0.25</td>
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</table>

Regional KPI Analysis to READI 2.0 State Goals

Our ten-year past performance rate of total housing units is 0.25%. A pro-rata share of our region’s housing units to the state’s goal would be 560 total units per year. Our current rate is 98% of the state’s projected goal. To meet the state’s goal, of annual units of 560 per year, our region’s growth rate would need to yield 560 units per year. That represents 0.26% in 2023, or 0.1% more than our region’s baseline rate.

Data Source: U.S. Census Bureau, 5 Year Estimates.

Forecasting Methods: The past 10 year's annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
Past Performance: Rental Units

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-Year Growth Rate (%)</th>
<th>10-Year Growth Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Units</td>
<td>51,608</td>
<td>59,387</td>
<td>58,446</td>
<td>59,260</td>
<td>57,954</td>
<td>58,852</td>
<td>-0.06</td>
<td>1.11</td>
</tr>
</tbody>
</table>

Regional KPI Analysis to READI 2.0 State Goals

Our ten-year past performance rate of rental units is 1.1%. A pro-rata share of our region's housing units to the state's goal would be 336 total units per year. Our projected rate of new rental units represents almost twice the pro-rata share.

Data Source: U.S. Census Bureau, 5 Year Estimates.
Forecasting Methods: The past 10 year's annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
KEY PERFORMANCE INDICATORS

OWNER-_OCCUPIED UNITS

Past Performance: Owner-Occupied Units

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-Year Growth Rate (%)</th>
<th>10-Year Growth Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupied Units</td>
<td>136,598</td>
<td>131,428</td>
<td>132,448</td>
<td>134,912</td>
<td>136,584</td>
<td>137,071</td>
<td>0.97</td>
<td>0.03</td>
</tr>
</tbody>
</table>

Regional KPI Analysis to READI 2.0 State Goals

Our ten-year past performance rate of owner-occupied housing units is 0.03%. A pro-rata share of our region’s housing units to the state’s goal would be 224 total units per year. The region’s current rate yields 46 new owner-occupied units per year. To meet the state’s goal, the region’s rate would need to jump to 0.16% per year.

Data Source: U.S. Census Bureau, 5 Year Estimates.
Forecasting Methods: The past 10 year’s annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
Past Performance: Business Establishments

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-YEAR GROWTH RATE (%)</th>
<th>10-YEAR GROWTH RATE (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Establishments</td>
<td>11,766</td>
<td>11,883</td>
<td>11,883</td>
<td>11,919</td>
<td>12,066</td>
<td>Not yet available</td>
<td>0.61</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Regional KPI Analysis to READI 2.0 State Goals

IEDC's READI 2.0 Goals and KPIs did not call out a specific goal related to new business establishments.

Data Source: County Business Patterns, U.S. Census Bureau.

Forecasting Methods: The past 10 year's annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%.
KEY PERFORMANCE INDICATORS

AFFORDABLE HOUSING

Past Performance: Affordable Housing Units

<table>
<thead>
<tr>
<th>KPI</th>
<th>2012</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>5-Year Growth Rate (%)</th>
<th>10-Year Growth Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Affordable Housing Units</td>
<td>64.99</td>
<td>61.27%</td>
<td>59.13%</td>
<td>58.45%</td>
<td>55.80%</td>
<td>49.72%</td>
<td>-4.49</td>
<td>-2.16</td>
</tr>
</tbody>
</table>

Regional KPI Analysis to READI 2.0 State Goals

IEDC’s READI 2.0 Goals and KPIs did not call out a specific goal related to affordability. This ratio is influenced both by the shift in annual median income (AMI) and by the direct cost of housing. As housing costs have increased, and AMI has also increased, the double impact is clear in the trendline.

Data Source: U.S. Census Bureau. 5 Year Estimates. Represents the percentage of the total number of housing units that were occupied and had direct costs less than or equal to 30% the nation’s annual median income.

Forecasting Methods: The past 10 year’s annual percent change was averaged to create a single 10-year past performance rate. That rate was then applied for the yearly extrapolations. For example, if on average, the 10-year past performance rate was 0.5%, the projected yearly growth rate was 0.5%. 
LETTERS OF SUPPORT

APPENDIX

+ Mayors and Commissioners Council, Joint Letter of Support
+ Higher Education Advisory Council, Joint Letter of Support
+ Community Foundations, Joint Letter of Support
+ US Congressman Rudy Yakym III
+ Indiana State Senator Mishler
+ Beacon Health System
+ University of Notre Dame
+ Conexus Indiana
+ Economic Development Corporation of Elkhart County
+ Marshall County Economic Development Corporation
+ South Bend Regional Chamber (St. Joseph County LEDO)
February 16, 2024

Secretary of Commerce David Rosenberg
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Rosenberg,

As Mayors and Commissioners of the cities and counties in the South Bend - Elkhart region, this letter is written to express our support of the continued collaboration to implement a Regional Economic Development Strategy that will attract, develop, and retain talent in the state by aligning efforts of various stakeholders around five key areas: Educating a world-class workforce, recruiting and retaining great talent, attracting and growing new economy companies in complement to our remarkably strong manufacturing industries, helping entrepreneurs thrive, and promoting inclusion and sparking opportunities for minorities.

We recognize the opportunity to build on this framework and make critical and sustainable investments which will leverage the industrial, academic, and technology assets, as well as the people and place resources within the region to become a magnet for talent and economic growth. We welcome a financial partnership with the state to promote strategic investments aligned with the IEDC's objectives for the Indiana READI program and are committed to providing a 1:1 match of $75 million in local public funding to support a portfolio of programs and projects consistent with the vision of our cities, counties, and region.

We look forward to continuing our work with a broad group of stakeholders from across the South Bend – Elkhart region as we implement these strategies and are confident that this will transform the regional economy for decades to come.

The READI program has proven to be a catalyst for economic growth, job creation, and community enhancement. The proposed $75 million funding request aligns perfectly with our shared commitment to fostering sustainable development and prosperity across the region.

We have seen the positive outcomes of the READI program in our cities and counties and believe that extending our support for this initiative is a crucial step toward ensuring a prosperous and sustainable future for all residents. The collaborative efforts of the RDA, alongside local governments, businesses, and community stakeholders will contribute significantly to ensuring we meet our goals.

In conclusion, we urge the IEDC to consider this letter as an expression of our unwavering support for the $75 million funding request for implementing READI 2.0 in our region. We are confident that this investment will yield substantial benefits for our region and its residents, fostering economic vitality and enhancing the quality of life for all.

Thank you for your dedication to regional development.

Sincerely,

Signature page to follow
LETTER OF SUPPORT FROM THE SOUTH BEND – ELKHART REGION’S MAYORS AND COMMISSIONERS’ COUNCIL
February 16, 2024

Secretary of Commerce David Rosenberg  
Chief Executive Officer  
Indiana Economic Development Corporation  
1 North Capitol Avenue, Suite 700  
Indianapolis, IN 46204

Dear Secretary Rosenberg,

As the leaders of the nine higher education institutions in the South Bend – Elkhart region, this letter is written to express our support of the continued collaboration to implement a Regional Economic Development Strategy that will attract, develop, and retain talent in the state by aligning efforts of various stakeholders around five key areas: Educating a world-class workforce, recruiting and retaining great talent, attracting and growing new economy companies in complement to our remarkably strong manufacturing industries, helping entrepreneurs thrive, and promoting inclusion and sparking opportunities for minorities.

As higher education leaders, we recognize the opportunity to leverage catalytic funds in our region, including the potential of the College and Community Collaboration (CCC) investments from the Lilly Endowment, which six of our nine colleges and universities are applying for. The South Bend – Elkhart region's economic development strategy informs our submissions and investments will be thoughtfully considered as we look to honor the priorities of the CCC's intentions.

We have served on the Higher Education Advisory Council for many years and will continue to do so going forward. The council allows for us to collaborate across campuses and counties, for the betterment of our students, faculty, and staff.

In conclusion, we urge the IEDC to consider this letter as an expression of our unwavering support for the $75 million funding request for implementing READI 2.0 in our region. We are confident that this investment will yield substantial benefits for our region and its residents, fostering economic vitality and enhancing the quality of life for all.

Thank you for your dedication to regional development.

Sincerely,

Signature page to follow
LETTER OF SUPPORT FROM THE HIGHER EDUCATION ADVISORY COUNCIL

South Bend – Elkhart Regional Partnership | 635 S. Lafayette Blvd., Suite 123 | South Bend, IN 46601 | (574) 344-4686
February 16, 2024

Secretary of Commerce David Rosenberg  
Chief Executive Officer  
Indiana Economic Development Corporation  
1 North Capitol Avenue, Suite 700  
Indianapolis, IN 46204

Dear Secretary Rosenberg,

As the presidents of the Community Foundations in the South Bend – Elkhart region’s three counties, this letter is written to express our support of the continued collaboration to implement a Regional Economic Development Strategy that will attract, develop, and retain talent in the state by aligning efforts of various stakeholders around five key areas: Educating a world-class workforce, recruiting and retaining great talent, attracting and growing new economy companies in complement to our remarkably strong manufacturing industries, helping entrepreneurs thrive, and promoting inclusion and sparking opportunities for minorities.

As community foundations we recognize the unique, and perhaps once in a lifetime, opportunity to leverage catalytic funds in our region, including the potential of GIFT VIII from the Lilly Endowment. The South Bend – Elkhart region’s economic development strategy informs our individual, as well as cross-county, foundations’ proposals for GIFT VIII. We have served on the READI 2.0 Steering Committee and will continue to serve as members of the South Bend – Elkhart Regional Partnership Board of Directors to ensure intentionality with investments and alignment with complimenting priorities.

We recognize the opportunity to build on this framework and make critical and sustainable investments which will leverage the industrial, academic, and technology assets, as well as the people and place resources within the region to become a magnet for talent and economic growth.

In conclusion, we urge the IEDC to consider this letter as an expression of our unwavering support for the $75 million funding request for implementing READI 2.0 in our region. We are confident that this investment will yield substantial benefits for our region and its residents, fostering economic vitality and enhancing the quality of life for all.

Thank you for your dedication to regional development.

Sincerely,

Signature page to follow
February 5, 2024

Secretary of Commerce David Rosenberg
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am writing to express my support for the South Bend - Elkhart region's application for READI funding. The proposed investment of 75 million dollars will be instrumental in continuing to drive economic development and fostering a thriving community for Elkhart, Marshall, and St. Joseph counties in Indiana.

As I travel across Indiana’s Second District and meet with regional leaders, we have identified that communities must offer more than just economic opportunities; they must provide an ecosystem that supports a high quality of life. The READI program's focus on strategic investments and collaborative initiatives will undoubtedly contribute to making the South Bend - Elkhart region an appealing destination for professionals and businesses alike.

The South Bend – Elkhart region’s Northern Indiana Regional Development Authority (RDA) has been at the forefront of effectively stewarding taxpayers’ dollars into transformative projects that catalyze intentional population and economic growth. I am confident they will continue this trend with the READI 2.0 investment.

I respectfully ask that the Indiana Economic Development Corporation give full and fair consideration toward this application, as is permissible within all applicable laws, rules, and regulations.

Sincerely,

Rudy Yakym
Member of Congress
Indiana’s Second District
February 12, 2024

Dear Secretary Rosenberg,

I am writing to express my wholehearted endorsement for the South Bend - Elkhart region’s READI 2.0 application for $75 million. As the Indiana State Senator representing the 9th District, encompassing St. Joseph, Elkhart, and Marshall counties, I am excited by the potential for economic growth in our region. My time as a state senator and the Chair of the Appropriations Committee has provided me with significant insight into the power of local investments in economic development. I am confident that this initiative will benefit each county in specific and substantial ways.

St. Joseph County already has a thriving urban landscape, but funds directed at urban development and technology-driven projects will make the area a more attractive option for companies seeking economic growth. Additionally, investments in workforce development will also ensure that St. Joseph County maintains a strong labor force. This initiative would increase Elkhart County's manufacturing capabilities and encourage technological innovation. Additionally, supporting small businesses will encourage local entrepreneurs, create new employment opportunities, and contribute to the overall economic prosperity of Elkhart County. Marshall County is also well-positioned for significant growth through READI funding. The county already has an abundance of natural assets, and READI funding will help create a resilient rural economy that is beneficial for both residents and visitors.

I have consistently advocated for policies that promote economic development, job creation, and infrastructure improvements throughout my time as a state senator. I believe that the READI investment in the South Bend - Elkhart region aligns with these priorities. I am confident that strategic investment in our region will benefit my constituents, as well as the entire state of Indiana.

The READI initiative has my full support, and I look forward to witnessing the positive impacts that READI funding can bring to St. Joseph, Elkhart, and Marshall counties.

Sincerely,

Ryan D. Mishler
Indiana State Senator
February 16, 2024

Secretary of Commerce David Rosenberg  
Chief Executive Officer  
Indiana Economic Development Corporation  
1 North Capitol Avenue, Suite 700  
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am writing on behalf of Beacon Health System to express our enthusiastic support for the South Bend -Elkhart region's application for READI program funding. We believe that the proposed investment of $75 million will play a pivotal role in fostering economic development and enhancing the overall well-being of our community.

Beacon Health System is deeply committed to providing accessible and high-quality healthcare to the residents of the South Bend -Elkhart region. With a dedicated team of over 7,500 employees, we understand the critical importance of having robust healthcare infrastructure to support the well-being of our community members.

The South Bend -Elkhart region is home to a diverse and skilled workforce, and the accessibility of healthcare services is a key factor in attracting and retaining this talent. As businesses and industries compete for skilled professionals, the availability of comprehensive healthcare becomes a critical component in talent attraction and retention strategies. The READI program’s focus on economic development aligns with the recognition that a healthy workforce is essential for sustained growth and prosperity.

Like the READI program is poised to again do across Indiana, Beacon is making a transformative investment in the most densely populated cities in our region, South Bend. We are bringing online an estimated 500 new healthcare jobs and investing an estimated $232 million to complete this 10-story patient tower by March 2026. This development will sit adjacent to the GLC Madison Lifestyle District that was funded through the READI 1.0 program. Beyond this historic expansion project, we remain committed to serving our region with a hospital in Elkhart County and our rural communities throughout Marshall County with Bremen Hospital.

Thank you for your commitment to advancing the well-being and prosperity of our community.

Sincerely,

Kreg Gruber
Chief Executive Officer
Beacon Health System
February 9, 2024

Secretary of Commerce David Rosenberg
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Rosenberg,

On behalf of the University of Notre Dame, I am writing to convey our enthusiastic support for the South Bend – Elkhart region’s READI 2.0 application. The University has never been more engaged with our local government, civic, and industry partners than we are today. This collaboration is in part a credit to the State’s bold 2014 Regional Cities Initiative, which challenged the South Bend – Elkhart region to come together in new and meaningful ways. It also reflects a top priority of my tenure as President: for the University to play a leading role in support of the region’s advancement. We take pride in being a partner for positive change, and we understand the importance of collaborative efforts to drive economic growth.

The recently launched Notre Dame 2033: A Strategic Framework recognizes that “for Notre Dame to thrive, the South Bend region must also prosper. And a more prosperous South Bend strengthens Notre Dame.” The South Bend – Elkhart Regional Partnership’s READI 2.0 proposal charts a course to pursue that prosperity, and we are committed to sharing in this pursuit by scaling activities in applied and translational research, innovation, and experiential learning, and extending our collaboration with local industry and civic partners. We have also taken the first steps toward an unprecedented investment in downtown South Bend with the acquisition of the former South Bend Tribune property.

Please consider this letter as an affirmation of the University’s support for the Regional Economic Development Award. We are confident that this recognition will showcase the remarkable achievements of our region and inspire ongoing collaboration for the benefit of all.

Thank you for your commitment to regional economic development, and we look forward to the positive impact this award will have on our community.

In Notre Dame,

Rev. John I. Jenkins, C.S.C.
President

400 Main Building Notre Dame, Indiana 46556 USA
tel (574) 631-3903 fax (574) 631-7428 president@nd.edu
Secretary of Commerce David Rosenberg  
Chief Executive Officer  
Indiana Economic Development Corporation  
1 North Capitol Avenue, Suite 700  
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am writing to express my wholehearted support for the South Bend - Elkhart region’s Regional Economic Acceleration and Development Initiative (READI) application for $75 million. As the President of Conexus Indiana, the state’s advanced manufacturing and logistics initiative, I am acutely aware of the strategic importance of fostering economic growth and innovation across our state.

READI presents a significant opportunity to catalyze economic development in the South Bend - Elkhart region, a hub for manufacturing, technology, and innovation. Conexus firmly believes that strategic investments in this region will not only drive local economic growth but also contribute to the broader economic prosperity of our state.

As the administrator of the state’s Manufacturing Readiness Grants (MRG) program, in close partnership with the IEDC, we have been impressed with the quality and quantity of applicants and recipients from the South Bend – Elkhart region. This is certainly a testament to the technical assistance and collaboration provided by regional organizations, the shared awareness of the program within the region, and the continued expansion of connection between Conexus and the region.

Conexus Indiana is committed to advancing economic development initiatives that drive innovation, create jobs, and enhance competitiveness. The READI application for the South Bend - Elkhart region aligns seamlessly with our mission, and I am confident that this investment will yield significant returns for our state’s economy.

Thank you for your dedication to fostering economic growth and prosperity across Indiana. I urge the Indiana Economic Development Corporation to support the South Bend - Elkhart region’s READI application, as it represents a transformative opportunity to unlock the region’s full potential.

Sincerely,

Frederick Cartwright  
President and CEO  
Conexus Indiana
February 16, 2024

Secretary of Commerce David Rosenberg  
Chief Executive Officer  
Indiana Economic Development Corporation  
1 North Capitol Avenue, Suite 700  
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am writing on behalf of the Economic Development Corporation of Elkhart County, the LEDO representing Elkhart County, to express our wholehearted support for the South Bend - Elkhart region's READI 2.0 application for $75 million. We firmly believe that this funding will play a pivotal role in advancing the economic development priorities of Elkhart County and contributing to the overall success of the South Bend - Elkhart region.

Elkhart County has a rich history of innovation and industry, and we are eager to build on this legacy through strategic investments in key areas. Our economic development priorities align seamlessly with the goals of the READI program, and we are confident that this funding will help propel our community towards sustainable growth and prosperity.

Key economic development priorities for Elkhart County include:

**Manufacturing Excellence:** Elkhart County has long been a hub for manufacturing, particularly in the RV and recreational vehicle industries. The READI funds will be instrumental in advancing initiatives that enhance manufacturing capabilities, promote technological innovation, and attract new businesses to our region.

**Small Business Support:** Elkhart County places significant emphasis on supporting small businesses as they are the backbone of our local economy. The READI investment will enable us to implement targeted programs and resources to foster entrepreneurship, create jobs, and stimulate economic diversity.

**Quality of Place Initiatives:** Elkhart County is committed to creating an environment that attracts and retains a talented workforce. We plan to utilize some READI funds to invest in quality of place initiatives, including parks, cultural amenities, and recreational facilities, to make our community an even more desirable place to live and work.
Your Connection for a **Thriving** Elkhart County

We extend our sincere appreciation for the Indiana Economic Development Corporation's dedication to fostering economic growth statewide. We are confident that the READI investment in the South Bend - Elkhart region will continue to yield enduring positive impacts.

Thank you for your thoughtful consideration, and we eagerly anticipate the opportunity to discuss how the READI funds can be strategically deployed to advance the economic development goals of Elkhart County and the broader South Bend - Elkhart region.

Sincerely,

Chris Stager  
President and CEO  
Economic Development Corporation of Elkhart County
February 16, 2024

Secretary of Commerce David Rosenberg
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am reaching out on behalf of the Marshall County Economic Development Corporation, representing Marshall County, to convey our robust endorsement for the South Bend - Elkhart region's Regional READI 2.0 application for $75 million. We firmly believe that this funding will play a pivotal role in advancing the economic development priorities of Marshall County, contributing to the unique challenges and opportunities presented by our rural landscape within the broader context of the South Bend - Elkhart region.

Marshall County, characterized by its rural charm and rich natural assets, is on the cusp of transformative growth. The READI funds will be instrumental in driving initiatives that align with our economic development priorities, further enhancing the prosperity of our community and the broader South Bend - Elkhart region.

Key economic development priorities for Marshall County now include:

**Preservation of Natural Assets:** Marshall County boasts an abundance of natural resources, including scenic landscapes, water bodies, and biodiversity.

**Small Business Development:** Recognizing the importance of small businesses in rural communities, Marshall County places a high priority on creating an environment conducive to their success.

**Workforce Training and Education:** To meet the evolving needs of businesses in Marshall County, we aim to enhance partnerships with educational institutions and industry stakeholders to provide residents with the skills necessary for the jobs of the future.

Marshall County, with its rural character, acknowledges the importance of preserving its natural assets while fostering economic development. The READI funds present an invaluable opportunity to strike a balance between growth and conservation, ensuring that our rural landscape remains a source of pride for generations to come.

We express our sincere gratitude for the Indiana Economic Development Corporation's commitment to statewide economic development. We believe that the READI investment in the South Bend - Elkhart region will not only benefit Marshall County but will also serve as a model for sustainable rural development throughout the state of Indiana.

Sincerely,

[Signature]

Greg Hildebrand
President/CEO, Marshall County Economic Development Corporation
February 16, 2024

Secretary of Commerce David Rosenberg
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Rosenberg,

I am writing on behalf of the South Bend Regional Chamber, the St. Joseph County LEDO, to express our steadfast support for the South Bend - Elkhart region’s READI 2.0 application for $75 million. We believe that this funding will be a catalytic force in advancing the economic development priorities of St. Joseph County and the broader South Bend - Elkhart region.

St. Joseph County has long been committed to fostering economic growth and creating a thriving business environment. As a community, we have identified key priorities that align with the overarching goals of the READI program. These priorities include but are not limited to:

- **Workforce Development**: We place a high priority on developing a skilled and adaptable workforce. READI funds will be instrumental in supporting projects that promote education, training, and workforce development to meet the evolving needs of businesses in the region.

- **Innovation and Technology**: Our community understands the significance of staying at the forefront of technological advancements. The READI investment will support innovation hubs, research and development initiatives, and technology-driven projects to drive economic growth and attract innovative companies to our region.

- **Business Attraction and Retention**: The South Bend - Elkhart region has experienced positive momentum in recent years, with an increasing number of businesses choosing to establish or expand their presence here. The $4 billion GM/Samsung joint venture was recently announced on the county's west side, creating more than 1700 jobs. We expect several others will follow.

The South Bend - Elkhart region has witnessed a remarkable upswing in development activities, creating a conducive environment for businesses to thrive. The collaboration between public and private entities has been instrumental in fostering this momentum, and we are confident that the READI funds will serve as a strategic catalyst to propel our region to new heights.

We appreciate the Indiana Economic Development Corporation’s commitment to advancing economic development across the state. Thank you for your time and consideration of our application.

Sincerely,

Jeff Rea, President & CEO
REGIONAL REPORTS + STUDIES

APPENDIX

+ READI 1.0 Report
+ Regional Economic Development Strategy Plan
+ Plan for Prosperity
+ TEConomy Report
+ New Americans Report
+ South Bend – Elkhart Regional Partnership Annual Report, 2022
+ Brookings State of Renewal, 2021
+ Connect Transit Plan
+ MACOG Regional Resiliency Plan
+ MACOG Comprehensive Economic Development Strategy, 2020-2024
+ Move 2050 Active Transportation
+ MACOG Digital Inclusion
+ Economic Impact of SBM Area Tourism Travel
+ Elkhart County CVB Strategic Plan
+ SJC South Bend Strategic Plan, 2023
+ SJC South Bend Downtown Housing Study
+ Marshall County Strategic Plan, 2013
+ South Bend – Elkhart Regional Partnership Board Discovery Trips Summary, 2023
+ Greater Grand Rapids State of the Region, 2023
+ The Right Place Strategic Plan, 2023-2025
2021

READI PROPOSAL

SOUTH BEND | ELKHART
REGIONAL DEVELOPMENT AUTHORITY
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  Recruiting and Retaining Great Talent
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The South Bend - Elkhart region is comprised of an innovative set of interconnected communities who are combining their shared assets and aspirations for the future to drive economic growth for the region, its businesses, and its residents. Bounded by Interstate 90 and intersected by the St. Joseph River flowing into Lake Michigan, the region is knowledge-driven—serving as the home to nine institutions of higher education, including the University of Notre Dame—providing an access point to the global innovation economy and offering a continually improved quality of life and quality of opportunity. From an economic perspective, the region features one of the nation’s best transportation infrastructures, including more than 300,000 skilled workers, abundant utilities and water resources, extensive educational assets, and business-friendly local governments. These assets have fostered a robust corporate community, anchored by the logistics and agribusiness industries, and a rapidly expanding entrepreneurial ecosystem, driven by emerging clusters in IT, data analytics, life sciences, and advanced manufacturing. The opportunity exists to prepare this region for the economy of the future, addressing current challenges of wage stagnation, lower levels of education attainment, and limited diversity, while attracting new talent and industry to the region.

This Smart, Connected Communities 2030 Plan represents the aligned strategies and goals identified by hundreds of stakeholders in the South Bend - Elkhart region and is intended to be executed by and funded through many organizations, communities, individuals, and companies. These visionary, market-based, and action-oriented strategies are intended to guide regional transformation over the next decade.

The South Bend - Elkhart RDA is seeking $50 million from the Indiana Economic Development Corporation’s READI program to support a portion of the effort.

These funds are requested to support the strategies in this Plan that will increase talent attraction and retention, improve overall quality of place and quality of life, and amplify the impact of our entrepreneurial ecosystem and innovation economy—all while supporting our core regional economic development goals of:

- Raising post-secondary attainment among the region’s residents from 34 to 50 percent;
- Transforming net out-migration to a positive in-migration;
- Helping to establish 275 high-growth potential startups;
- Growing jobs in higher pay traded industry clusters by 20 percent; and
- Improving South Bend - Elkhart region’s national MSA percentile rank of minority income disparity from the 15th percentile to the 80th percentile.

Based on the example projects included in this Plan, the $50 million funding request from the State of Indiana would generate over $461 million of total investment, comprised of 11 percent READI grant funds, 14 percent local public funding, and 75 percent private sector funding.
These three counties are all included within the region, as designated by various organizations and planning efforts, including the Indiana Economic Development Corporation, Northern Indiana Workforce Board, Michiana Area Council of Governments, the Economic Development Administration, and more, demonstrating a strong track record of collaboration and effort to foster regional advancement. The region includes the South Bend - Mishawaka metro area, Elkhart - Goshen metro area, and the Plymouth micropolitan area. The combination of geography, culture, opportunity, history, environmental, and economic structural factors contributes to the connectivity and shared economy across the communities in the region.

The following cities and towns are within the RDA geography: Bristol, Middlebury, Millersburg, Wakarusa, Elkhart, Goshen, and Nappanee within Elkhart County; Argos, Bourbon, Bremen, Culver, La Paz, and Plymouth within Marshall County; Indian Village, Lakeville, New Carlisle, North Liberty, Roseland, Walkerton, Mishawaka, and South Bend within St. Joseph County.

County and local government officials, industry leaders, entrepreneurs, and residents have worked together to create this Regional Development Plan. They are pleased to submit it through the South Bend - Elkhart Regional Development Authority (RDA). The RDA is a corporate and political body formed in 2015 to apply for and then distribute the $42 million of Regional Cities Initiative funding to spur investment in quality of life projects for Elkhart, Marshall, and St. Joseph Counties and the municipalities within the region.

The planning process, led by the South Bend - Elkhart Regional Partnership (Regional Partnership), collaborates with the economic development partners from 47 smart connected communities in Northern Indiana and Southwest Michigan. The Regional Partnership provides a framework to convene stakeholders for industry, institutions, civic organizations, and government to pursue a unified strategy for regional development. It has been instrumental in securing and administering the RDA’s Regional Cities Initiative grant, directing it to 28 quality of life projects. It has brought unity and purpose to a region that includes cities otherwise seen as different markets by the U.S. Census Bureau.

The Regional Partnership focuses on a long-term systemic approach to advance the region’s economy by aligning the efforts of various stakeholders around five key areas reflecting the Regional Partnership’s committee structure: educating a world-class workforce; recruiting and retaining great talent; attracting and growing new economy companies in complement to our robust manufacturing industries; promoting inclusion, sparking opportunities for minorities, and helping entrepreneurs thrive. The partnership framework served as the foundation for this regional planning effort to increase the region’s quality of life, quality of place, and economic vitality.
SHARED OPPORTUNITIES AND CHALLENGES

In addition to the past track record of partnership and collaboration, several additional factors were significant drivers in defining the region in this way, including labor force, shared amenities, and shared challenges that present opportunities on the horizon.

Through the lens of the local labor force, the South Bend - Elkhart region represents a point of density for Northern Indiana residents. Of the 334,336 workers employed or living in the region, 59 percent both live and work within the region, a strength that can be tapped into for current and future planning. The region is a job center, with more workers commuting into the region daily than out for employment driven by major employers like Beacon Health System, University of Notre Dame, Universal Bearings, and Lippert Components.

Additionally, shared amenities — including natural assets, like the Potato Creek State Park, outdoor amenities, like the East Race Waterway; higher education institutions, like Indiana University South Bend and Goshen College; and proximity to activity centers, such as the Lake Michigan shore and the Chicago metropolitan area — create shared assets that the region can leverage to attract and retain talent and industry.

Through the lens of industry, the regional economy also has shared points of interest and investment, including a long-term legacy of entrepreneurship and innovation. This legacy includes a focus on the infusion of innovation into existing advanced manufacturing industries, and a commitment to becoming a hub of entrepreneurial activity and global innovation in emerging advanced industry sectors like IT, data analytics, defense, and aerospace. These assets are supported by an ecosystem of program partners and institutions, such as Notre Dame’s INdustry Labs and IDEA Center, Elevate Ventures, and the region’s largest private sector employers, including THOR Industries, ITAMCO, Bayer, and AM General.

While there are shared opportunities, there are also shared challenges. Educational attainment and wage stagnation present serious challenges across the region, particularly as manufacturing shifts towards Industry 4.0. Additionally, efforts to drive demographic diversity, inclusion, and overall economic participation have had varying levels of success, particularly through the lens of education and entrepreneurship. These areas are ripe with opportunity for economic advancement and reinvention.

These shared opportunities and challenges, supported by the passion and participation of a wide set of stakeholders, define this region and anchor this Smart, Connected Communities 2030 (“Plan”).

DEFINING THE REGION

POTENTIAL FOR FUTURE PARTNERSHIP

Several adjacent counties also contribute to the shared labor force and amenity base. Although they are not included in the definition of the region for purposes of the Smart, Connected Communities 2030 Plan, they are often key collaborators on specific economic development initiatives and will continue to be included in broad efforts moving forward. Kosciusko County is a formal member of the Northeast Indiana region, LaPorte County is a formal member of the Northwest Indiana region, and Fulton County is partnering with the North Central Region (Kokomo) in their Regional Development Plans. There are also strong ties to Berrien and Cass counties in Southwest Michigan, however these counties formally align with economic development initiatives offered through the State of Michigan.

Full list of towns and cities that could be future collaborators based on the adjacency of these counties include: Burket, Claypool, Elma Green, Ladiesburg, Mianstone, Millford, North Webster, Pierceton, Sidney, Silver Lake, Syracuse, Winona Lake, and Warsaw within Kosciusko County; Kingsbury, Kingsford Heights, La Casso, Long Beach, La Porte, Michigan City, Michiana Shores, Pottawatomie Park, Trail Ced, Winnabah, and Warsawville within LaPorte County; and Akron, Delong, Fulton, Kewanna, Lancers Ford, and Rochester within Fulton County.
The South Bend - Elkhart region is a knowledge-driven, highly connected set of communities that serve and provide access to a global innovation economy. The region spans three counties and is home to THOR Industries, Honeywell International Inc., Whirlpool Corporation, and the world-renowned University of Notre Dame, along with over 500,000 residents and more than 40,000 students studying at institutions of higher learning.

In recent years, strong advancements have been made as new jobs have been created, wages have increased, and a new, vibrant entrepreneurial ecosystem emerges. Despite this momentum, historic challenges and drivers of economic decline persist, including:

- A lag in population growth and an increase in out-migration;
- Lagging educational attainment levels, as compared with the state and nation; and
- Low industry diversification.

With dependency on the manufacturing sector for 32 percent of jobs, the region is left exposed to the potential impacts of automation as the global economy shifts towards Industry 4.0, an opinion echoed by the January 2019 Brookings report (Muro et al., 2019), which found that Indiana would be one of the top two states for task exposure to automation.

In 2018, the Regional Partnership commissioned TECONomy Partners, LLC to conduct a study and develop an investment plan that would help secure the South Bend - Elkhart region’s economy for long-term, sustainable economic growth and community prosperity. They identified an opportunity for the region to focus its efforts on building linkages between the region’s industrial base and its research assets, thereby improving key facets of the innovation ecosystem from workforce and talent, to diversified industry growth, to creating a culture and ecosystem where entrepreneurs and new businesses can thrive (TECONomy Partners, 2018).

The South Bend - Elkhart region has arrived at an inflection point as it looks towards its future economic trajectory. The time has come for strong investments that will propel the region into the future, prioritizing and building upon the progress of recent years and the region’s resilience in the face of the Great Recession and, now, the COVID-19 pandemic.
Current State of the Region

A Strong Commitment to Partnership

Strong partnerships and dedicated stakeholders across the region have enhanced the overall economic competitiveness and growth of the region. Since 2011, with the creation of the Regional Partnership, the South Bend - Elkhart region has embraced a long-term planning mindset and engaged in continued collaboration, shared strategy, and investment to fuel economic development. The successful Regional Cities proposal in 2015 supported 28 quality of life projects across the region, sparking hundreds of millions of dollars in direct investment. The indirect return on investment is beyond calculation. Projects have provided innovative options for current and future residents to live, learn, work, and play. They have increased community pride, eliminated blight, connected our communities, and drawn national attention to the region. Beyond the brick-and-mortar projects that have the potential to transform our communities for decades, the grant served as a catalyst by making us think more broadly and by encouraging our community leaders to come together in an unprecedented way to sustain initiatives necessary for us to both attract and retain the brightest from our schools, our state, and our nation.

The region’s success in securing the Regional Cities Initiative grant served as a catalyst for formation of the RDA and many other regional conversations. Even as the RDA moved forward with implementing the regional cities projects, community leaders indicated strong interest in developing a comprehensive plan that would build economic strength in the region and lead our efforts beyond the quality of place focus.

Throughout 2016 and 2017, the RDA and Regional Partnership convened hundreds of stakeholders to develop strategies in support of the overarching goal to increase per capita personal income in the region to equal or surpass the national average. The South Bend - Elkhart region’s community of economic development partners came together in 2018 to develop and align economic development strategies for the region. The resulting Regional Economic Development Strategy (REDS plan), Ensuring Prosperity for the South Bend - Elkhart Region, outlined the major areas of priority for strategy and investment moving forward. This plan noted that, “in order to grow prosperity, in order to make the region thrive as one offering great jobs, cool places to live and play, and diversity in our communities, we need to continue to work together.”

The Plan Identified the Following Areas of Priority, in an Effort to Advance the Overarching Goal of Increasing Per Capita Personal Income in the Region:

- Educating a world-class workforce
- Recruiting and retaining great talent
- Helping entrepreneurs thrive
- Attracting and growing new economy
- Promoting inclusion and sparking opportunities for women and minorities

These areas of priority continue to anchor the regional economic development strategy and serve as key points for impact.

The RDA served as leaders in establishing a vision, and the civic infrastructure quickly coalesced to carry the vision forward. Knowing that it takes a sustained, comprehensive effort over many years to make lasting improvements in a regional economy, the Regional Partnership has expanded its capacity through the restructuring of its board of directors and onboarding of new staff. This enabled the region to carry out the strategy through program implementations, plan evolution, convening key regional actors and creating collaborations, initiating a platform for public-private collaboration on regional economic development strategy, marketing the region, and directly encouraging collaboration in pursuit of additional grant funds. Multi-year investments were pledged from a broad set of stakeholders, including private industry and foundations, higher education institutions, cities and counties, community foundations, and local economic development organizations. In addition to advisory committees focused on each of the five priority areas, a Mayors and Commissioners Council and Higher Education Advisory Committee were formed to ensure engagement from the local public sector and higher education partners.

The Plan Identified the Following Areas of Priority, in an Effort to Advance the Overarching Goal of Increasing Per Capita Personal Income in the Region:

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- Helping entrepreneurs thrive
- Attracting and growing new economy

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CURRENT STATE OF THE REGION

A STRONG COMMITMENT TO PARTNERSHIP

SINCE 2015, THE FOLLOWING PLANNING EFFORTS AND REGIONAL MILESTONES HAVE BEEN LED BY THE REGIONAL PARTNERSHIP.

2015
Through the state of Indiana, thousands of regional residents engaged in the creation of the Innovate Indiana plan in 2015. The plan anchored the region’s $42 million Regional Cities initiative grant proposal, which was successfully secured through the newly formed RDA.

2016
To catalyze economic growth in areas beyond the initial Regional Cities Initiative focus, the 2016 Plan for Prosperity, Growth, and Inclusion provided a situational analysis and identified key areas of opportunity.

2018
Through inclusive collaboration, regional stakeholders developed the 2018 Ensuring Prosperity for the South Bend - Elkhart Region - Regional Economic Development Strategy (REDS plan), identified specific strategies, and laid a robust path to achieving the regional goal of increasing per capita personal income.

2019
In 2019, the region announced a $42.4 million grant from Lilly Endowment Inc. to form the Jobs to Industry Futures and Transformations (LIFT) Network, to enhance and link cutting edge expertise, technologies, workforce development programs, and innovation-based facilities throughout the broader South Bend - Elkhart region. The grant brought together the University of Notre Dame, the Regional Partnership, and other key regional stakeholders in a collaboration to further advance the region as an economic leader in next-generation manufacturing, entrepreneurship, applied analytics, and technology. The LIFT Network built on the momentum created by the 2015 Indiana Regional Cities Initiative grant and has accelerated the region’s shared vision to create an environment that attracts, trains, and retains top talent for tomorrow’s jobs.

2020
In 2020, planning and execution began to produce results, including the region’s designation as a 2020 Century Talent Region by the State of Indiana and recognition by Elevate Ventures as their “Region of the Year” for the second consecutive year.

2021
A 2021 Regional Belonging Survey established baseline data to understand how regional residents connect with their communities, and provided insights on income levels tied to demographics.

DEMOGRAPHICS AND ECONOMICS
Population in the region increased by 2.9 percent between 2010 and 2020. At 4.8 percent between 2010 and 2020, Elkhart County slightly outpaced Indiana’s overall growth of 4.7 percent. St. Joseph County saw a 2.2 percent increase while Marshall County lost two percent over the same period. Before Marshall County’s decline, all three counties and the state had seen positive population gain since the 1980s. In 2020, the natural population increase (more births than deaths) of the region was also positive. However, the region is experiencing more out-migration than in-migration, despite positive migration to Indiana overall.

<table>
<thead>
<tr>
<th>SUMMARY STATISTICS</th>
<th>ELKHART COUNTY, IN</th>
<th>MARSHALL COUNTY, IN</th>
<th>ST. JOSEPH COUNTY, IN</th>
<th>REGION, INDIANA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population 2020</td>
<td>207,047</td>
<td>46,095</td>
<td>272,912</td>
<td>526,054</td>
</tr>
<tr>
<td>Population Change 2010 to 2020</td>
<td>4.8%</td>
<td>-2.0%</td>
<td>2.2%</td>
<td>2.8%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HOUSEHOLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households 2019</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>EDUCATIONAL ATTAINMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Diploma or More - Pct. of Adults 25+ 2019</td>
</tr>
<tr>
<td>Bachelor’s Degree or More - Pct. of Adults 25+ 2019</td>
</tr>
</tbody>
</table>

Source: US Census Bureau 2020, ACS 2019
Maintaining labor force growth is a major concern in the region. Elkhart’s labor force growth substantially leads the region and the state. However, Elkhart’s per capita income and median household income remain below the state, suggesting that new employment opportunities may not be concentrated in high wage occupations. This is noteworthy, given the region’s status as a job center, and indicates a clear need for regional focus on creating new job opportunities that pay a living wage and have opportunities for advancement.

As mentioned above, the region is a job center, with more workers commuting into the region daily than out for employment. Most people both live and work within the region, which is an area of unique strength. Given the region’s ample economic assets and industry growth in recent decades, this strength can be leveraged for future planning efforts, particularly those centered around talent attraction and retention.

### Demographic Characteristics

#### Age Distribution

As mentioned above, the region is a job center, with more workers commuting into the region daily than out for employment. Most people both live and work within the region, which is an area of unique strength. Given the region’s ample economic assets and industry growth in recent decades, this strength can be leveraged for future planning efforts, particularly those centered around talent attraction and retention.

### Labor Force Participation Changes

Regional labor force participation changes over the past ten years are mixed. Most notably, Elkhart County saw larger positive percent changes than the state average over both the ten and five year periods. Marshall County, however, experienced a loss over both periods. More needs to be done to ensure consistency across the region and parity or performance that exceeds that of the state.
Age distribution of the region is consistent with the state of Indiana. Elkhart and Marshall Counties include more school-aged children, while St. Joseph County has the highest share of college-aged adults in the region. Overall, Marshall County is slightly older than the rest of the counties, which can contribute to other outcomes such as median income and workforce participation. From a strategy perspective, these estimates indicate the potential present and future workforce. College-aged adults could represent net positive additions to the workforce if they are retained in the region. The region should keep a close eye on the prime working-age population between 25 and 64, which makes up roughly 50 percent of the population. We anticipate early retirement and some exits of the labor force due to the COVID-19 pandemic. Should those predictions come true, the region will need to focus its efforts on talent attraction and retention like never before.

Home to seven of the region’s nine colleges and universities, including the University of Notre Dame, St. Joseph County’s higher education attainment proportion is the largest of the region and beyond state averages. Elkhart and Marshall Counties’ share of the population (age 25 and older) without a high school diploma surpasses the state average. However, federal measures count students that exit school for religious beliefs – which may include Amish students – as non-graduates, potentially impacting these numbers. Nevertheless, educational attainment poses a threat to achieving the region’s full economic potential. Industry growth and entrepreneurship feed off of access to talent. The region must determine how it can increase educational attainment, while addressing previously outlined issues of talent retention for those who do matriculate to institutions of higher learning.

The racial makeup of the South Bend - Elkhart region follows that of greater Indiana, with roughly 20 percent of residents identifying as a racial or ethnic minority, and with the population overall remaining predominantly white. St. Joseph County has a comparatively large Black or African American population (13.2 percent). Also of note, the Hispanic population across the region is higher than the state average. A more diverse population represents opportunity, in terms of business creation and talent attraction, as cultural clusters emerge. Economic participation, representation, and overall inclusion become factors to explore and consider as the population evolves.

The median household income in Elkhart, Marshall, and St. Joseph Counties increased by 24.00%, 25.00%, and 31.60% respectively from 2000 to 2019, compared to the state average increase of 38.80%.
Median Household Income is not growing at a consistent rate across the region and state. Overall, the South Bend - Elkhart region median income grew at slower rates than the state from 2000 to 2019. St. Joseph County experienced a higher income growth rate than Elkhart and Marshall counties. Additionally, per capita personal income grew at different rates from 1989 to 2019. While St. Joseph County closely followed the state averages, Elkhart and Marshall counties lagged behind, particularly from 2000 on.

Per capita income has implications for affordability and cost of living, as well as for business and talent attraction and retention. The region must consider strategies to increase per capita income to ensure viability of the local economy and competitiveness at the national scale.

Home ownership is more pervasive than renting across the region, consistent with state averages. Marshall County has the largest vacancy rate at 14.5 percent, followed by St. Joseph at 12.7 percent, both of which are above the state average of 11 percent. Elkhart vacancy is the lowest in the region at 9.3 percent. These data could indicate a need for more workforce housing in the region, particularly given the importance of increasing local workforce and retaining college graduates and young professional talent.

St. Joseph County’s poverty rate exceeds the state average. While this may reflect the presence of college students, a child poverty rate of 21.5 percent is very concerning and, given the implications for wellbeing of the region, this trend highlights an area of opportunity for intervention and improvement moving forward. Both the adult and child poverty rates of Elkhart and Marshall Counties are below the state average.
Housing

Cost burdened households, those spending 30 percent or more of their monthly income on housing, vary across the region, but surpass state averages in most cases. A household is considered severely cost burdened if they spend more than 50 percent of their monthly income on housing. Housing burden impacts both renters and homeowners, those with mortgages and those without.

Renters are more likely to be cost burdened than owners in the region. A median earning household in St. Joseph County spending $2,245 on housing would be severely cost burdened, while the same household spending $1,237 would be cost burdened.

SOUTH BEND - ELKHART REGIONAL ECONOMY

From 2015 to 2019, the South Bend - Elkhart region was on a steady ascent, with employment rising across the region. Beginning in late 2018, employment across the region began to slide. This was exacerbated by the COVID-19 pandemic, which negatively impacted economies worldwide. As of Q3-2020, the South Bend - Elkhart region was down more than 25,300 jobs below the peak employment in Q3-2018. More than 80 percent of the drop between Q3-2018 to Q3-2020 occurred after Q3-2019, and 2020 did not have the usual seasonal gain in the third quarter. 2020 erased nearly all of the job gains made in the region since 2015. Preliminary data from the Quarterly Census of Employment and Wages through the first quarter of 2021 shows a rebound of about 8,000 jobs.

Moving forward, the region must explore strategies to regain lost jobs and to increase the overall resilience of the region through the lens of talent, educational attainment, quality of life, and industry diversification.

Total Employment in the South Bend - Elkhart Region

From 2015 Q1 to 2020 Q3, values for 2020 Q4 and 2021 Q1 are updated based on preliminary data from the BLS QCEW.
COVID-19 Sector Impacts

Nearly every sector has experienced a COVID-19 related impact. Before COVID-19, only three sectors experienced an average quarterly loss, but during the COVID-19 pandemic, 14 sectors experienced losses and only five saw gains. Losses were concentrated in educational services, accommodation and food, and manufacturing.

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>QUARTERLY CHANGE %</th>
<th>2020 AVERAGE EMPLOYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PRE COVID</td>
<td>COVID</td>
</tr>
<tr>
<td>Agriculture, etc.</td>
<td>4</td>
<td>71</td>
</tr>
<tr>
<td>Utilities</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Construction</td>
<td>122</td>
<td>68</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>253</td>
<td>-1,172</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>30</td>
<td>-138</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>15</td>
<td>-756</td>
</tr>
<tr>
<td>Transport/Warehouse</td>
<td>28</td>
<td>-154</td>
</tr>
<tr>
<td>Information</td>
<td>20</td>
<td>-189</td>
</tr>
<tr>
<td>Finance/Insurance</td>
<td>14</td>
<td>-57</td>
</tr>
<tr>
<td>Real Estate</td>
<td>27</td>
<td>3</td>
</tr>
<tr>
<td>Professional and Technical</td>
<td>51</td>
<td>-97</td>
</tr>
<tr>
<td>Management</td>
<td>39</td>
<td>-15</td>
</tr>
<tr>
<td>Administrative and Support</td>
<td>-9</td>
<td>-758</td>
</tr>
<tr>
<td>Educational Services</td>
<td>29</td>
<td>-1,863</td>
</tr>
<tr>
<td>Health Care</td>
<td>121</td>
<td>-667</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>46</td>
<td>-83</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>56</td>
<td>-1,546</td>
</tr>
<tr>
<td>Other Services</td>
<td>15</td>
<td>-283</td>
</tr>
<tr>
<td>Public Administration</td>
<td>18</td>
<td>110</td>
</tr>
</tbody>
</table>

Source: Quarterly Workforce Indicators, U.S. Census Bureau, 2015-Q1 to 2020-Q3. The COVID-19 period begins 2020-Q1. Post-Covid employment (2021-Q2 forward) is not yet available.

Prior to the pandemic, Elkhart County drove the region’s economic engine, adding an average of 492 jobs per quarter, followed by St. Joseph County at 360. St. Joseph County suffered a significant reversal during the COVID-19 pandemic, shedding 4,880 jobs per quarter. Marshall County’s small quarterly decline accelerated significantly during the pandemic.

Average Quarterly Change in Employment

<table>
<thead>
<tr>
<th></th>
<th>ELKHART COUNTY, IN</th>
<th>MARSHALL COUNTY, IN</th>
<th>ST. JOSEPH COUNTY, IN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-COVID</td>
<td>492</td>
<td>13</td>
<td>360</td>
</tr>
<tr>
<td>COVID</td>
<td>-2,365</td>
<td>-272</td>
<td>-4,880</td>
</tr>
</tbody>
</table>


Occupations

Source: Census ACS, 2019 Five-year data.

Management and business occupations are the largest occupational group in the region but overall represent a smaller share of occupations in the region than the state as a whole. Production occupations are the second largest in absolute numbers, and a larger share of the regional economy than Indiana’s.
CURRENT STATE OF THE REGION

The Innovation 2.0 Index provides insight into the innovation capacity and innovative output of a region. The measures are county based with scores ranging from 0 to 200, where 100 represents the U.S. Benchmark.

Overall, the counties of the South Bend - Elkhart region perform below the U.S. benchmark on the overall Innovation Index. Elkhart and St. Joseph counties have strengths in Human Capital and Knowledge Creation and all three counties perform above the U.S. benchmark on Employment and Productivity.

Despite some of the strengths in innovation and patents, the counties in the region are generally lagging in Establishment Formation and other areas of entrepreneurship. Venture capital investment is low to non-existent in the region.

Elkhart and St. Joseph counties perform slightly stronger than Marshall County on the overall Innovation Index, but all three counties have areas where they are excelling. For example, there are several technology indices in which St. Joseph County is relatively stronger, such as STEM degrees and High-Tech Industry Employment Share. Elkhart County’s top score of 195.4 on Technology-Based Knowledge Occupation Clusters leads the region. Marshall County leads the region in the Employment and Productivity Index.

Source: StatsAmerica, Innovation Index 2.0.

Photo: Visitors to the ETHOS Innovation Center in Elkhart County try out new technologies.
The process to develop this plan and the corresponding funding proposal was informed by a set of stakeholders, leaders, and residents from the South Bend - Elkhart region who participated in a robust planning process for Indiana’s Regional Economic Acceleration and Development Initiative (“READI”), and who more broadly participate in ongoing collaborative processes to advance the regional economy.

REGIONAL DEVELOPMENT AUTHORITY (“RDA”)

The RDA is a corporate and political body that was formed in 2015 to apply for and then distribute the $42 million of Regional Cities Initiative funding to spur investment in quality-of-life projects for Elkhart, Marshall, and St. Joseph counties and the municipalities within the region. A five-member board experienced in transportation, regional economic development, business, and finance was appointed by the Mayors and Commissioners of the member counties and the Regional Partnership was engaged to administer the work on behalf of the RDA.

Current RDA Board Members Include:

- **JOHN DESALLE**  
  EXECUTIVE ENGINEER IN RESIDENCE, INDUSTRY LABS  
  University of Notre Dame  
  1400 E. Angela Boulevard  
  South Bend, IN 46617

- **PETE MCCOWN**  
  PRESIDENT  
  Community Foundation of Elkhart County  
  300 Nibco Parkway, Suite 301  
  Elkhart, IN 46516

- **KRISTIN PRUITT**  
  EXECUTIVE VICE PRESIDENT, CHIEF ADMINISTRATIVE OFFICER  
  Lake City Bank  
  101 N. Michigan, South Bend, IN 46601

- **TIM SEXTON**  
  ASSOCIATE VICE PRESIDENT FOR PUBLIC AFFAIRS  
  University of Notre Dame  
  405 Main Building  
  Notre Dame, IN 46556

- **DALLAS BERGL**  
  CEO  
  INOVA Federal Credit Union  
  358 S. Elkhart Avenue  
  Elkhart, IN 46516
The RDA is focused on the long-term prosperity of the region and raising per capita income of its residents. Beginning in 2016, the RDA invited leaders in the region to come together to think about our future and focus on how it can raise income. The resulting Regional Economic Development Strategy (REDS Plan) focused efforts on five key areas, or pillars, with the goal of pushing the region to match national per capita income by 2030:

- Educating a world-class workforce
- Recruiting and retaining great talent
- Attracting and growing new economy companies in complement to our remarkably strong manufacturing industries
- Helping entrepreneurs thrive
- Promoting inclusion and sparking opportunities for women and minorities

In terms of execution, the RDA will be responsible for fiduciary governance, project vetting and approval, and distribution of funds. The Regional Partnership will be the lead in administering strategy and facilitating connections and communications across the region.

The Regional Partnership is the primary driver of regional development activity as the area’s regional economic development organization (REDO) and serves as staff for the RDA. Established in 2011, the Regional Partnership has been charged with implementing the REDS Plan built around industry, entrepreneurship, workforce, talent, and inclusion.

The Regional Partnership was instrumental in the successful application for Indiana’s Regional Cities Initiative grant and became the administrative entity for the RDA when the region won the $42 million grant in 2013. Throughout 2016 and 2017, the Regional Partnership was key in disbursing the funds for the projects and developing the REDS Plan work and a growing number of regional activities.

The RDA and the lead economic development organizations (LEDOs) developed the following governance structure to support the Regional Partnership in its execution of the REDS Plan. This structure enables the key stakeholders to effectively align their economic development efforts. Representatives from the LEDOs, local government, private industry, and other key stakeholders, along with the committee chairs representing the five strategic drivers govern the Regional Partnership in its execution of the REDS Plan.

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**SOUTH BEND - ELKHART REGIONAL PARTNERSHIP**

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**COMMITTEE STRUCTURE**

The Regional Partnership has a robust committee structure that facilitates ongoing regional collaboration and functions to ensure efficient and impactful use of resources, rapid identification of challenges, and the coordination of solutions. This structure includes a Board of Directors, including cross county representatives of the economic development, industry, philanthropic communities, and a robust suite of advisory councils and committees that provide targeted support to advance impact in areas like higher education, diversity, equity, and inclusion, and industry growth.

**PARTICIPATING STAKEHOLDERS**

While the full set of board members and advisory council and committee participants were engaged in the planning process, specific groups were engaged in a series of in-depth planning discussions over the course of eight weeks. A detailed list of the participating stakeholders and their roles in planning and execution can be found in Exhibit A along with a detailed matrix of all meetings and conversations held to date in Exhibit B.

- South Bend - Elkhart Regional Development Authority Board
- REDI Steering Committee Members
- South Bend - Elkhart Regional Partnership Board and Foundation Board
- Program Advisory Committees
  - Diversity, Equity, and Inclusion
  - Education and Workforce
  - Entrepreneurship
  - Industry Growth
  - Talent Attraction and Retention
- Higher Education Advisory Council
- Mayors and Commissioners Advisory Council
- Economic Development Professionals Network
- Northern Indiana Chamber of Commerce Coalition
- LIFT Network Executive Steering Committee
- State Legislators
- Entrepreneurial Support Organization (ESO) Network
In addition to the board and committee structure, the broader community was invited to participate in the plan development, including open board meetings, communication through local media channels, a website providing real-time updates, and a robust request for information (RFI) process to solicit project concepts that could be supported through potential READI funding and/or additional investment. The RFI process in particular requested information on new ideas, new project concepts, and existing projects or initiatives that aligned with READI’s objectives to advance quality of life, quality of place, and quality of opportunity, with a direct emphasis on regional impact. This process resulted in 171 submissions that were reviewed, discussed, and vetted within committees to refine the resulting regional plan, vision, and proposal. The full list of submissions is reflected in the Appendix within Exhibit B.
The 2018 Regional Economic Development Strategy, Ensuring Prosperity for the South Bend - Elkhart Region, (REDS Plan) outlined a vision for the region that prioritizes increasing per capita income, with a goal of reaching or exceeding the national average, reflecting the thoughts of hundreds of the region’s leaders and the collective commitments of the regional economic development community.

Fifty years ago, per capita personal income in the region was above the national average. Today, the South Bend - Elkhart region’s per capita income is $47,362, representing 84 percent of the national average according to the U.S. Bureau of Economic Analysis (BEA) data. This strategic focus on per capita income spans a robust set of goals set to prioritize:

01 Educating a World-class Workforce
02 Recruiting and Retaining Great Talent
03 Helping Entrepreneurs Thrive
04 Attracting and Growing New Economy Companies in Complement to The Region’s Strong Manufacturing Industries
05 Promoting Inclusion and Sparking Opportunities for Women and Minorities

Together, we will foster inclusive, innovative, and accessible communities, blending efforts of private and public sectors, to ensure a bright and expansive future for our region.

The South Bend - Elkhart region reflects a convergence of tradition and transformation.

Nearly two centuries of educational excellence and the country’s hub of industrial manufacturing are evolving to the next frontier. While honoring what has come before, we are driving advancements in research, manufacturing, logistics, and healthcare, with a goal of achieving a resilient, sustainable, and competitive economic outlook for the region and its residents.

Smart, Connected Communities of Opportunity

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In the South Bend - Elkhart region, there is pride in what has been and eagerness for what will come. These thriving communities understand where they came from and are excited about where it’s possible to go. The region is connected through inspiration from world-class colleges and universities, takes serenity in rural landscapes, innovates within downtown cores, and bands together to reshape and reinvent shared opportunities for the future.

This amalgam of history, culture, opportunity, and quality of life is what makes the South Bend - Elkhart region unique, and it is time to move inclusive economic development to the forefront.
The South Bend - Elkhart region has excelled at attracting great talent across the region. Despite this promising backdrop, local educational attainment remains a serious issue within the region, lagging behind the state and national averages, which for bachelor’s degrees or higher are 27 percent and 32 percent respectively. Only five residents have attended some college but did not receive a degree. Less than 10 percent have an associate’s degree. Less than 25 percent of people living in the region have a bachelor’s degree. The overall post-secondary educational attainment level of 32.5 (associate’s, bachelor’s, or graduate degrees, not including certifications) percent trailed much of the country. Additionally, development and retention of talent has proven to be challenging, with many students at public institutions withdrawing from or pausing on education for significant periods of time, and with many others studying at private institutions choosing to leave the area in pursuit of economic opportunities and enhanced quality of life in other communities.

To address these issues, the region has decided to focus its efforts on increasing the availability of work-ready talent for all key industry sectors, setting a goal of raising post-secondary education attainment levels (including certifications) beyond 50 percent by 2030. By prioritizing the connection between the education system and industry, there is opportunity to strengthen residents’ overall awareness and access to career pathways.

GOAL: INCREASE POST-SECONDARY EDUCATIONAL ATTAINMENT LEVEL AMONG THE REGION’S RESIDENTS AGE 25 - 64 FROM 34 PERCENT TO BEYOND 50 PERCENT BY 2030.

This goal will be supported by strategies to:

- Advance High-Quality Career Pathways
- Enhance Employer Engagement within Priority Industry Sectors
- Increase Adoption of Evidence-Based and Technology-Enabled Practices Across the Education-Workforce Ecosystem

Recruiting and retaining great talent

The South Bend - Elkhart region has excelled at attracting great talent to the region for their undergraduate and graduate studies. More than 40,000 students are currently enrolled in local institutions of higher learning, a potential source of fuel for the regional economy. However, the region’s challenge has been retaining this talent and recruiting high quality candidates to the region post-graduation. Additionally, there is a growing mismatch between the talent needs of industry and the degrees obtained by graduates, exacerbating the talent retention gap. In particular, there is a growing gap around the retention of STEM talent across the region.

GOAL: TRANSFORMING NET OUT-MIGRATION TO POSITIVE IN-MIGRATION BY 2030

This goal will be supported by the following strategies:

- Telling Our Story: Tell the story of the South Bend - Elkhart region through a comprehensive regional marketing strategy, leveraging the WE+YOU South Bend Elkhart brand.
- People to Know: Break down barriers for individuals to connect to one another and increase professional development opportunities.
- Places to Be: Define, organize, and promote engagement programs that make the South Bend - Elkhart region a vibrant and accessible place to be for all residents.
- Experience and economic research has demonstrated that the root of the net out-migration problem is a lack of opportunities for young professionals, not their lack of preparedness or awareness,” said the Innovate Indiana Regional Development Plan. Current efforts in this area, such as the enFocus internship and fellowship programs and the South Bend Regional Chamber’s Talent Connect program, have sought to create connections to internships, career opportunities, and networks to strengthen the connective tissue between the region’s students and young professionals and the broader civic and business community. Additionally, the LIFT Network Internship Program connects students from regional colleges and universities to internships at local companies focused on advanced industries such as technology, manufacturing, data science and analytics, supply chain or logistics management, and research and development. Since launching in 2020, 33 interns have been successfully placed across 22 companies in roles such as IT engineers, industrial engineers, and more. Yet additional effort and investment is needed to enable the community to achieve its vision of a place where young people can stay and thrive well beyond their college years. It is worth noting that these trends are not unique in the Midwest, where out-migration has become common. The Talent Committee has identified out-migration as its metric of focus, with a goal of transforming net out-migration (not including a natural increase of births over deaths), which is currently negative at -4.93 per 1,000 residents, to positive in-migration by 2030.
The South Bend - Elkhart region has a strong history of entrepreneurship and innovation, with many companies like Studebaker, Jayco, Miles Laboratories, and AM General creating tens of thousands of jobs in the region. This culture and legacy of entrepreneurship must be carried into the modern era. In 2021, the South Bend - Elkhart region is poised to become a hub for entrepreneurs, particularly those pursuing emerging opportunities in data hosting and analytics, cloud computing, and the broader tech sector as a whole. These high-growth startups have the potential to create higher-paying, more resilient jobs that can help to raise per capita income in the region.

In recent years, a robust entrepreneurial ecosystem has emerged, building on the Regional Partnership’s collaboration with Elevate Ventures to create the Startup South Bend - Elkhart initiatives, and the efforts of local anchor institutions and independent organizations to foster and fuel a culture of inclusive entrepreneurship in the region. Key activities and initiatives include:

- Indiana University South Bend is home to the Indiana Small Business Development Center, a multi-county entity that offers a variety of business-related services, from strategy to export advice.
- The University of Notre Dame built Innovation Park and launched the IDEA Center, an innovation hub dedicated to expanding technological and societal impact of the University’s innovations.
- Saint Mary’s College expanded their entrepreneurship center and is planning to launch The Hatchery to offer an industry credentialing lab, entrepreneurship studio, and makerspace.
- The Regional Partnership created HustleSBE, a program for Black, Indigenous, People of Color, and Women business owners that already have at least a year in business and who are focused on exploring new solutions for their customers, generating new ideas, and sharing up current business practices to create a solid foundation upon which to grow.
- INVANTI launched the Founder Studio in 2017 to focus on tech-enabled, high-growth ventures followed by the Innovation Studio platform designed to shepherd early stage founders and business owners through an innovation process, helping them to create or grow a successful business.
- Regional Innovation and Startup Education (RISE) has grown its Startup Moxie (high school) and Applied Entrepreneurship (college/community) entrepreneurship education programs across the region and created tools, resources, and training available to institutions and individuals across the country.
- The region was named the Elevate Venture’s Region of the Year for 2018 and 2019, recognizing the region with the highest number of Elevate Ventures deals per capita.
- Launch of Notre Dame’s Pit Road Fund and the Leighton Elevate Angel Development (LEAD) Fund, a $1M evergreen co-investment fund formed by the Judd Leighton Foundation and managed by Elevate Ventures.

Entrepreneurship and innovation are a key component of the region’s talent pipeline. Recognizing that creating a hub of entrepreneurship will retain and attract highly mobile, educated workers and the businesses they create, the Entrepreneurship Committee has defined its target as helping to establish 275 high-growth startups, both privately and by commercializing research from local universities, by 2030.
related to manufacturing, such as downstream chemical products and metalworking, present areas ripe with opportunity for local growth. Additionally, the geographic and logistic benefits of the region, such as proximity to Chicago, Indianapolis, Detroit, and Columbus and connectivity to I-80, I-90, I-94, and the Norfolk Southern Corporation railway, should be capitalized upon.

To accomplish this, the Industry Growth Committee has placed a focus on growing jobs in higher pay traded industry clusters, with a goal of expanding jobs in this area by 20 percent.

Investments in these areas will ensure that current businesses can continue to serve as cornerstones of our regional economy, while creating tangible and intangible assets that attract new businesses to the region and increase higher pay traded industry clusters and per capita income.

The South Bend - Elkhart region’s racial diversity has been steadily increasing, leading it to become one of the most diverse regions in the state of Indiana. The Hispanic population across the region is higher than that of the state and St. Joseph County’s population is comprised of over 13 percent Black or African American residents. As the region considers its long-term prosperity and economic sustainability, it is critical to ensure that the region’s minority residents are embraced and supported as both employees and business owners. In doing so, the region will be better poised for success and sustainability in the global economy. It will also ensure that the fullness of the region’s economic potential is realized, with no talent—entrepreneurial or otherwise—left on the sidelines.

To accomplish this, efforts across the region will have to prioritize programs, networks, and initiatives that support the creation of career pathways and leadership opportunities for minority students and residents. Efforts will also have to be made to develop structures that cultivate the creation and scale of minority- and women-led businesses. Should we be successful, income disparity will decrease and overall per capita income across the region will increase.

Increasing opportunity for the residents, business, and students of the South Bend - Elkhart region is our priority. If these goals are achieved, the impact will be transformational for our regional economy. Our vision of a region of smart, connected communities of opportunity could be propelled to the forefront as we improve quality of place, quality of life, and increase per capita income across the region. This vision will position the region as a knowledge-driven, highly connected region that serves and provides access to a global innovation economy, recognized nationally for its world-class higher education and community partnerships, superior access and connectivity, and high-quality communities.

Utilization of the region’s WE + YOU brand campaign will create a regional brand identity and build awareness and excitement about the region, its assets, amenities, and opportunities for years to come.
**STRATEGIES, WEAKNESSES, OPPORTUNITIES, THREATS**

### STRENGTHS

- Strong regional partnerships and ongoing regional collaboration support impactful and progressive economic outcomes.
- A culture of entrepreneurship has persisted for decades, leading to the development of a robust and expanding entrepreneurial ecosystem.
- The higher education community supports economic development objectives across the region, with emphasis on career pathways and industry connections.
- Quality of life in the overall region is high.
- Proximity and connectivity to major metropolitan areas, including Chicago, Indianapolis, Detroit, and Columbus presents a benefit to residents and local business entities.
- Logical connectivity exists for businesses, including access to multiple airports and Norfolk Southern Rail.

### WEAKNESSES

- Low levels of educational attainment persist across the region, hindering economic growth.
- Despite a large higher education community, talent attraction and retention challenges persist.
- The region is lacking in racial and ethnic diversity, which can make it unattractive to necessary members of the national and international talent pool.
- Lack of diversity amongst decision-makers presents challenges regarding inclusion and sense of belonging, which can further compromise the talent pool.
- There are varying levels of awareness of the region’s potential, which can restrict economic growth.
- With the exception of the University of Notre Dame and the City of South Bend, many outside of Indiana are unfamiliar with the region and its various municipalities, including the Michiana moniker often used to describe the surrounding areas.

### OPPORTUNITIES

- High-growth startups are thriving in the South Bend Elkhart region. There is opportunity to develop support for emerging industry clusters and niches that can drive economic competitiveness.
- While diversity is a current challenge across the region, the region’s population is diversifying faster than the state. An opportunity exists to promote the region’s assets and opportunities to critical, increasingly diverse, members of the national labor pool.
- The South Bend International Airport can be enhanced with more flights and airline partnerships.
- A regionally shared goal exists to retain more local talent and industry is burgeoning and has the potential to increase overall labor force participation and population retention.

### THREATS

- Given the dominance of manufacturing, the risk of task exposure from automation is growing.
- The region has experienced continued out-migration, which could create a significant supply challenge in the labor force.
- Low levels of industry diversification diminish overall economic resilience for the region.
- Wage stagnation persists in the manufacturing sector, leading to lack of interest in career pathways for residents and local graduates.
- Retention of STEM talent has proven a challenge, as communities across the country compete for talent, offering competitive salaries and quality of life benefits.
- Perception held by younger residents of the traditional manufacturing industry is increasingly negative, adding to local talent challenges.

**COMMUNICATING FOR ACTION AND IMPACT**

The excitement surrounding this plan and the current and proposed investments are shared by stakeholders from across the region. Currently, the region’s EDOs, anchor institutions, municipalities, and nonprofits share in promotion of current efforts and initiatives coming out of the REDS Plan. The region’s destination marketing organizations (DMOs and CVBs) have been engaged, seeking to deepen relationships, align messaging, and dedicate resources toward promotion. There is genuine excitement and interest in supporting this work.

The State’s development of the READI program catalyzed a planning process to expand on the 2018 REDS Plan. While engaging in the READI planning process, newsletters, press releases, media alerts, and general social media activity took place, led by the Regional Partnership with the support of the individuals and organizations who comprise the region. This led to robust participation in the Request for Information (RFI) process, resulting in 171 total submissions representing over $1.5 billion in proposed investment.
Recognizing the importance of an authentic and unique identity, in October 2019, the Regional Partnership engaged Resonance to develop a brand and marketing campaign designed to attract attention from companies and talent and encourage economic growth across the region. Data in the Resonance report, supported by the tools and programs available through TMap, will enable the region to identify and target those individuals who are most likely to move to the region. This campaign, WE+YOU South Bend Elkhart, focuses on attracting a primary audience of students, former residents, and new talent seeking to raise their awareness and excitement about the region, its assets, amenities, and opportunities. Secondary targets include site selectors, business attraction targets, and young families from the Midwest and Mid-Atlantic regions.
The campaign builds upon the region’s strengths, differentiating characteristics, and economic assets, with a goal of creating a regional brand identity that can be used for years to come. The visual assets leverage bold colors, strong fonts, and inviting language and imagery that — whether you’re an entrepreneur, visiting student, or site selector — speaks to the possibilities and potential of the region.

In developing the brand, a series of eight community roundtable discussions and committee meetings were held and survey responses were received from 1,033 stakeholders. Additionally, benchmarking of the South Bend - Elkhart region against eight peers along 39 metrics, including economic, social, quality of place, demographics, and promotion factors took place to ensure that the campaign and its assets would be impactful both within the region and beyond it.

BRAND ATTRIBUTES

ACCESSIBLE

By itself, a region where housing is within reach isn’t a reason to move/work/invest. But combined with job opportunities and attractive quality of life, accessibility—not only to housing, but to nature and other attributes—becomes a compelling factor.

CONNECTED

South Bend Elkhart is a hub and meeting place of critical infrastructure new and old, from highways to broadband. It’s people connected to other people and nature, companies linked to markets, innovation hubs, and higher education. South Bend Elkhart aspires to enhance connection as a region as it vies for investment and talent retention.

GENEROUS

The residents of South Bend Elkhart are proudly family-friendly, neighbors who volunteer as a matter of course and increasingly work to make locals and newcomers feel they belong.

ADVANCED


OPPORTUNITY

There’s no bottom rung in South Bend Elkhart—startups start higher, grads get more, differences are made faster. The opportunity for impact is greater, and the rewards more satisfying.

BALANCED

The South Bend Elkhart region offers the urban and rural, main street and countryside, riverfront and lakeshore, summer and winter in equal measure. Quirky but not weird, the South Bend Elkhart region offers a pleasing ease in everyday life.

Resonance, South Bend - Elkhart Place Brand Story, 2019

Since launch, the We+You campaign has been leveraged through digital outreach and storytelling, as well as in support of the Readi Proposal development.

This campaign will continue to be leveraged to market the region and the strategic components of this plan.

To date, the We+You digital campaign has had:

19,804

Total Video views across all platforms

1,763

Website page views

3,690

Video views

2,558

Post impressions

3,794

Post impressions

552

Video views

2,416

Post impressions

6,681

Post impressions

113

Post engagements

Post Reach: total number of people who see the content

Impressions: the number of times content is displayed, no matter if it was clicked or not
Additionally, the WE+YOU campaign has produced local activations to engage key targets for local retention and to build awareness of the region’s economic strengths. These activities have included:

### Distribution of WE+YOU Welcome Kits to targeted audiences/organizations including:

- LIFT Network Summer Interns
- Startup Moxie Elkhart County high school entrepreneurship participants
- Leadership program graduates
- HustleSBE Business Bootcamp graduates
- Elevate Ventures Accelerator graduates

### Cross-strategy storytelling campaign usage, including:

- Business Innovation Series: Leveraging the supporting WE+YOU message of Our Will, Your Way
- Entrepreneurship Ecosystem Awareness Series: Leveraging the supporting WE+YOU message of Rooted and Reaching
- Career Connection Activities: Leveraging the supporting WE+YOU message of Human-Center, Digital Future
- Diverse Leaders Series: Leveraging the supporting WE+YOU message of Smart Meets Heart

![Photo: WE+YOU included in student welcome kits.](image1.jpg)

![Photo: South Bend - Elkhart Regional Partnership Board Member Amish Shah addresses a full audience at a HustleSBE graduation.](image2.jpg)
AREAS OF OPPORTUNITY

The region, like the state, is seeing a trend towards increased racial and ethnic diversity. In 2010, Indiana’s Diversity Index was 32.3 percent. In 2020, that number has grown to 41.3 percent (MACOG). St. Joseph and Elkhart counties’ Diversity Index scores are both higher than the state at 46.8 percent and 49.3 percent, respectively. Marshall County is significantly lower at 27.4 percent.

A 2018 report by New American Economy detailed the significant role the foreign-born population of the South Bend - Elkhart region plays in population and labor force growth as well as new business creation. There are nearly 34,000 immigrants living in the region, comprising 6.6 percent of the overall population, representing 8.7 percent of its working-age population, and contributing $2.7 billion to the region’s GDP (New American Economy, 2016). Nearly forty percent of overall population growth in the region between 2011 and 2016 could be attributed to immigrants. Despite making up 6.6 percent of the overall population, immigrants represented 9.1 percent of entrepreneurs in 2016. The region could continue to see positive impacts from foreign-born population growth by specifically attracting international talent through targeted efforts, providing services to support cultural integration and entrepreneurial opportunities, and encouraging companies to sponsor individuals.

Another area of opportunity lies in the ability to coordinate education, workforce training, and research initiatives in support of the region’s advanced manufacturing, IT, and data analytics clusters. The South Bend - Elkhart region has a strong advanced manufacturing sector on which to build, but the region’s firms are under tremendous competitive pressures.

Through a 2018 engagement with TEConomy Partners, the region conducted a thorough analysis of its industry and academic base to identify a portfolio of core competencies that could be linked to market opportunities. An industry cluster analysis targeted industries with local specialization and growth potential resulting in a focus on the current opportunities in the mobility metacluster and emerging opportunities in the IT and Data Analytics sector. The resulting innovation-led economic development strategy linked the research strengths to industry strengths and opportunities.
After earning his doctorate in computer science from the University of South Florida, Indian Immigrant Nitesh Chawla took a position creating consumer behavior analytics models at a Toronto bank. Still, he yearned to pursue his dream of becoming an academic and entrepreneur. In 2004, he took a pay cut and moved to South Bend to become a research assistant professor in biometrics and the University of Notre Dame. “I felt this deep passion to have my work make a difference and create a lasting impact,” says Chawla, 43. “I believed that machine learning could benefit the common good.”

By 2007 he was on the tenure track and started a research lab that focuses on applying machine learning and network science algorithms to healthcare, environmental sciences, education, and national security. “We’re tackling big issues like successful aging and infant mortality,” he says. The award-winning research and excellence in the classroom earned him an endowed full professor position in 2016, and he twice won Notre Dame’s Outstanding Teacher Award. Today, Chawla’s lab has nurtured 30 PhD students, eight post-doctoral scholars, and helped bring the university $27 million in research funding.

In 2012, he founded Analytics, a data science software company that helps businesses solve problems through data analysis, with Graham Allen Partners, an investment firm started by former Notre Dame football player Tracy Graham. Located in South Bend’s Ignition Park technology center, the company now has 38 employees, about 80 percent of whom are American-born. “My employees are all doing innovative work and contributing to the economy. They’re raising families.” In 2013, the South Bend Regional Chamber named Chawla one of “Michiana Forty Under 40.”

Chawla became a citizen in 2015, and loves his adopted city. He says he has always felt embraced by the community. “It’s really amazing to be able to pursue your dream and see it impact many lives,” he says. “South Bend is a beacon of American hope and innovation. It provides an environment for people to achieve their best and create opportunities where none existed before. Your only limitation is the size of your dream.”

New American Economy (2018, April)

As a regional economic development anchor, the Regional Partnership leveraged its collaborative framework to engage stakeholders in the LIFT Network and to identify industry and workforce demands that inform funding allocations to partners and programs dedicated to advancing experiential learning and digital workforce training resources.

- Launched the South Bend - Elkhart Digital Innovation Hub, a dynamic tool that connects our region’s extensive array of programs, resources, and facilities that equip the region’s manufacturing and advanced industry sector employers with the resources to enhance productivity and resiliency, and connect learners with relevant upskilling opportunities. The Digital Innovation Hub showcases over 250 assets across 100+ business innovation, entrepreneurship, and workforce development related organizations.
- Established the Digital Skills Accelerator Fund to invest $2.465 million into regional colleges and universities for new programs designed to equip the region’s workforce to thrive in the digital age of industry.
- Developed the LIFT Network Advanced Industry Registered Apprenticeship Program, in partnership with the Northern Indiana Workforce Board and local economic development organizations. The LIFT Network Apprenticeship Program will support the development of registered apprenticeships for technology, manufacturing, business, data science and analytics, supply chain and logistics roles that provide growth opportunities for incumbent workers.
- Developed the LIFT Network Internship program connecting students from regional colleges and universities to internships at local companies focused on advanced industries such as technology, manufacturing, data science and analytics, supply chain and logistics management, and research and development. The program has an acute focus on retention of regional STEM graduates within local industry firms by enabling connections to employment opportunities and community engagement activities to highlight quality of place and increase likelihood of retention.
- Sponsored entrepreneurial and innovation programs and resources, including two cohorts of the Startup South Bend - Elkhart Accelerator program and two cohorts of the SBIR | STTR Accelerator program, where Third Coast Federal provided companies with actionable insight, relationships and resources required to leverage Federal R&D and contracting awards to drive innovation, diversification, and economic growth.
- Developed and launched a regional virtual career exploration platform, in collaboration with local intermediaries, to showcase companies virtually allowing students to learn about in-demand careers within manufacturing and advanced industries.

2021 READI PROPOSAL

The Digital Innovation Hub showcases over 250 assets across 100+ business innovation, entrepreneurship, and workforce development related organizations. The program has an acute focus on retention of regional STEM graduates within local industry firms by enabling connections to employment opportunities and community engagement activities to highlight quality of place and increase likelihood of retention.

In 2019, the South Bend - Elkhart region, bolstered and inspired by its rich history in innovation, entrepreneurship, and fortitude, and supported by a transformational Lilly Endowment grant, took the bold step to scale and formalize the regional innovation ecosystem with the launch of the Labs for Industry Futures and Transformation (LIFT) Network, focused on the links between strong research universities, a skilled workforce, and accessible risk capital to create a diversified economy of the future based on technology and advanced manufacturing. By connecting cutting-edge expertise, technologies, workforce development programs, and innovation-based facilities for collaboration across education, community and industry partners, the LIFT Network supports the region through the transformation to an increasingly digital and automated future, enhancing the current manufacturing base with new business models, technologies, and the University of Notre Dame. "I felt this deep passion to have my work make a difference and create a lasting impact," says Chawla, 43. "I believed that machine learning could benefit the common good."
future, enhancing the current manufacturing base with new business models, technologies, and tailored workforce training programs while accelerating new high-tech sector growth in the region.

Collaborative Themes

Following planning discussions, which spanned 15 weeks, during which 94 collaborative convenings and regional stakeholder sessions took place, the following common themes emerged as areas of immediate priority. These themes address the economic opportunities, challenges, and trends reviewed in prior sections and are reflected as priority strategies and proposed investments in this proposal.

Quality of Place

Vibrant public spaces and places encourage talent retention and draw in new residents to a place. This may include cultural amenities, park enhancements, and other concepts that can be experienced by anyone.

Housing

Construction projects offering workforce housing and, in turn, creating high-quality vibrant places, revitalizing underutilized areas, increasing property values, and increasing the share of population of prime working age.

Public Private Partnerships

Advanced industry-driven public-private partnerships focused on R&D, commercialization, and technology adoption by employers; these projects meet industry demand and lead to a higher income rate.

Innovation

Accelerating the expansion of new and existing companies through the adoption of new technology, focusing on the transition to a more digital economy.

Inclusive Entrepreneurship

Inclusive entrepreneurship is a catalyst for an entrepreneurship-led economic development strategy. This means using an equitable lens to put more resources around individuals, locations, and business types with greater need.

Technical Assistance

Support services including coaching, access to capital, business planning, and connections to suppliers/customers. Technical assistance is intended to encourage an entrepreneur to develop the business.

Studies/Physical Space

Studies and physical spaces provide a landing place to host timely and relevant workshops and navigate through the entrepreneurial process with tools coaching and mentorship, encouraging a robust entrepreneurial ecosystem, supporting startup founders at every stage.

Entrepreneurial Education

Entrepreneurial education, from kindergarten to post-secondary, is integral to a vibrant entrepreneurial ecosystem and a key component to talent retention. College students support the front end of the funnel to create more startups while K-12 startup education fosters future retention.

International Talent

Attracting international talent through targeted efforts, providing services to support cultural integration, and encouraging companies to sponsor individuals, creates a direct net-positive effect.

College Student Retention

With over 40,000 students across the region, rigorous efforts can be made to retain them in the region. Such programming includes fellowships and internships.

Storytelling

Data proves a position, while stories make it stick. The South Bend - Elkhart region has created a regional brand over the past two years and now is the time to elevate the stories of our residents.

Connections and Network Building

Breaking down the barriers across geographies, industries, and demographics is essential to an incredible and resilient region. Connecting people creates great opportunities and with “people to know” we’re connecting talent to greater employment opportunities to further their future success.

Healthcare and Health Disparities

Projects focused on improving health outcomes through training of individuals in the health sciences, nursing, etc. and involving anchor institutions such as health systems or higher education institutions.

Career and Technical Education

Talent development through skilled trades and workforce training partnerships or facilities.

Workforce Training and Credentialing

Projects or initiatives to promote digital literacy in the workforce and adoption of digital processes by employers.

Childcare

Programs that increase the capacity for high-quality child care (PreK) in support of youth development, improved health, and to remove barriers to adult employment.

Data and Research

Conduct research and analyze data to inform program design and evaluation. This would inform investment criteria of which projects are funded and have the most impact and improve measurements of success over a baseline data.

Rural Impact

Projects with an impact on rural areas of the region by increasing vibrancy for current and future residents and promoting activities and opportunities to residents or visitors; investments in urban areas that beneficially impact rural communities and consider their impact on rural communities; projects aligned with state initiatives such as ISBA or ODRA.

Infrastructure

Fundamental facilities and systems to support improve functionality by improved connectivity through air, road, rail, water, and broadband. Site readiness initiatives, resilience and environmental preparedness, available land/property initiatives, spec building development.

Diversity, Equity, and Inclusion

Eliminating barriers through community-based programming and infrastructure.

Benchmark Regions

In each planning exercise, we compare the South Bend - Elkhart region’s economic performance to other metropolitan statistical areas (MSAs) that are performing better in various economic and quality of place measures. Comparing the South Bend - Elkhart region to regions performing better within specific indicators can assist in identifying appropriate targets and performance measures that will help to define and drive growth our region might reasonably aspire to achieve (North Central Indiana Regional Development Authority, 2016).

For the Plan for Prosperity, Growth, and Inclusion Report, benchmark MSAs have higher Per Capita Personal Income, with additional selection criteria including:

- Not an East Coast, Sun Belt or West Coast state
- Does not encompass a state capital city
- Population is between 200,000 and 1,000,000
- Compound Annual Growth Rate of Real GDP per Worker is positive
- Manufacturing industry accounts for more than 14 percent of total employment
- Thirteen Metropolitan areas met these criteria and five were selected as “Benchmark MSAs” including: Appleton, WI; Cedar Rapids, IA; and Grand Rapids, MI.

For the purposes of the South Bend - Elkhart region could most effectively market its brand to positively impact jobs, economic development, visitation, and relocation desirability.

In the 2018 Tides of Change report, a series of economic and innovation measures were assessed in comparison to five benchmark MSAs, including: Ann Arbor, MI; Akron, OH; Greenville + Spartanburg, SC; Cedar Rapids, IA; and Grand Rapids, MI. Data on the performance including patent awards, “young firms”, risk capital and federal funding investment, as compared with the benchmark regions, as well as data on R&D investments, can be referenced throughout the Tides of Change report.

Related specifically to marketing and talent attraction, Resonance referred to communities within in New Mexico, Ohio, Utah, Delaware, and New York to demonstrate ways the South Bend - Elkhart region could most effectively market its brand to positively impact jobs, economic development, visitation, and relocation desirability.
Over the past four years, the South Bend - Elkhart region has moved full-steam ahead to execute the REDS Plan, with each activity of every strategy designed to help the region achieve the ultimate goal of matching or exceeding the national per capita personal income. Metrics have been developed to assess progress with ambitious targets set for each goal, each year. As we transition into the half-way point of this implementation process, we are pleased to share a unique reflection on the progress the region has made to date, while looking forward to the immense growth to come.

While per capita personal income (PCPI) continues to grow in the South Bend - Elkhart region, it has slowed in recent years and trails the national growth rate. PCPI increased to $47,362 in 2019, which is 83.84 percent of the national average. This was a 1.34 percent annual growth rate for the regional PCPI, compared to the national growth rate of 3.5 percent. The region's PCPI must increase by 6.3 percent annually to meet the national average by 2025. Between 2011 and 2019, PCPI in the region increased an average of 4.25 percent per year.

### Per Capita Income

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>POPULATION 2019</th>
<th>PER CAPITA INCOME 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Bend-Elkhart Region</td>
<td>524,425</td>
<td>$47,362</td>
</tr>
<tr>
<td>Akron, OH Metro Area</td>
<td>703,479</td>
<td>$51,095</td>
</tr>
<tr>
<td>Appleton, WI Metro Area</td>
<td>237,974</td>
<td>$52,686</td>
</tr>
<tr>
<td>Cedar Rapids, IA Metro Area</td>
<td>273,032</td>
<td>$53,143</td>
</tr>
<tr>
<td>Grand Rapids-Kentwood, MI Metro Area</td>
<td>1,077,370</td>
<td>$50,330</td>
</tr>
<tr>
<td>Greenville-Anderson, SC Metro Area</td>
<td>920,477</td>
<td>$45,436</td>
</tr>
</tbody>
</table>

Population 2019 - Bureau of Economic Analysis, Regional Economic Accounts
Per Capita Income 2019 - Bureau of Economic Analysis, Regional Economic Accounts

### Diversity, Equity, and Inclusion

Long-term outcomes of diversity, equity, and inclusion strategies include:

- Increased employment, income, and economic well-being for African-American and Hispanic populations within the region
- Increased growth and profitability of minority-owned companies
- Growth in employment, investment, and production within the region
- Increased racial and ethnic diversity of the region’s population

### Annual Per Capita Income in the South Bend - Elkhart Region as a Percentage of the U.S. Per Capita Personal Income

![Graph showing annual per capita income as a percentage of the U.S. per capita personal income from 2010 to 2019.]

Non-white Non-Hispanic Labor Force Participation Rate - American Community Survey 2015-2019
Share of Non-white Non-Hispanic Households with Annual Income Below $35,000 - Census American Community Survey 2015-2019

### Per Capita Income Cont.

<table>
<thead>
<tr>
<th>YEAR</th>
<th>PER CAPITA PERSONAL INCOME (PCPI)</th>
<th>REGIONAL PERCENTAGE OF NATIONAL PCPI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>$45,160</td>
<td>82.1%</td>
</tr>
<tr>
<td>2018</td>
<td>$46,692</td>
<td>85.5%</td>
</tr>
<tr>
<td>2019</td>
<td>$47,362</td>
<td>86.9%</td>
</tr>
<tr>
<td>2025 Goal</td>
<td>$69,600</td>
<td>100%</td>
</tr>
</tbody>
</table>

Per Capita Income - Census American Community Survey/StatsAmerica

While per capita personal income (PCPI) continues to grow in the South Bend - Elkhart region, it has slowed in recent years and trails the national growth rate. PCPI increased to $47,362 in 2019, which is 83.84 percent of the national average. This was a 1.34 percent annual growth rate for the regional PCPI, compared to the national growth rate of 3.5 percent. The region’s PCPI must increase by 6.3 percent annually to meet the national average by 2025. Between 2011 and 2019, PCPI in the region increased an average of 4.25 percent per year.


**Education and Workforce Strategies**

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>LABOR FORCE PARTICIPATION RATE (16+)</th>
<th>POPULATION WITH BACHELOR’S DEGREE OR HIGHER</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Bend-Elkhart Region</td>
<td>64.1%</td>
<td>25%</td>
</tr>
<tr>
<td>Akron, OH Metro Area</td>
<td>64.3%</td>
<td>32%</td>
</tr>
<tr>
<td>Appleton, WI Metro Area</td>
<td>70.7%</td>
<td>30%</td>
</tr>
<tr>
<td>Cedar Rapids, IA Metro Area</td>
<td>68.8%</td>
<td>31%</td>
</tr>
<tr>
<td>Grand Rapids-Kentwood, MI Metro Area</td>
<td>67.6%</td>
<td>33%</td>
</tr>
<tr>
<td>Greenville-Anderson, SC Metro Area</td>
<td>62.1%</td>
<td>30%</td>
</tr>
</tbody>
</table>

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Current postsecondary attainment, including college degrees, workforce certificates, industry certification, and other high-quality credentials, of the South Bend - Elkhart region’s population between 25-64 years old is 34 percent. The region also tracks the Weighted Workforce Education Index, a weighted score of the educational attainment of the workforce, currently 32 percent, as an effective means of comparing the level of total workforce education across locations and over time.

---

**Entrepreneurship**

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>BUSINESS BIRTH RATE PER 100 ESTABLISHMENTS</th>
<th>RD PER 10,000 PEOPLE</th>
<th>VENTURE CAPITAL PER 2019 EMPLOYMENT</th>
<th>EMPLOYMENT IN FIRMS UNDER FIVE YEARS OLD</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Bend-Elkhart Region</td>
<td>7.2</td>
<td>-</td>
<td>-</td>
<td>6.6%</td>
</tr>
<tr>
<td>Akron, OH Metro Area</td>
<td>6.6</td>
<td>$25.3</td>
<td>-</td>
<td>8.40%</td>
</tr>
<tr>
<td>Appleton, WI Metro Area</td>
<td>6.0</td>
<td>-</td>
<td>$149</td>
<td>8.61%</td>
</tr>
<tr>
<td>Cedar Rapids, IA Metro Area</td>
<td>7.7</td>
<td>-</td>
<td>$9,069</td>
<td>7.08%</td>
</tr>
<tr>
<td>Grand Rapids-Kentwood, MI Metro Area</td>
<td>7.8</td>
<td>$11.6</td>
<td>$855</td>
<td>7.70%</td>
</tr>
<tr>
<td>Greenville-Anderson, SC Metro Area</td>
<td>9.3</td>
<td>$45.0</td>
<td>$659</td>
<td>10.65%</td>
</tr>
</tbody>
</table>

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**Long-term outcomes of diversity, equity, and inclusion strategies include:**

- Greater availability of "human capital" to companies in the region produced both by improved work readiness of workers within the region and by attracting skilled labor from outside the region.
- Increased growth and profitability of companies in the region enabled by their ability to attract enough workers with the skills and education levels they need.
- Net migration into the region by workers from elsewhere, producing growth in the workforce and population.
- Growth in employment, investment, and production within the region because of higher personal income leading to an increased demand for goods and services.
- Net migration into the region by workers - attracted from elsewhere by the availability of high paid jobs - producing growth in the workforce and population.

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Current postsecondary attainment, including college degrees, workforce certificates, industry certification, and other high-quality credentials, of the South Bend - Elkhart region’s population between 25-64 years old is 34 percent. The region also tracks the Weighted Workforce Education Index, a weighted score of the educational attainment of the workforce, currently 32 percent, as an effective means of comparing the level of total workforce education across locations and over time.
# Areas of Opportunity for Investment

## Industry

<table>
<thead>
<tr>
<th>Location</th>
<th>Annual Employment Growth</th>
<th>GDP Per Capita 2019</th>
<th>Average Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Bend-Elkhart Region</td>
<td>2.0%</td>
<td>$55,344</td>
<td>$59,322</td>
</tr>
<tr>
<td>Akron, OH Metro Area</td>
<td>0.9%</td>
<td>$47,063</td>
<td>$63,337</td>
</tr>
<tr>
<td>Appleton, WI Metro Area</td>
<td>1.4%</td>
<td>$58,325</td>
<td>$62,763</td>
</tr>
<tr>
<td>Cedar Rapids, IA Metro Area</td>
<td>0.7%</td>
<td>$65,453</td>
<td>$65,239</td>
</tr>
<tr>
<td>Grand Rapids-Kentwood, MI Metro Area</td>
<td>3.1%</td>
<td>$55,368</td>
<td>$61,725</td>
</tr>
<tr>
<td>Greenville-Anderson, SC Metro Area</td>
<td>2.8%</td>
<td>$51,403</td>
<td>$60,663</td>
</tr>
</tbody>
</table>

Employment Growth - Bureau of Economic Analysis  
GDP per Capita - Bureau of Economic Analysis  
Average wages - Bureau of Economic Analysis  

Growth of Jobs in Higher Pay Traded Industry Clusters include clusters paying significantly greater than the private sector average, including: IT services, engineering/environmental technical services, other transportation equipment; life sciences; RV, travel trailers, and campers; private colleges and universities; transportation, distribution and logistics; and metal processing and products.

## Talent

<table>
<thead>
<tr>
<th>Location</th>
<th>Labor Force Participation Rate (16+)</th>
<th>Net Migration Per 1,000</th>
<th>Population with Bachelor’s Degree or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Bend-Elkhart Region</td>
<td>64.1%</td>
<td>-1.18</td>
<td>25%</td>
</tr>
<tr>
<td>Akron, OH Metro Area</td>
<td>64.3%</td>
<td>-2</td>
<td>32%</td>
</tr>
<tr>
<td>Appleton, WI Metro Area</td>
<td>70.7%</td>
<td>-15</td>
<td>30%</td>
</tr>
<tr>
<td>Cedar Rapids, IA Metro Area</td>
<td>68.8%</td>
<td>2</td>
<td>31%</td>
</tr>
<tr>
<td>Grand Rapids-Kentwood, MI Metro Area</td>
<td>67.6%</td>
<td>3</td>
<td>33%</td>
</tr>
<tr>
<td>Greenville-Anderson, SC Metro Area</td>
<td>62.1%</td>
<td>2</td>
<td>30%</td>
</tr>
</tbody>
</table>

Labor Force Participation Rate (16+) - American Community Survey 2015-2019  
Net Migration per 1,000 residents - American Community Survey 2015-2019  
Retention of graduates - American Community Survey 2015-2019

Long-term outcomes of diversity, equity, and inclusion strategies include:

- Greater diversity of industries and occupations providing employment in the region  
- Increased income produced by the regional economy on a per capita and per worker basis  
- Growth in employment, investment, and production within the region because of higher personal income leading to an increased demand for goods and services.

- Net migration into the region by workers attracted from elsewhere by the availability of high-paid jobs producing growth in the workforce and population.
- Greater availability of “human capital” to companies in the region by attracting skilled labor from outside the region  
- Increased racial and ethnic diversity of the region’s population.
RURAL COMMUNITIES IMPACT

While Elkhart and St. Joseph Counties are considered urban counties, Marshall County, with a population of 46,093, is considered a rural county. Like most of Indiana’s rural counties, Marshall County lost population over the last decade, with a two percent decline (U.S. Census). The regional planning efforts recognize the unique challenges and opportunities existing in Marshall County and other unincorporated areas of the region. Rather than attempt to replicate urban economies, our rural economic development effort works to leverage the spatial distribution of economic activity, creating more access for all residents.

There has been an intentional effort to develop and support programs to preserve, enhance, and develop the extraordinary assets in these communities, including diversified industries, natural beauty, quaint small towns, historic properties, and natural resources. Construction of a hotel at Potato Creek State Park — one of ten capital projects eligible to receive funding through a $550 million allocation in the state budget — is an example of a project that builds on natural resources, bringing more tourists and jobs to rural communities and adding to the quality of place across the entire South Bend - Elkhart region.

THE SOUTH BEND - ELKHART REGION EMBRACES THE FACT THAT IT OFFERS URBAN AND RURAL, MAIN STREET AND COUNTRYSIDE, RIVERFRONT AND LAKESHORE, SUMMER AND WINTER — ALL IN EQUAL MEASURE.

Investments in urban areas positively impact rural communities and vice versa. An overarching vision for the region ensures that investments such as Regional Cities and Stellar Communities are enhancing all communities, increasing the balance of lifestyle and career options for an increasingly diverse makeup of residents and visitors.
The strategies, actions, and initiatives represented within this Smart, Connected Communities 2030 Plan were identified and prioritized from the original REDS Plan, with input from the five Regional Partnership advisory committees (Diversity, Equity, and Inclusion; Education and Workforce; Entrepreneurship; Industry Growth and Talent Attraction and Retention), the READI Planning Steering Committee, the RDA Board, and a public RFI process that received 171 submissions from across the region representing $1.5 billion of proposed investment, including submissions from municipalities, anchor institutions, the higher education community, and the entrepreneurial ecosystem. Both the brick and mortar projects and the programmatic strategies submitted during the RFI process informed the strategic themes in the Smart, Connected Communities 2030 Plan and exemplify the communities’ commitment to regional economic development. Following robust dialogue spanning multiple committee meetings, and one-on-one discussions with interested parties, the final portfolio of strategies emerged. Full lists of committee participants and project idea submissions can be found in Appendices A and B.

The Smart, Connected Communities 2030 Plan serves as an outline of the strategies the South Bend - Elkhart region designed to increase talent attraction and retention, improve overall quality of place and quality of life, and amplify the impact of our entrepreneurial ecosystem and innovation economy, while supporting our core regional economic development goals of:

- Raising post-secondary attainment among the region’s residents from 34 to beyond 50 percent
- Transforming net out-migration to a positive in-migration
- Helping to establish 275 high-growth startups
- Growing jobs in higher pay traded industry clusters by 20 percent
- Improving South Bend - Elkhart region’s national MSA percentile rank of minority income disparity from the 15th percentile to the 80th percentile

We intend to accomplish these goals by 2030.

ALIGNMENT WITH THE STATE’S ECONOMIC DEVELOPMENT PRIORITIES

Communities across the South Bend - Elkhart region are working diligently to align economic development goals and efforts with each other, peer regions in the state, and the State of Indiana as a whole. By sharing best practices and coordinating investments, everyone is able to achieve their goals most effectively. Northeast Indiana, Southwest Indiana, and the South Bend - Elkhart region have built a strong relationship with each other and the state through the successful implementation of the Regional Cities Initiative. The South Bend Regional Chamber of Commerce meets regularly with other chambers of commerce based in urban areas across the state to discuss common trends and initiatives and align efforts. The South Bend - Elkhart region and northwest Indiana collaborate frequently to enhance and generate additional awareness of shared assets such as the South Shore Line and Lake Michigan and are currently exploring a concept for the Greater South Shore Tech Corridor.

The collaborative planning has resulted in strategies well aligned with the State’s economic development priorities of Quality of Place and Quality of Life, Innovation and Entrepreneurship, and Talent Development and Attraction. 

Quality of Place and Quality of Life

In an effort to eliminate blight and create vibrant places that will
attract and retain talent, the RDA has been supporting brick and mortar quality of place projects since receiving a Regional Cities Grant from the State of Indiana in 2016. Should we be awarded a READI grant, the region will invest in an expanded Regional Cities Initiative that will create high-quality vibrant communities to retain and attract people in the South Bend - Elkhart region. The four project categories prioritize investments that will enhance the region’s expansive natural resources, eliminate blight, and expand arts and cultural amenities.

**Innovation and Entrepreneurship**

Through its Industry Growth and Entrepreneurship strategies, the region is focused on supporting advanced industries, strengthening emerging industry clusters, and increasing the rate of entrepreneurial activity.

The City of Elkhart and NineTwelve Solutions recently hosted a group of local thought leaders at the 16 Tech Campus in Indianapolis for a roundtable discussion with representatives from Conexus, Central Indiana Corporate Partnership, Purdue Manufacturing Extension Partnership, and the IEDC to explore state opportunities to advance Elkhart and the South Bend - Elkhart region as a leader in Industry 4.0 technologies. The Emerging Manufacturing Collaboration Center, an applications lab for the Indiana 5G Zone, participates in the IEDC’s connected factory pilot project, and other initiatives are among a set of local projects proposed to build on the State’s innovation investment strategies. These partnerships will add to the existing collaboration between the region’s LIFT Network and the State. There is currently a strong regional effort to build company awareness of the Manufacturing Readiness Grant program administered by the IEDC and Conexus Indiana. Beyond marketing the opportunity, INDy Labs and enfocus are providing grant development services to help companies prepare successful grant applications and increase investments that will modernize the regional manufacturing sector.

This regional engagement of industry, through LEDO Business Retention and Expansion efforts, the Wages and Benefits Survey, the LIFT Network Industry Council, and other convenings, enables the region to aggregate information and feedback and share this to inform the state’s activities as well. The region’s ability to quickly convene and communicate with industry proved critical as the COVID-19 pandemic expanded in 2019 and we were quickly able to convene stakeholders and deliver a Responsible Return to Work Report to the state providing input from 220 companies representing over 90,000 employees in the South Bend - Elkhart region.

The region has been engaged in a partnership with Elevate Ventures since 2012 to increase the amount of entrepreneurial activity in the region. This has been key in providing accelerator programs like Elevate Origins and Elevate News as well as expanding the amount of investment available for local startups. To date, Elevate Ventures has made 96 investments totaling $6.7 million in 53 companies in the region. Beyond the direct investment, it has catalyzed a proof of concept fund, increased awards at pitch competitions, and leveraged investment of federal research dollars and co-investment from angel investors. This proposal expands on that relationship by launching loan and grant programs in support of high-growth startups. Entrepreneurial Support Organizations (ESOs) in the region are working together to build awareness of state resources for entrepreneurs through Elevate Ventures and other state programs and resources like the Indiana Small Business Development Center, Innovate WithIN PITCH competition, and our state certified Technology Parks.

**Talent Development and Attraction**

Through its Education and Workforce and Talent Attraction and Retention strategies, the region is focused on understanding the needs of the workforce and supporting education and training programs and recruitment activities that will ensure availability of a skilled workforce.

In 2020, the Indiana Secretary of Career Connections and Talent Blair Milio, Indiana Commissioner for Higher Education Teresa Lubbers, and Indiana Destination Development Corporation (IDDC) Secretary and CEO Elaine Bedel, joined local officials announcing the South Bend - Elkhartregion as a 21st Century Talent Region, a statewide designation awarded to Indiana communities focused on working collaboratively to attract, develop, and connect talent. The 21st Century Talent Region designation process informed many of the strategies in the Smart, Connected Communities 2030 Plan and the region continues to work with the State of Indiana to advance common goals.

Regional economic development professionals recently met with members of the IEDC team focused on workforce issues to convey workforce needs being experienced by the region’s major employers and are engaging in partnership discussions between Conexus, the IEDC, and the Governor’s Workforce Cabinet to develop advanced industry training programs for recipients of Manufacturing Readiness Grants, evident via an early win registering a Robotics Apprenticeship program at Joman Manufacturing and Fabrication (a first round Manufacturing Readiness Grant recipient).

Building on the Regional Cities Initiative and its focused effort on supporting brick and mortar quality of place projects, the Talent Attraction and Retention strategies add an essential programming component to generate awareness and increase vibrancy within the built environment. This plan prioritizes “Telling the Story” of the South Bend - Elkhart region. In addition to implementing the WE + YOU marketing strategy and encouraging remote workers to relocate to the Bend - Elkhart region. In addition to implementing the WE + YOU marketing strategy and encouraging remote workers to relocate to the region, local stakeholders recently met with Secretary Bedel to discuss opportunities for the region to amplify the IEDC’s marketing campaigns and share the story about our quality of place, life, and opportunity to attract and retain talent, students, businesses, and visitors to the state. The Destination Marketing Organizations across the South Bend - Elkhart region are actively engaged with developing and executing on the region’s economic development plan, recognizing that when it comes to attracting people and companies, it all starts with a visit!
INVESTMENT CRITERIA

Example Projects

Following the narratives and strategies for each pillar, there is a list of example READI Projects: stellar examples of projects our region would like to pursue with the support of READI funding that might be considered in the long term. The ultimate portfolio of projects supported by READI funds will require further due diligence and vetting before the region moves forward to execution and implementation of individual projects. The RDA will be the entity responsible for fiduciary management and final approval of any project concepts, with support from the Regional Partnership.

Project Evaluation

If selected for a financial partnership through the state’s READI program, the RDA will coordinate with the Indiana Economic Development Corporation (IEDC) on projects that will receive funding as the plan is implemented. These projects may be one of the Example Projects in the Plan or a new project submission. In order to prioritize projects and programs for the IEDC’s consideration, the RDA intends to conduct a formal Request for Proposal (RFP) process identifying the specific projects and programs that both advance the goals of the Smart, Connected Communities 2030 Plan and are most aligned with the IEDC’s objectives for the READI program.

To review and vet READI project submissions, a prioritization tool will be used considering the following investment Criteria:

- Project Budget (including match requirements)
- Timeline of Implementation
- Regional Collaboration and Partnership
- Quality of Place Impact
- People Impact
- Alignment with Strategic Goals and Priorities (Diversity, Equity and Inclusion, Education and Workforce, Entrepreneurship, Industry Growth, Talent Attraction and Retention)
- Level of Broad Long-Term Impact
- Overall Perception of the Project

These criteria also provided context for identifying a core set of example READI Projects that are highly aligned with the state’s goals for the program and are described herein. Input from the Regional Partnership’s five pillar advisory committees will ensure investments in programs and RCI 2.0 projects are aligned with the goals of the Smart, Connected Communities 2030 Plan. Input from the Mayors and Commissioners will ensure investments are consistent with the vision of the region’s cities and counties and that the local public match funding will be available.

Additional strategies and projects will be advanced through local and regional investment, other IEDC tools, or other state agencies. The Regional Partnership advisory committees will continue to prioritize potential programmatic investments and make recommendations to the RDA.

The RDA has successfully identified, negotiated, documented and executed investments into 28 Regional Cities Initiative (RCI) projects to date. Given that there was substantial, but still limited funding to be awarded, a methodology was developed as a guideline to award the RCI funds in an equitable, consistent manner while generating the greatest benefit to the region. Absolute and subjective allocation criterion was developed and a scorecard was used to assign points based on how closely each project fits the criterion. A similar method, updated to reflect the specific impact metrics required by the IEDC, will be used to award READI funds, allowing the region to deploy grants in an efficient and effective manner.

Absolute requirements for the original RCI allocations included:

- State RCI funds would be no more than 20 percent of the total project cost
- At least 60 percent of funding from private sources
- Clear owner responsible for executing the project
- Brick and mortar project, excluding broadband infrastructure
- Completion within the stipulated time frame
- Additionally, there were subjective requirements including:
  - Region-wide impact
  - Ability to attract talent to the region
  - Bringing national recognition to the region
  - Positive Return on investment
  - Firmness of match fund commitments from the public and private sectors
  - Amount of Regional Cities funds as a percentage of the total project cost
  - Clear project champion
  - How likely the project is to achieve its goals
  - Could the project begin within 12 months?

Lastly, the RDA considered the following guiding factors: extent of public benefit, revitalization of existing vacant, blighted or underutilized assets within the region, and embodiment of the goals of the Regional Cities Initiative, such as regionalism and inclusivity of all communities.
QUALITY OF LIFE AND QUALITY OF PLACE

Investing in place-based development strategies to align and improve both the physical environment in which people live and work and the unique resources that exist within communities that can support business development and innovation for greater economic outcome.

WE + YOU
ACCESS TO SUCCESS

Whether you are looking for world-class art, theater, or music or you’re on the hunt for some great football and tailgating, the South Bend - Elkhart region has it all. You can white water raft in the heart of downtown and explore the sand dunes of Lake Michigan, take in some history at the Studebaker National Museum, or find your new favorite craft beer. Only 90 minutes from Chicago and our nation, we experienced unprecedented collaboration between business, academic, public, and private leaders, resulting in the formation of a Regional Development Authority and development of the Innovate Indiana plan.

A vision emerged to build the region as a knowledge-driven, highly connected group of communities that serves and provides access to a global innovation economy and become recognized for our world-class higher education and community partnerships, superior access and connectivity, and high performing communities. With a focus on density, connectivity, and amenities, the $42 million Regional Cities grant has been invested as seed funding into a set of 28 projects that are enhancing arts and culture, trails and parks, mixed-use housing, and more.

Marquee projects include construction of the Potawatomi Zoo entrance and giraffe habitat, aquatics centers in Elkhart and Plymouth, manufacturing centers in Plymouth and Argos; and mixed-use housing projects in urban centers across Elkhart, Marshall, and St. Joseph counties. The grant also supported improvements to Howard Park and Ironworks Plaza; renovation of the Studebaker building facade, Hotel Elkhart, Goshen Theater, and REES Theater. The direct investment, including state grant funds, private investment, and local public sector matching funds, is over $350 million.

The indirect return on investment is beyond calculation. The projects have provided innovative options for current and future residents to live, learn, work, and play. They have increased community pride, eliminated blight, connected our communities, and drawn national attention to us. Beyond the brick-and-mortar projects that have the potential to transform our communities for decades, the grant served as a catalyst to transform our communities by encouraging our community leaders to come together in an unprecedented way and making us think about sustaining our initiatives that enable the region to both attract and retain the brightest from our schools, our State, and our nation.

Recreation amenities such as trails, bicycle paths, and water access, as well as arts and culture amenities such as museums, venues, theaters, and downtown entertainment, are key decision factors as educated, younger workers consider places to live. The region must do a better job of generating awareness of the existing natural resources within the region, such as Lake Michigan, Potato Creek State Park, award-winning parks, and an extensive network of trails, rivers, and inland lakes, as well as investing in place-based development which has the added benefit of attracting families and retirees toward urban living. The region’s investments in place-based development projects have positively impacted Density, Connectivity, Amenities, and Productivity, four key place-based success factors critical in creating competitive places and employment centers (Innovate Indiana, 2015).

Consistently, the local public investment in urban core projects catalyzed additional investment from the private sector. While the publicly supported South Bend Blue Ways and its signature Howard Park are a huge quality of place improvement individually, this further catalyzed unprecedented private development including $24 million in the Village at Riverwalk neighborhood which added 43 single-family homes, 48 townhomes, and 42 apartment units to downtown, $27 million for Notre Dame’s hydroelectric project at Seitz Park, $3.7 million for the Notre Dame boat house, and $34.5 million Cascades development offering mid-rise luxury condos.

As key anchor institutions, cities, counties, K-12 school systems, colleges, and universities have been key partners in building cultural amenities that are integrated with the larger community. Set to open fall 2023, Notre Dame’s 70,000 square foot Rasclin Murphy Museum of Art is being constructed at the south edge of campus with an outward facing orientation to serve as a gateway to campus and a welcoming community partner. Goshen College is partnering with the City of Goshen to locate the Tennis Bubble and Community Pavilion and Ice Rink projects on the eastern edge of campus so that these recreation opportunities are accessible to all city residents and visitors. IU South Bend’s proposed Regional Health Sciences Simulation and Innovation Center will renovate a building along the river across from campus to house a state-of-the-art health sciences simulation and innovation center to serve the educational, health systems, and industries in the South Bend - Elkhart region. As an additional benefit to the project’s main focus on education, the Small Business Development Center will be hosted in the center to increase community accessibility and the project will further enhance public access to parks, roads, and the river along the Northside Boulevard corridor between the University and Howard Park.

Higher Education Institutions are also leading planning efforts to connect communities in the region through a sustainable future thinking land use planning process. By using a combination of regional and urban planning tools with natural and technologically advanced processes, Notre Dame’s Resilient Saint Joseph project will study the St. Joseph river and other connectivity factors along the...
Regional strategies to achieve economic goals and objectives

Quality of Life and Quality of Place

Investments are intended to highlight the abundant natural resources as part of creating high-quality communities across the region. A variety of recreational amenities are needed in addition to a low cost of living, low energy, and water costs.

Recreation

Previous Regional Cities investments in multiple recreation projects supported quality of place enhancements at Patowmack Zoo, South Bend Blue Ways’ Howard Park, Lundquist Park in Elkhart, Beutter Park at Ironworks, and Hotel Elkhart.

The South Bend Blue Ways project was a series of public amenities and mixed-use developments which included the development of Howard Park. As part of the project, Howard Park built a mixed-use event center, signature 13,000 sq. ft playground, interactive water fountains and jets, and a 16,000 sq. ft ice-skating trail and pond. The Blue Ways and East river corridor.

The project will involve research on materials and natural infrastructure solutions to protect people, homes, and habitats. This will include holistic design solutions that integrate advanced principles of science, engineering, urban design and infrastructure, and will serve as a prototype for projects nationally and internationally.

The region will not be able to accomplish diversification goals, population growth, and increased income without sustained substantial investment in quality of place amenities through recreation, trails, athletics, health and wellness, arts and culture, economic development, and housing projects.

A Regional Cities 2.0 program would be implemented to continue investments in these essential brick-and-mortar quality of place projects.

Strategies through Regional Cities 2.0:

To create high quality, vibrant places and employment centers focused on density, connectivity, amenities, and productivity, the region will advance the following strategies through Regional Cities 2.0:

- Recreation, trails, athletics, health, and wellness
- Trails
- Health and Wellness

Regional Cities investment supported renovation of a building in downtown Elkhart to house the IU South Bend - Elkhart Center Rehabilitation Sciences. The inaugural class for the MS in Occupational Therapy and for the MS in Speech Language Pathology were welcomed Fall 2021. The center could not have accomplished this milestone of a state-of-the-art renovated space, attracted the talented students and faculty and filled these programs without the community partnership of the RDA, Community Foundation, and others.

Beacon Health System, Saint Joseph Health System, Goshen Health System, and other health care providers serve as anchor institutions for the region, employing thousands and playing an integral role in improving the region’s quality of life. In addition to programmatic investments to increase skilled healthcare talent, several brick and mortar projects are proposed that will expand the quality and access of healthcare across the region and beyond.

To improve health outcomes for urban and rural residents across the South Bend - Elkhart region, Beacon Health Systems and supporting investors are planning to invest more than $260 million into a set of capital improvement projects at facilities in Elkhart Middlebury Mishawaka, Granger and South Bend. The following projects will provide greater access to healthcare services, add 588 new jobs, improve associate and physician retention, and provide best-in-class facilities for patients and families.

- The South Bend Campus Redevelopment Plan will be the most significant capital investment in Beacon’s history, including construction of a new patient tower, trauma bays, and upgrades throughout Memorial Hospital
- The Beacon Integrative Health and Lifestyle District is a mixed-use development incorporating workforce housing, parking, retail, hotel, and commercial space, all anchored by a 50,000 sq. ft health and wellness facility supported by Beacon Health System. The location adjacent to the south of the hospital campus bridges the gap between the City’s largest employer and downtown South Bend.
- A 20-bed flexible acuity patient care unit at Elkhart General Hospital.
- Replace and enhance family medicine and occupational medicine services in Middlebury Indiana, including recruitment of a new physician to the community.
- A Beacon Mishawaka Outpatient Center to provide access to diagnostic, primary, and specialty care in convenient location that will serve current residents and attract new people to downtown Mishawaka.
- Expansion of Beacon Health and Fitness Granger allowing for more members and services.

Athletics

Major investments were granted through Regional Cities for construction of aquatics centers in Elkhart and Plymouth and for a premier soccer field in conjunction with the Boys and Girls Club as part of the WaNee Vision 2020 initiative.

The Elkhart Aquatics Center, anchored by a 1.1 million gallon bigger-than-olympic size pool, is bringing world class athletic programs from across the country to compete, and stay in the region and reimagined Hotel Elkhart. As COVID-19 shut down fitness centers across the nation, the Elkhart Aquatics Center became a central hub for major swim competitions that could not be hosted elsewhere. With the number of spectators drawn to downtown Elkhart for prestigious swimming events, there has consequently been higher demand for easily accessible food options and land development. A private developer is now constructing a mixed-use development on an adjacent parcel that will offer condominiums, offices, and retail space, further adding to the density of amenities in the downtown area. An investment in one quality of life project is spinning off long-term investments in the entire community.

Example READI Projects include:
- Mishawaka Fieldhouse
- George Wilson Park
- Goshen’s Tennis Bubble, Community Pavillion and Ice Rink

Bank redevelopment projects connected parks and neighborhoods along the St. Joseph River and stimulated housing developments along an area undeveloped corridor.

Trails

Physical, communications, and social networks connect the region both internally and externally. Increased connectivity in all of these areas will position the region as a magnet for talent and as a global knowledge-based economy.

New and expanded trails between cities and major improvements to the South Shore rail services to and from Chicago are dramatically impacting quality of place and physical connectivity.

A recent Regional Cities grant to the SR 933 Trail Project will significantly enhance the safety and aesthetics of the Trail and extend the amount of time that pedestrians and bicyclists can use the trail that links to the 17 mile IN-MI River Valley Trail system. Situated at the Indiana Toll Road exit to South Bend and Notre Dame, this is often the first impression for visitors to our community and there is significant value to enhancing the aesthetic appeal of corridors like this in our region.

The South Shore line provides a distinct opportunity to improve connectivity to Chicago and its world-class economy and amenity base.

The RDA collaborated on a $76 million inter-regional project to drastically improve the reliability, safety, frequency and trip speed of the South Shore train from our region to Chicago. This $800,000 Regional Cities investment seeded the environmental and engineering study and enabled federal funding to advance the project which is now under construction.

Health and Wellness

Health is an important aspect of economic development, increasing productivity during prime working years and developing a pipeline of entrepreneurs and workers for the future.

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- Expansion of Beacon Health and Fitness Granger allowing for more members and services.
Example READI Projects include:

- Memorial Hospital of South Bend Campus Redevelopment Plan
- Cross County Multigenerational Fitness Initiative, Culver

Arts and culture

The built environment and programming within spaces improve access to the arts for everyone in the community. Attracting local makers, artisans, and entrepreneurs will contribute to sector diversification and improved quality of place. Previous Regional Cities investments were made to renovate the Reva Theatre in downtown Plymouth and the Goshen Theatre. These projects catalyze activity in city centers, offer jobs, and enhance the cities’ creative vitality and reputation as communities that value culture.

Example READI Projects include:

- Wellfield Botanic Gardens
- Morris Performing Arts Center - Morris 100
- State Bank Building Renovation, Plymouth

Economic development

Strategic capital investments in economic development projects will increase the impact and return on investment related to quality of place, innovation and entrepreneurship, and talent development and attraction for communities across the region.

A Regional Cities grant supported renovation of the blighted 65,000 square foot former Bayer facility into the new ETHOS Innovation Center, to help children and adults engage with science and technology through hands-on programs. In 2021, Notre Dame, Elevate Ventures, enFocus, and the Regional Partnership collaborated to co-locate in the IDEA Center for Industry, Entrepreneurship, Resources and Technology (I-CERT) and Innovation Building, offering technical resources for entrepreneurs, as well as a coworking space in the collaborative, innovative environment at ETHOS.

To attract new business and industry, and fill the void in the marketplace for “move-in” ready buildings, Regional Cities loans supported construction of manufacturing shell buildings in Argus and Plymouth. Shortly after completion, startup manufacturer Sequel Wire and Cable purchased the 50,000 sq. ft. building investing more than $53 million to expand and equip the facility bringing more than 100 high-paying jobs to Argos.

The repayment of those loans will be used to support the development of entrepreneurship hubs in downtown Plymouth and Culver. These centers will utilize dark fiber as a business advantage with the goals of cultivating the entrepreneurial spirit and leveraging an educational platform with Indiana universities and secondary education providers.

Example READI Projects include:

- The Larry and Judy Garatoni Center for Advanced Manufacturing and Automation at Ivy Tech Community Colleges Elkhart County location
- Elkhart Area Career Center’s Engineering, Technology, and Innovation Building
- St. Joseph County Public Library’s Community Learning Center
- Renaissance District Tech Training and Demo Center, including the I-CERT Applied Learning Classroom, within the Renaissance Districts Studabaker Building 113
- City of South Bend’s Technology Resource Center in Ignition Park, one of two locations that make up Indiana’s first two-site state-certified technology park

In addition to Purdue Polytechnic hosting college classes, in the Summer of 2020, Purdue Manufacturing Extension Partnership began conducting their leadership training sessions, OSHA trainings, and Six Sigma workshop series in the I-CERT Applied Learning Classroom. Through their use of the room and equipment, they have been able to safely train over 300 students throughout the COVID-19 pandemic.

In August, the University of Notre Dame opened its new 10,000 square-foot Engineering Innovation Hub to students and industry partners. The new facility offers a state-of-the-art experiential learning and advanced manufacturing environment with resources for collaboration, fabrication, automation, robotics, and modeling. Providing access to research and learning facilities reduces the risks and costs of innovation and increases the availability of resources for education and professional development. The network model reduces redundancy of effort by forging an ecosystem of members working proactively together through shared physical resources that gives students and companies a single point of access to state-of-the-art tools for research, development, and design, eliminating the current need for companies to seek R&D services from outside of the state and mitigating the costs of having to purchase and maintain the equipment themselves. Innovation facilities also offer opportunities for education and skill development, helping to develop a pipeline of employees who can use these tools and resources and leading to career growth for individuals throughout the South Bend – Elkhart region.

Example READI Projects include:

- Montgomery Ward Commerce Center, Plymouth
- Marshall County Industrial Revolving Loan Fund to support housing and spec building development.

Housing

Amendments such as downtown housing and expanded retail entertainment options are needed in the region to retain and attract talent and residents. While mixed-use developments have been developed in recent years, the region will be challenged to fund and invest in future amenities and programs if the population and labor force decays and ages. Scalable solutions remain difficult, as contractors and developers are facing labor shortages, financing constraints, and increased supply chain costs. Housing levels across the region continue to approach all-time lows and the situation is creating inflationary pressure on the current housing stock.

As a region, we need to continue building to add to current housing levels and improve the mixture of rental and for-sale products. Housing continues to be in high demand and serves as a necessary component of vibrant, walkable urban cores. Synergies are co-located with parks, services, healthcare, shopping, and other amenities to create an environment where all residents can thrive.

With employers facing recruitment challenges as a result of housing costs, there is a particular need to increase the supply of rental units and workforce housing, defined as $250,000 or less. Many of those searching for housing are interested in modifying blighted properties rather than buying new, which presents another opportunity to both grow and enhance the desirability of the region’s housing stock.

Initial Regional Cities investments were made into several projects that improved access to diverse housing in the region.

- Sunnyside Meadows in Bremen
- Sand Hill Farms in Culver
- River Gables South in Plymouth
- River Point West in Elkhart
- The Mill at Ironworks Plaza in Mishawaka
- 300 E Lafayette in South Bend

The first phase of the Mill brought in over 30 percent of the residents from outside the state of Indiana and 80 percent of the residents came from outside of Mishawaka.

Example READI Projects include:

- Beacon Integrative Health and Lifestyle District
- Zones Two and Three Elkhart River District
- The Mill at Ironworks Phase Two

To increase sustainability of the region’s efforts, the RDA is considering that support of housing projects be made through an equity investment that would be repaid if the development is sold for a profit within a stated window of time after project stabilization.
**Anticipated Outcomes**

- Increased access to quality sports facilities
- Financial Impact
  - $42,650,000 Economic Output/Sales
  - $14,380,000 Earnings
  - $156,800 Innkeepers Tax
  - $60,100 Local Option Income Tax
- 615 Jobs

**Success Metrics**

- Number of large-scale tournaments that foster economic impact
- 30,000 hotel room nights per year
- Surrounding development

**PROJECT SUMMARY**

The City of Mishawaka has been working for years on the development of a region-wide destination athletic complex oriented to traveling youth sports. The facility would serve as a destination for travel teams and youth tournaments with three distinct components:

1. Indoor sports including basketball, volleyball, baseball, and soccer. This indoor space has the ability to be converted for regional shows, concerts, and events.
2. Two sheets of ice for hockey, skating, and other ice sports.
3. Outside turf fields that can be used seasonally for baseball, soccer, lacrosse, field hockey, and similar sports. The outside fields can also be shared by those living in the region during off peak weeknights for use by the City, local clubs, and sports organizations. Although the outside component adds value, it is difficult to fund with the seasonal use and limited revenue. READI funds are proposed to fund the gap needed to construct these outside fields.
Anticipated Outcomes

+ Increased accessibility of public amenities to the public
+ Connectivity of the Park to the City’s multi-use trail system and upon completion of the Capital Avenue Trail, to additional communities in the region
+ Reverse the negative perception of the region in winter
+ Increased number of events and quality of events held at the park, including outside of winter for cross country and disc golf.

Success Metrics

+ Number of participants in activities and subsequent fees generated
+ Number and quality of events held at the park

Expected Outcomes

+ Improved quality of life
+ Improved health outcomes
+ Improved quality of place
+ Increase in population

PROJECT SUMMARY

Expanding winter activities is critical to improving the region’s quality of life and changing the perception of the region. This project will remove the existing dilapidated restrooms and maintenance building that serves as a warming house and storage area. Construction of a new 7,000 square foot Great Hall and Tube Rental space will be constructed, along with new paved parking and grass paved bus parking. It will also add a tow-line and greatly expand the usability of the existing tubing hill. The park is the current cross-country home for Mishawaka High School. The addition of a new pavilion, gardens, and remote restroom will enable the Park to serve as a destination for cross country events.

LOCATION

2606 S. Clover Road, Mishawaka, IN 46545

START DATE

March 1, 2023

END DATE

May 15, 2024

PROJECT CONTACT

Kenneth Prince
City Planner/Executive Director
City of Mishawaka
kprince@mishawaka.in.gov
574-258-1625

PARTNERS

City of Mishawaka Park Department
School City of Mishawaka
Visit South Bend Mishawaka

LEAD ORGANIZATION

City of Mishawaka

EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 02

GEORGE WILSON PARK

LEAD ORGANIZATION

City of Mishawaka

TOTAL COST

Total Project Cost: $6,625,000

Public Match: $5,300,000

Committed through the City’s Consolidated Tax Increment Finance District, which currently generates between 18 and 20 million dollars per year. The City is also prepared to reprioritize projects or proceed with a bond issue to fund improvements if needed for local match funds. Once completed, the programming and maintenance of the facility would be sustained by the City’s Park and Central Services Departments. There is a current funding stream for maintenance and programming that is already allocated to the park. The increased activity would generate rental fees for ongoing expenses and maintenance.

Anticipated Impact

+ Improved quality of life
+ Improved health outcomes
+ Improved quality of place
+ Increase in population

Anticipated Outcomes

+ Increased accessibility of public amenities to the public
+ Connectivity of the Park to the City’s multi-use trail system and upon completion of the Capital Avenue Trail, to additional communities in the region
+ Reverse the negative perception of the region in winter
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Success Metrics

+ Number of participants in activities and subsequent fees generated
+ Number and quality of events held at the park
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 02 | RENDERINGS

GEORGE WILSON PARK

City of Mahwah Economic Development

ABONMARCHE
GOSHEN’S TENNIS BUBBLE, COMMUNITY PAVILION, AND ICE RINK

PROJECT SUMMARY

Goshen College proposes to create a ten-court tennis bubble adjacent to Goshen College and Greencroft Retirement Community and Goshen Health, with pickle ball courts and an indoor walking track. This regional state-of-the-art facility will support walking, cardiac rehab, and racquet sports year-round for school children, collegiate athletes, and adults of all ages.

SUCCESS METRICS

- The total number of users of the facility, including K-12 students, collegiate students, community members, elders, and Goshen Health clients
- The number of regional tennis or pickleball athletic events or tournaments held at the facility
- Annual rental revenue
- Total number of annual facility rental hours
- Number of classes held per year
- Number of private ice rentals (w of hours) per year
- Number of sporting events/tournaments held (non-ice) per year
- Number of concerts held per year
- Number of public events and festivals held per year
- Number of social events held (weddings/banquets/family reunions/corporate events) per year
- Number of hourly rentals (non-ice) per year
- Number of open skating hours per year
- Number of open skating season passes per year
- Annual operating expenses vs revenue calculations
- Number of jobs created

LOCATION

1700 S. Main Street, Goshen, IN 46526 (Elkhart County)

START DATE: January 1, 2023
END DATE: July 1, 2024

LEAD ORGANIZATION

Goshen College | City of Goshen

PARTNERS

City of Goshen
Goshen College
Greencroft Retirement Community
Goshen Health
Goshen Community Schools

PROJECT CONTACTS

Rebecca Stoltzfus
President
Goshen College
rstoltzfus@goshen.edu
574-535-7180

Becky Hutsell
Redevelopment Project Manager
City of Goshen
beckyhutsell@goshencity.com
574-533-3579

SUCCESS METRICS

Increased property values
- Improved quality of place
- Improved health outcomes
- Improved quality of life
- Availability of a large gathering space that is currently unavailable in Goshen
- Strengthening of partnership and collaboration between City and Goshen College
- Increased tourism opportunities, resulting in increased revenues for Goshen businesses
- Increased opportunities for events and festivals for community residents and those interested in exploring what Goshen has to offer
- Increased year-round recreational opportunities, improving winter perception of region
- Strengthened sense of community and place for residents as the facility will be city-owned, maintained as an affordable amenity available to everyone
- Location of the ice facility on the Goshen College campus could serve as a recruiting tool as an available amenity

PROJECT COST

Total Project Cost: $5,000,000 for Tennis Bubble and $7,900,000 for Pavilion and Ice Rink

Public Match:
- $1,000,000 for the Tennis Bubble potentially from City of Goshen TIF funding.
- $3,500,000 for Community Pavilion and Ice Rink ($2,500,000 Goshen Redevelopment Commission, $1,000,000 Goshen Civil City Funds)

Private Match:
- $3,000,000 through corporate partnerships with Goshen Health and Greencroft Retirement Community, along with individual memberships to the Tennis Bubble.
- $2,500,000 ($1,000,000 Elkhart County Community Foundation and $1,500,000 Private Donors)

ANTICIPATED OUTCOMES

- Increased health and wellness of adults and elders through fun physical activity year round
- Promotion of age equity, as tennis, pickleball and walking are sports inclusive of all age groups, including elders
- Space for Health care providers to support wellness programs and rehabilitation
- Elevating the reputation and level of play of student tennis athletes at both the K-12 and collegiate levels in our region
- Recruitment of diverse student athletes to Goshen College due to the ability to double their roster of varsity tennis players
- Opportunity to host regional tournaments in tennis and pickleball
- Increased programming capacity by Parks and Recreation Department = more opportunities for the residents
- Increased community engagement in recreational programming
- Availability of a large gathering space that is currently unavailable in Goshen
- Strengthening of partnership and collaboration between City and Goshen College
- Increased tourism opportunities, resulting in increased revenues for Goshen businesses
- Increased opportunities for events and festivals for community residents and those interested in exploring what Goshen has to offer
- Increased year-round recreational opportunities, improving winter perception of region
- Strengthened sense of community and place for residents as the facility will be city-owned, maintained as an affordable amenity available to everyone
- Location of the ice facility on the Goshen College campus could serve as a recruiting tool as an available amenity
Anticipated Outcomes

- Raise standard of patient care in the region and have additional capacity to meet the needs of the community for decades to come
- Maintain healthcare services in the region rather than exporting to Chicago, Grand Rapids, etc.
- Improve associate and physician retention
- Provide best in class facilities for patients and families
- Improved physical presence to the north side of downtown South Bend
- Catalyze private mixed use development on adjacent properties, increasing housing, retail, and parking options as well as tax revenue
- Avoid the medical desert phenomenon

Success Metrics

- $410 million total economic impact
- 710 Construction Jobs
- 211,500 sq. ft. expansion to Memorial Hospital
- Increase direct employment by 27 percent adding 588 new jobs — Memorial Hospital is the largest employer within the City of South Bend with 2,879 associates

- Increase indirect community employment by 600 positions
- Memorial economic output increased by 20 percent
- Improved community health metrics

TOTAL COST

Total Project Cost: $187,000,000 (however with pandemic-induced shortages of raw materials and labor, updated price estimates are approximately $240 million)

Local Public Match: City of South Bend and St. Joseph County through infrastructure incentives and support.

Local Private Match: Majority of funding through Memorial Hospital. By increasing capacity it will allow Memorial to continue to expand clinical services that are otherwise unavailable in the region and produce sufficient operating margin for continued growth and reinvestment in future years.

Anticipated Impact

- Increased property values
- Improved quality of place
- Improved health outcomes
- Improved quality of life

PROJECT SUMMARY

Memorial is the largest hospital and only level two trauma center in the region. This project will add 211,500 sq. ft. to the South Bend campus to upgrade and expand core facilities, originally constructed in 1958 and 1973. It includes a new patient tower, trauma bays, and upgrades throughout the campus. At $187 million, Memorial Hospital’s proposed campus redevelopment plan is the most significant capital investment in Beacon’s history and will create 588 new jobs at Memorial.
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 04 | RENDERING
Anticipated Outcomes

- Enhanced park department initiatives and assets
- Meet the community requests to add pickle ball and shuffleboard options to the park for elder residents and visitors
- Expand a larger more diverse mix of young kids to older adults

Success Metrics

- Number of park visitors
- Increased tourism

Anticipated Impact

- Increased property values
- Improved health outcomes
- Improved quality of place
- Improved quality of life

TOTAL COST

Total Project Cost: $45,894

Local Public Match: $6,900 from Town of Culver and in-kind. Once the upgrades to the court are made, the Town of Culver and the Culver Park Department are committed to ensuring that necessary upkeep, upgrades, and repairs are made to the new court and equipment is repaired and replaced on a regular and as-needed basis. This same approach has been successfully implemented to maintain the Damore Amphitheater in the Culver Town Park - which was also constructed with a combination of public sector, non-profit and private funds.

Local Private Match:

- $5,000 Grant submitted to Marshall County Community Foundation
- $11,000 through Patronicity funding campaign.

PROJECT SUMMARY

The Culver Town Park is located on the shores of Lake Maxinkuckee - the second largest freshwater lake in the state covering an area of over 1800 acres. Each summer, the lake draws thousands to its shores with the majority coming to the primary public access point - the Town Park Beach. This project will leverage existing funds to upgrade Culver’s deteriorating public basketball court to include multigenerational fitness options like pickleball, shuffleboard and hopscotch, and bike racks and a repair station, engaging a diverse population of different ages, genders, ethnicities, physical abilities, and mobility levels. Cross-county events will inspire collaboration and friendly competition.

LOCATION

Culver Town Park, 819 East Lake Shore Drive, Culver, IN 46511

START DATE

April 1, 2022

END DATE

July 1, 2022
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 05 | RENDERINGS
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 06

WELLFIELD BOTANIC GARDENS

LOCATION

1011 N. Main Street, Elkhart, IN 46514
June 1, 2021
June 1, 2023

LEAD ORGANIZATION

Wellfield Botanic Gardens

PROJECT CONTACT

Eric Garton
Robert and Peggy Weed Executive Director
e.garton@wellfieldgardens.org
574-266-2006

PARTNERS

Wellfield Botanic Gardens will continue partnerships with the Community Foundation of Elkhart County professional consultants including Arkos Design, Insight Strategic Concepts, Balance Architectural Studio, and various construction providers, existing and new donors, our members, professional staff, and key volunteers including Board of Directors and Building and Grounds Committee members.

The Community Foundation of Elkhart County (CFEC) has been a critical partner for Wellfield Botanic Gardens’ success including annual support and sponsorship, donor connections, professional development and training, and has encouraged the growth and cultivation of Wellfield’s endowment held with the Foundation. CFEC’s ability to identify and match donors with philanthropic opportunities, including matching funds and ‘inspiring good’, has allowed for our pursuit of this Visitors Center Project.

Arkos Design of Mishawaka is the primary design-build firm. They will manage planning and design, implementation and construction of the project components. Arkos Design has completed many high quality, related projects in our area including: The Living Wisdom Center for Dementia Care at Hubbard Hill in Elkhart; Exercite Financial Corporate Offices site and landscape design in Goshen; Central Park Band Shell in Mishawaka; Coley Hall Reconstruction at the University of Notre Dame; and German Township Public Library and landscape design for the St. Joseph County Public Library in South Bend.

We have engaged Insight Strategic Concepts (ISC) to strategize, develop a plan for and implement our capital campaign to secure the remaining necessary funding for our project. Our plan will complete the necessary fundraising by the end of 2021. ISC Principal Shelley Moore and her team have worked closely with and continue to partner with the City of Elkhart on large-scale projects which put ISC in a great position to continue working on our behalf for planning and implementation of the Visitors Center Project.

Among our membership, engaged Board of Directors, and key staff/volunteers, we have assembled a team that will work closely with our professional consultants every step of the way to ensure that our project moves smoothly and swiftly to completion. All have experience on Wellfield Botanic Gardens' previous projects over the years as we continue to build and grow from our master plan.

PROJECT SUMMARY

The ‘Visitors Center Project: Growing Community’ realizes four key master plan features:

+ 8,000 sq. ft. visitor center providing guest services amenities,
gathering spaces, donor recognition and retail spaces
+ Open Air Pavilion with unique design for receptions, weddings,
concerts, and other gatherings for up to 400 guests
+ Parking and infrastructure with over 250 onsite parking
spaces for expanded visitor experience
+ Relocation and repurposing of the Visitors Cottage, providing
space for corporate and social gatherings and educational
programming

TOTAL COST

<table>
<thead>
<tr>
<th>Total Project Cost: $11,500,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Match: TBD</td>
</tr>
<tr>
<td>Discussion is also underway between the City of Elkhart’s Mayor Rod Roberson, CFEC’s Pete McCown, and Wellfield leadership to secure the one-to-one matching request of 20 percent of bricks and mortar cost as requested above from the READI Grant Funding.</td>
</tr>
<tr>
<td>Private Match: $6,000,000</td>
</tr>
<tr>
<td>Wellfield received a lead gift for this project from a private donor through the Community Foundation of Elkhart County (CFEC) for $2,000,000. The donor requested a one-to-one match from the CFEC which was recently approved by the CFEC Board for $2,000,000. Additionally during the quiet phase of the campaign, one donor has committed $1,000,000+ and discussion with another donor for a similar-sized gift is underway. We are working with Insight Strategic Concepts to launch the public phase of the campaign mid-September in order to raise the balance of funding through our capital campaign by the end of the year.</td>
</tr>
</tbody>
</table>

2021
Anticipated Outcomes

- Enhanced guest experience for our existing members and guests
- Broaden the ability to reach new audiences through increased accessibility, expanded ADA parking, accessibility ramps, and improved surfaces provide inclusion for guests of varying abilities
- Improved guest amenities in the Visitors Center, including gender-neutral and family restrooms, a sensory room for children and individuals with special needs, and biophilic design features provide a more welcoming environment for all ages, abilities, and interests throughout the seasons.
- Increased number of indoor spaces allows for both internal and external programming that highlights Ojibwe-related organizations and the work they do to serve a more diverse population in our community.
- In addition to practical amenities, the Visitors Center Project connects guests to the gardens through transformative experiences. As guests enter, they are met with cultivated views and designed sightlines of the gardens and water features as envisioned in the Master Plan.

Success Metrics

- Direct revenues will be increased through expanded ability for admission during peak seasons and events, as well as ticketed events such as concerts, festivals, food and art events. With increased capacity for indoor spaces, as well as increased interest in outdoor rentals with the possibility of indoor backup locations in case of inclement weather, facility rental revenue will be increased.
- Increased admissions and associated positive experiences through improved amenities will lead to increased membership purchases which provide year-round financial support for generations to come.
- Increased event activity provides opportunities for increased community partnership, sponsorship revenue, and associated revenue generation.
- Wellfield’s endowment and the annual operating support it provides continue to grow through development of other themed Garden spaces, memorial and legacy gifts. Wellfield financial policies for capital gifts include a portion being designated for endowment funds. A recent major gift commitment for the Peace Garden as well as planned receipt of funds from the construction of the Memorial Garden will also add greatly to our endowment.
- Additionally, our capital campaign for the Visitors Center Project includes a $2m endowment goal to offset the estimated increase in base operating costs and annual maintenance of the Visitors Center, Open Air Pavilion, parking lot and relocated Visitors Cottage space and associated infrastructure.
- The planned office and administrative spaces provide more direct connections with guests, members, donors, and volunteers. Revenue-generating spaces for meetings, for-fee classes, and events continue to build capacity. A proper retail space offers merchandise, books, live plants, and grab-and-go food options, as well as adequate storage for inventory. Customer service is enhanced through better flow and adequate amenities.
- Dedicated spaces and features within and around the Visitors Center and Open Air Pavilion for donor acknowledgement show ongoing appreciation, strengthen relationships, and inspire future philanthropy at Wellfield for generations to come.
TOTAL COST

- Total Project Cost: $30,000,000
- Local Public Match: $10,000,000
  - The St. Joseph County Hotel Motel Board, enabled through a new bi-partisan State bill, now legislatively dedicates a portion of the county Innkeeper’s tax to The Morris. This is expected to produce enough proceeds to issue an $8 million construction bond. The City of South Bend intends to utilize operational, reserve, or economic development resources to round out funding for a third of the $30 million project.
- Private Match: $7,000,000
  - A major philanthropic gift of $5M from Ernestine Raclin, Carmi and Chris Murphy, and the OC Carmichael Foundation has been contractually committed. The Venues Parks and Arts professional development team and volunteer fundraising committee have secured donations, pledges, and promises for nearly an additional $2 million to date, ranging in size from $5 to $250,000.
- Sustainability: The Morris Performing Arts Center is an enterprise fund within the City of South Bend and is operationally self-supported through the revenues it produces. The increased number of events and revenue streams, combined with the anticipated utility and operational savings, are projected to support the added developments. In addition, the Morris 100 campaign includes establishing and seeding a $2 million maintenance endowment which will be housed at the Community Foundation of St. Joseph County.
Anticipated Impact
- Increased property values
- Improved quality of place
- Increased Population
- Improved quality of life

Anticipated Outcomes
- The Morris currently averages 100,000 ticket sales per year with 48 percent of the audience originating from outside St. Joseph County. This produces an estimated $12 million worth of economic impact to the region annually. The increased space and amenities aim to make the facility more competitive nationally, drawing shows and events that might not otherwise come to our region.
- The audience experience amenities will be elevated to larger market status and will create additional revenue streams related to food, beverage, and parking. The project targets to increase annual ticket sales and economic impact to 120,000 and $15 million respectively, while attracting at least 52 percent out of county attendees.
- The energy savings component of the project will not only make the building more environmentally sustainable, the venue will also become more economically sustainable. A recent study of The Morris by AMERESCO illustrates the proposed project will produce a combined utility and operational savings of more than $300,000 annually, or $6 million over the life of the upgrades. These are resources that can be deployed in more productive ways throughout the community, including the newly established Equity in Arts initiative which will be housed in the expanded venue.
- Creating more parking supply and a redeveloped public plaza will create the infrastructure and destination appeal, serving to attract additional infill development, jobs, residents, and visitors to the area.

Success Metrics
- Success will be measured primarily by the Annual Economic Impact study conducted by The Morris. This key performance indicator will illustrate an increase in hotel occupancy rates, increased food and beverage spending in the local area, and other direct/indirect revenues induced by larger and more frequent events.
- The extension of the theater’s demographic reach – by geography, age, and race – will be another measured goal.
- The execution of infill development opportunities will demonstrate the success of this public-private initiative.
**Anticipated Outcomes**
+ Enliven a now-vacant building in the center of Plymouth’s downtown.
+ Along with other assets, including the Rees Theatre, the Heartland Artists Gallery, and the Wild Rose Moon, this facility will be a hub for the growing Plymouth Arts District and a central location for visitors to obtain county-wide tourism information.
+ The Artist-In-Residence program will be a new innovation for the community and is sure to spark many creative endeavors.

**Success Metrics**
+ Success will be measured through monitoring of tourism metrics by Marshall County Tourism, including event attendance, innkeeper tax collection, etc. The Marshall County Arts Council will track participation in arts programming and the development of arts events.

**Anticipated Impact**
- Increased property values
- Improved quality of life
- Increased population

**TOTAL COST**
- Total Project Cost: $550,000
- Local Public Match: $110,000
- Private Match: $330,000

**Sustainability**
Going forward, ongoing operations will be supported by Marshall County Tourism and the Marshall County Arts Council.

**PROJECT SUMMARY**
The State Bank Building Renovation project will repurpose a now-vacant building in Plymouth’s downtown as the proposed new home of Marshall County Tourism, the emerging Marshall County Arts Council, and a new Artist-In-Residence program located in a second floor apartment/studio space.

**LOCATION**
201 N. Michigan St., Plymouth, IN 46563

**START DATE**
March 1, 2023

**END DATE**
October 31, 2023
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 08  PHOTOS CONT.
**PROJECT 09**

**MONTGOMERY WARD COMMERCE CENTER**

**LEAD ORGANIZATION**
City of Plymouth

**PROJECT CONTACT**
Randy Danielson
Steering Committee Member - Marshall County Entrepreneurship and Technology Center
City of Plymouth
r2danielson@comcast.net
574-286-2391

**PARTNERS**

Several key stakeholders will take part in the construction of the project. Those include: the City of Plymouth; the Plymouth Redevelopment Commission; the Marshall County Economic Development Corporation (MCEDC); Agm Properties, LLC (current building owners); and the Plymouth Industrial Development Corporation. These entities have extensive experience with the construction of many successful projects, including participation in numerous projects under the Regional Cities Initiative. In fact, a version of this project was originally identified as part of the Marshall County community’s planning surrounding Regional Cities. Last year, working with consulting firm, enFocus, Marshall County Economic Development Corporation (MCEDC) prepared a Demand Assessment for the Marshall County Entrepreneurship and Technology Center demonstrating the project need.

**PROJECT SUMMARY**

The Montgomery Ward Commerce Center is envisioned as a dynamic space for innovators, current businesses, and students to come together and build the entrepreneurial ecosystem in Marshall County. The accelerator/co-working space will provide mentorship opportunities to startups and serve the region’s goals of entrepreneurship/industry growth, while revitalizing a historic downtown building. Additionally, the project will contribute to Plymouth’s quality of place. The center will be located at the historic site of Montgomery Ward’s first retail store in the nation. The building is an iconic anchor of the downtown landscape. Preserving and enhancing the building for future generations will be a major win for the community. A portion of the center’s ground floor will be maintained as a retail storefront, carrying the building’s history forward. A prominent relief sculpture, which depicts a torch-bearing goddess, adorns the building’s facade, entitled Progress Lighting the Way for Commerce.

**ANTICIPATED OUTCOMES**

- The investment will allow for a transformational improvement in an anchor building within the Plymouth downtown
- That investment in conjunction with other key investments, including Regional Cities funding for the nearby Rees Theatre and River Gate South Apartments will further catalyze additional private development in the area
- Access to increased entrepreneurship programming

**SUCCESS METRICS**

- Within five years, the center’s goal is to support six startups per year

**ANTICIPATED IMPACT**

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased property values
- Improved quality of place
- Improved quality of life

**LOCATION**

214 N. Michigan St, Plymouth, IN 46563

**START DATE**
October 1, 2022

**END DATE**
April 1, 2024

**TOTAL COST**

Total Project Cost: $3,450,000

- **Local Public Match:** $690,000 to be provided by the City of Plymouth
- **Private Match:** $2,070,000 to be provided by the facility operator

**Sustainability:** Going forward, ongoing operations will be supported by the users of the facility, the City of Plymouth Redevelopment Commission, and the Marshall County Economic Development Corporation.
The Montgomery Ward Commerce Center, like its namesake, will be a pioneer in new business development for our region and perhaps beyond. The historic, first-in-the-nation, Montgomery Ward retail store originally opened nearby in the 100 block of N. Michigan St. That store was the first to provide ‘off the shelf’ sales. Others merely offered display merchandise that would later be ordered from the catalog. The present terra cotta building had its ribbon cutting on the infamous Black Friday in October of 1929. Obviously, since that time, there have been some bumps in the road. But, thanks to entrepreneurial investment, by any reasonable measure, for the better part of the past century, the American economy has been on an exponential trajectory of sustained growth. The building has been here throughout it all, undergoing a major facade renovation in 1997. She stands ready to play her role in the next century of American innovation taking root on the endless frontier of the Hoosier heartland.

The building’s rear exterior will undergo a major face lift and receive a new entrance.

This will be in conjunction with the development of new parking facilities and a new residential development immediately to the east of the center as part of a complimentary development.
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

MARSHALL COUNTY INDUSTRIAL REVOLVING LOAN PROGRAM

LEAD ORGANIZATION
Marshall County Economic Development Corporation

PROJECT CONTACT
Laura Walls
President/CEO
Marshall County Economic Development Corporation (MCEDC)
laura@marshallcountyedc.org
574-935-8499

PARTNERS
City of Plymouth
Marshall County
Plymouth Redevelopment Commission
Town of La Paz
Bremen Redevelopment Commission
Town of Bremen
Argos Redevelopment Commission
Town of Argos

PROJECT SUMMARY
As a rural county, Marshall County has struggled to attract new spec facilities and housing stock for decades. MCEDC seeks to expand its existing efforts through establishing a revolving loan fund to attract private partners to meet the needs of the county’s six communities now and for years to come.

LOCATION START DATE END DATE
Marshall County June 18, 2022 December 31, 2025

Anticipated Outcomes
- Provides new housing and job opportunities
- Catalyzes local planning and infrastructure investment
- Provides risk capital to attract private developers/capital

Success Metrics
- $46 million capital investment in five years, $177 million in ten years
- 225 high-pay jobs in five years, 675 in ten years
- 185 new residents in five years, 554 in ten years

Increased property values
Increased Productivity of Regional Businesses
Improved health outcomes
Improved quality of place through housing options leading to population growth

Sustainability:
The project will consist of a revolving loan fund that will be managed by a community development entity that is controlled by Cambridge Capital. The Fund will work with each community and selected developers to underwrite each loan and develop strategies to maximize the ability to provide for each loan’s repayment. The MCEDC will cover any initial operating costs until the fund becomes self-sustaining.

TOTAL COST
Total Project Cost: $12,000,000
Local Public Match: $2,400,000
Private Match: $14,400,000

Minimum Initial Private Development -- $7,200,000
Anticipated Outcomes

- Improve access to health and fitness amenities for residents and employees of businesses in the area by relocating and expanding the original Health and Fitness

- Creation of housing options that provide attainable choices in downtown. The development allows access to housing, commerce, medical resources, and broader city amenities in a walkable setting which reduces automobile dependency

- Reinforce Beacon Health System’s initiatives and regional contributions by providing a synergistic place for its 588 new employees to live as well as amenities for its patients and visiting families.

- Connects the Memorial Hospital campus with downtown South Bend and builds toward broader and more connected community development goals

- Activate blocks south of campus by increasing parking and unlocking development of a regional wellness and health district

- Increase safety and vibrancy in the urban core

Success Metrics

- Number of housing units added
- Members at Health and Lifestyles wellness facility
- Tax base added

Example Regional Cities 2.0 READI Projects

BEACON INTEGRATIVE HEALTH AND LIFESTYLE DISTRICT

Lead Organization
Great Lakes Capital

Partners
Great Lakes Capital
Beacon Health System
Bradley Company

Project Contact
Brad Toothaker
Managing Principal
Great Lakes Capital
btoothaker@bradleyco.com
574-237-6006

Project Summary
The ecosystem will be anchored by a 50,000 square foot Health/Wellness facility supported by Beacon Health System. The development will provide 145 workforce apartments with over 1,200 parking spaces helping to address the underserved sectors adjacent to the hospital campus. Anchored by the health club and approximately 125 hotel rooms, the project also includes 10,000 square feet of vibrant retail and nearly 25,000 square feet of office and commercial space, each with a healthcare focus to round out the ecosystem.

Location
300-400 Blocks of North Main Street and North Dr. Martin Luther King Jr. Boulevard, South Bend, IN 46601

Start Date
January 1, 2022

End Date
December 31, 2025

Total Cost

Total Project Cost: $60,161,861
Public Match: $11,892,980
Private Match: $38,375,881 private equity and commercial lending sources

Sustainability
The project is financially sustainable through increased property tax revenue, increased economic activity, and commercial vibrancy which has a broader effect beyond the development.

Anticipated Impact

- Increased property values
- Improved quality of place
- Improved health outcomes
- Improved quality of life
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT II RENDERINGS
**Anticipated Outcomes**

+ In 2017, Zimmerman Volk published a study as part of the River District Master Plan. This study suggested downtown Elkhart could absorb nearly 1,000 units of residential development. To date, just under 400 units have been built or are under construction. In 2019 enFocus completed a study for the City of Elkhart and concluded Elkhart could absorb nearly 5,000 residential units. Including units in the River District, we've built less than 1,000 units in the time since, leaving a 4,000 unit gap. Bringing another 100+ units online in a downtown neighborhood is essential and only scratches the surface of the work to be done and the investment needed to meet the demand in our market. We have a housing crisis in Elkhart County. This is a unique opportunity to build places people want to live vs. places they must live. Furthermore, we believe we can build unique and interesting places, which build upon the character of Elkhart with a unique new urbanist collaboration in Alex Gorlin and Moule and Polyzoides.

**Success Metrics**

+ Success will be measured by the completion and adoption of the project by the community. Elkhart County and the region in general, is experiencing a severe housing shortage. There are roughly 33,000 households in Elkhart County, with less than 100 homes for sale in the entire county consistently. We can’t accomplish diversification goals, growth, increased HHI, etc., without sustained substantial housing and quality of place initiatives. While we’ve come a long way, we haven’t scratched the surface of the need, as evidenced by the worsening housing and labor shortage.

+ Investments in amenities like Elkhart Health and Aquatics, Wellfield Gardens, the Lerner, etc., will continue to draw people downtown.

+ We must have additional meaningful residential inventory to sustain and perpetuate our region’s goals.

+ In our work, we see housing as the number one priority followed by investments in public spaces (including programming) with diversification being important however third. Absent sustained investments in housing and programmed public amenities, we will not be able to impact key drivers of economic success in the region.

**Anticipated Impact**

- Increased property values
- Increased housing opportunities
- Improved quality of place
- Improved quality of life
EXAMPLE REGIONAL CITIES 2.0 READI PROJECTS

PROJECT 12 RENDERINGS

RETAIL TYPES

TOWNHOUSE TYPES
Anticipated Outcomes

- The project will add density by including a parking structure.
  The parking structure is not a revenue generator but is a necessity if we are to create the critical mass necessary to allow this development area to become what it wants to be, a vibrant and thriving walkable urban core within a park setting in downtown Mishawaka.

Success Metrics

- Retention of young professionals
- Inmigration for a housing option and lifestyle that this project provides.

Anticipated Impact

- Increased property values
- Improved quality of place
- Increased population of prime working
- Improved quality of life

PROJECT SUMMARY

This will be a mixed-use multifamily project consisting of 215 apartments, 8,000 square feet of commercial space, and a 350 space parking garage building on the momentum and success of Phase One of The Mill at Ironworks Plaza. This will be located adjacent to The Mill in Beutter Park.

The first phase of the Mill brought in over 30 percent of the residents from outside the state of Indiana and 80 percent of the residents came from outside of Mishawaka.

LOCATION

Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE | END DATE

May 1, 2022 | February 16, 2024

PARTNERS

City of Mishawaka

PROJECT CONTACT

Brian Prince
Vice President of Development
Flaherty and Collins
bprince@flco.com
317-564-5253

PROJECT 13

THE MILL AT IRONWORKS PHASE TWO

LEAD ORGANIZATION

Flaherty and Collins

TOTAL COST

Total Project Cost: $47,631,604
Local Public Match: $9,557,436
Private Match: $31,042,071

PROJECT 13

THE MILL AT IRONWORKS PHASE TWO

LEAD ORGANIZATION

Flaherty and Collins

PARTNERS

City of Mishawaka

PROJECT CONTACT

Brian Prince
Vice President of Development
Flaherty and Collins
bprince@flco.com
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PROJECT SUMMARY

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LOCATION

Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE | END DATE

May 1, 2022 | February 16, 2024
With goals to increase jobs in high-pay traded industry clusters and launch new high-growth companies, the region’s Industry Growth and Entrepreneurship committee strategies are closely aligned with the state’s investments supporting advanced industries and expansion of the entrepreneurial ecosystem. These efforts will result in increased wages throughout the region and will help companies improve productivity and resiliency.

INDUSTRY GROWTH
Attracting and growing new economy companies

GOAL: INCREASE JOBS IN HIGH-PAY TRADED INDUSTRY CLUSTERS 20 PERCENT BY 2030.

WE+YOU
DARK FIBER, BRIGHT FUTURE.

The region, a hub of high technology since some of the world’s most advanced vehicles were made here, has embraced the tools that are making and shaping the next generation. Manufacturing has gone to college, and come home smarter, ready to change the world. Dark fiber, backbone of the future, runs through the region. Robotics have been at home here for decades, and with the advanced robotics come our region’s exceptional humans, kind and welcoming locals. There’s serious brainpower in more than a half-dozen universities, and today, many of them have created startup hubs to bring their research to life and make it into products and companies. We are geared up. We are now. We are news. We are now.

INDUSTRY GROWTH
Attracting and growing new economy companies

GOAL: INCREASE JOBS IN HIGH-PAY TRADED INDUSTRY CLUSTERS 20 PERCENT BY 2030.

THE SOUTH BEND - ELKHART REGION HAS A STRONG AND RICH HISTORY IN MANUFACTURING.

The South Bend - Elkhart region has a strong and rich history in manufacturing. However, the region’s firms, like firms throughout the United States, are under tremendous competitive pressure. Maintaining and increasing high-pay traded clusters in the region will depend on these firms’ ability to innovate, move new processes and products into the market rapidly, and embrace Industry 4.0 advanced manufacturing technology.

To succeed, the South Bend - Elkhart region will need to assist industry with this transition to Industry 4.0 and advanced manufacturing, playing a critical role in helping attract and grow new economy companies in complement to a remarkably strong manufacturing base through innovation with the adoption of new technologies, helping businesses with technical support to increase productivity and revenue, and fostering stronger connectivity to higher education institutions to help create a stronger workforce for the future. To foster company growth and innovation, the region can localize and expand on state initiatives supporting the acceleration of growth and integration of new technologies throughout companies.
TO ACCELERATE THE REGION’S ECONOMY, ENSURING THAT THE INNOVATION ECOSYSTEM IS STRUCTURED TO LEVERAGE DISRUPTIVE CHANGE AND ADAPT TO IT, THE REGION WILL FOCUS EFFORTS ON THE FOLLOWING CRITICAL STRATEGIES:

01 Grow connections and relationships by improving company access to low-cost and convenient supply chain options.

Increase the use of local existing or recruited supply sources by regional manufacturers

Identify common supply chain needs in targeted industry clusters, increase awareness of existing regional supply chain resources, and encourage companies to participate in supplier network portals. Recruit companies to meet high-demand needs that are not currently offered in the region.

Increase productivity by offering opportunities for business engagement within industry clusters

Identify leaders within the region’s scale up clusters. Form company consortia (peer groups, sector partnerships, industry councils) representing the industry clusters to advance industry driven agendas.

Improve effectiveness of regional economic development professional network (Regional EDPN)

Strengthen communication between economic development professionals in the region. Maintain quarterly LEDO Council meetings, collaborate with monthly county-based economic development sessions.

FOCUS EFFORTS ON THE FOLLOWING CRITICAL STRATEGIES:

02 Accelerate expansion of employment and profitability at existing companies in scaleup clusters.

Accelerate the expansion of employment in scaleup industry clusters through the adoption of new technology

Encourage an innovative business culture. Public incentives, celebrating successes, and providing consultation to help accomplish this. Provide business and technical assistance to help companies accelerate growth and integrate new technologies and methods into their operations. Foster commercialization of technologies from college and university research and foster company driven research and development.

Accelerate the expansion of existing companies in scaleup clusters

Facilitate the availability of capital for companies to fund expansion, deepen relationships with local banks and other funding organizations, and encourage companies to fund expansion, deepen relationships with local banks and other funding organizations, and encourage companies to fund expansion. Recruit companies to meet high-demand needs that are not currently offered in the region.

Retain privately held companies by fostering succession planning and exit strategy initiatives

Identify companies that are sold but not interested in growth, and may be interested in selling. Identify a pool of potential business buyers (capital providers, banks, and investment funds) and connect to identified business opportunities. Promote succession planning and exit strategy options for companies to consider through regional resources.

03 Improve infrastructure for the region’s growing number of companies and people.

Improve connectivity to major US and international markets

Increase the number of major airlines, daily flights, and non-stop destinations accessible from the South Bend International Airport (SBN). Identify and validate demand for specific markets and routes. Secure funding to support the recruitment of additional major airlines, daily flights, and non-stop destinations. Increase the number of business and leisure travelers flying existing routes from SBN. Decrease empty charter flight seats originating from airports in the region.

Improve connectivity to Chicago and it’s massive economic and cultural amenity base

Reduce travel time from 150+ minutes to 90 minutes, advocate for local, state, and federal support and financial investment and promote awareness of the benefits resulting from reduced travel time locally and in the Chicago Metro Area. Increase the region’s ability to meet business expansion and relocation requirements that require rail served sites. Identify locations for rail spur connectivity to intercontinental rail networks, construct rail spurs at identified locations, and promote the region’s multi-modal capabilities to support distribution needs of existing and potential businesses.

Increase the availability of speculative buildings and sites available in the market

Increase the number of sites ready for development by reducing the risk owners and developers would incur to prepoare sites for industrial development bringing land to pad-ready, identify and promote grant opportunities (i.e. brownfields, EPA grants, EDA grants, OICRA, etc., and assist landowners with information and process required to become development ready and/or certified (state, industry and other). Increase the number of functional existing buildings by educating non-private investors regarding best practices on public-private partnerships and related finance structures, garner community support of public investment into spec building development, and recruit additional developers to increase speculative development capacity.

Enact comprehensive government reform at the local level to increase efficiency and effectiveness in delivery of services

Streamline permitting to simplify planning and zoning. Streamline tax incentive process and focus on items related to higher wages, automation, and productivity increases.

Improve broadband access

Access to high-speed broadband is essential for success in today’s economy, with gigabit (and beyond) broadband speeds emerging as the baseline for industry 4.0. With this recognition, the region will seek various sources of support to improve access to broadband. ChoiceLight was created through a private-public partnership to provide telecommunications infrastructure (not services) in the form of dark fiber-optic cable and now has more than 300 miles of dark fiber serving St. Joseph and Marshall counties. To meet the demands of academics and industry in 2017 Elkhart County government began constructing a fully redundant open access dark fiber network. Each of the incorporated communities now have access to robust bandwidth to serve their respective needs. Over 130 miles of telecom grade fiber has been built with an intense focus on competitive pricing, leading...
edge connectivity and the technologies required to compete in today’s changing economy.

The Michiana Area Council of Governments is conducting a survey to help understand the area’s needs for broadband services. Once the survey is complete, they will have a region-wide map of broadband services and work to access funds from state and federal agencies to improve access for underserved areas. enFocus is leading the Classroom South Bend project to address connectivity in students’ homes by providing connections. Communities are also piloting private cellular networks (CBRS) to provide connectivity across the region. In Elkhart, a public-private partnership to bring a Mobile Virtual Network Operator (MVNO) will offer disadvantaged neighborhoods connectivity. E-learning, telemedicine and will serve as a foundational technology supporting advanced industries.

Support and encourage more inclusive workplaces.

Provide consulting services to support company planning and systems development as it relates to diversity, equity, and inclusion

In response to our regional employers, the proposed Regional Inclusive Excellence Center would provide consulting services to support organizational wide action plans and strategies to achieve more inclusivity, and in turn, attracting new talent to the region for employment opportunities. Most of our organizations do not have the resources to maintain a dedicated staff person for diversity, equity, and inclusion efforts. By serving as that outsourced resource, we are eliminating duplicity across companies and efficiently providing solutions and strategies to meet their needs and that can be replicated across industries. This would include establishing sponsorship programs, developing region-wide employee resource groups, and certifying companies as Inclusive Employers.

Develop a database of minority professionals and students

When looking to fill a position, employers often have a difficult time ensuring that the candidate pool is sufficiently diverse. By creating a database of diverse professionals and students in the region, employers can include vetted diverse candidates in their recruiting efforts. Inviting professionals and students to participate will be key. As a part of the consulting services and using this database, we would support recruitment efforts across the region.

Increase minority participation in management training and professional development

Educational institutions and others with established management training programs can be a starting point for the region to grow more opportunities. Funding minority participation in such initiatives may be integral to growing them on a regional level. Assisting businesses seeking to improve training programs to be more inclusive of women and minorities will be important at a regional level. Programs such as Goshen College’s Grow-Your-Own Diverse Teachers is an example of intentional training for minorities, encouraging talent retention and regional employment of diverse candidates.

Expand data collection and distribution activities

Access to regional diversity data continues to be a significant challenge for our region. Through strategic partnerships with one or more regional higher education institutions, we would expand the data collection and analysis services far beyond that of the inaugural Regional Belonging Survey. We know that building a business case for inclusive practices is imperative to create “buy-in” and establish credibility when it comes to implementing new practices. By equipping private companies, educational institutions, and policy-makers with relevant and close to real-time data, they are able to make better informed decisions for their employees, students, and stakeholders.
EXAMPLE INDUSTRY GROWTH READI PROJECTS

Signature projects represent stellar examples of projects our region would like to pursue with the support of READI funding. The final list of projects will require further due diligence and vetting before the region moves forward to execution and implementation.

PROJECT DI

REGIONAL MANUFACTURING READINESS PROGRAM

LEAD ORGANIZATION
iNDustry Labs at Notre Dame

PARTNERS
South Bend - Elkhart Regional Partnership
County Lead Economic Development Organizations
enFocus

PROJECT CONTACT
Scott Ford
Associate Vice President for Economic Development
Managing Director, iNDustry Labs
University of Notre Dame
sford1@nd.edu
574-631-3108 (Direct)

PROJECT SUMMARY

A regional program aimed to stimulate private sector investments that modernize the region’s manufacturing sector, positioning our industries and region for future growth and prosperity. This concept houses the regional program connecting implementation partners to incentivize industry to interact with the investment made through the LIFT Network. The grants will provide capital assistance to give companies the confidence and ability to implement operational innovations identified through iNDustry Labs Transformational Plans (XPs). The grants will spur the adoption of advanced technologies and practices, fortifying the region’s goals to leverage technology to retain talent, increase productivity, and remain competitive.

The grant funded investments will continue to spur innovation and improvements internally, driving more internal investments within the region’s businesses. The grant will serve as a mechanism to de-risk initial investments of advanced technologies within companies. Once companies derisk these technologies and realize the gains, they will continue to make capital investments and ultimately increase the productivity of the region. iNDustry Labs will continue providing Transformational XPs to the region after these grants are administered. The technology and opportunities identified from these assessments will have the prior momentum of this seed funding to spur additional investments.

Program partners will provide marketing resources and bring experience from supporting similar programs, help identify and prioritize potential partners and grant recipients and support engineer in residence staff to perform company assessments. iNDustry Labs has written and submitted over ten Manufacturing Readiness Grant applications to Conexus this past year. The iNDustry Labs faculty director serves on the Conexus board and has a staff member that is currently part of the Conexus manufacturing readiness grant state review team.

READI PROPOSAL

Program partners will provide marketing resources and bring experience from supporting similar programs, help identify and prioritize potential partners and grant recipients and support engineer in residence staff to perform company assessments. iNDustry Labs has written and submitted over ten Manufacturing Readiness Grant applications to Conexus this past year. The iNDustry Labs faculty director serves on the Conexus board and has a staff member that is currently part of the Conexus manufacturing readiness grant state review team.

A REGIONAL COMPANY PLANS TO UPGRADE THEIR MANUFACTURING FACILITIES TO INCLUDE MODERN MANUFACTURING EQUIPMENT AND BEGIN IMPLEMENTING NEW SOFTWARE PLATFORMS THROUGHOUT THE ORGANIZATION TO DIGITALLY UPSCALE THEIR WORKFORCE.

EXAMPLE INDUSTRY GROWTH READI PROJECTS

Signature projects represent stellar examples of projects our region would like to pursue with the support of READI funding. The final list of projects will require further due diligence and vetting before the region moves forward to execution and implementation.

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A. MODERN MANUFACTURING EQUIPMENT:

This is to continue to modernize the manufacturing processes providing greater value to our American Made products in order to remain and/or become more competitive with internationally sourced products. Utilizing these tools will give employees greater exposure to sophisticated equipment and skills in programming and operating them. These projects help create these products more cost effectively and/or in greater volume helping us to market and sell these products throughout the US and internationally.

B. MODERN SOFTWARE PLATFORMS:

The implementation of modern business systems such as new ERPs, CRMs, Websites, etc. greatly improve our company’s operations. These tools significantly improve our profitability, competitiveness, management, and overall effectiveness throughout our entire global organization. Many of the Information Technology and Business Transformation associates implementing and supporting these tools will be based out of our Elkhart corporate office. Using these new tools will impact all employees globally but hundreds here in Indiana will learn modern tools as part of their daily operations in the corporate office, Indiana factories, and distribution centers.
Anticipated Outcomes

+ Diversity of new technology
+ Investment in Industry 4.0 technology
+ Upskilling of incumbent workforce for technology

Success Metrics

+ $3,000,000 in total grant dollars awarded to 15-50 companies in the South Bend - Elkhart region
+ $4,500,000 in total company matched private investment
+ Increased growth trends in the number of operation innovations
  - Improved operational and production efficiency in all companies engaged
  - Improved company product quality
  - Improved logistics, delivery or distribution methods for inputs, goods, or services
+ Increase in Product, Market and Technology Innovation
  - Increase companies ability to acquire new customers
  - Increase companies competitive advantage leading to new markets
  - Development of new products and services
  - Established new business models and practices
+ Engaged company’s ability to offer new wage growth over the next three years

LOCATION

<table>
<thead>
<tr>
<th>LOCATION</th>
<th>START DATE</th>
<th>END DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart, Marshall, and St. Joseph counties</td>
<td>April 1, 2022</td>
<td>December 31, 2024</td>
</tr>
</tbody>
</table>

TOTAL COST

Total Project Cost: $7,600,000
Public Match: $4,500,000

Anticipated company match of grant funds for every $4 from the grant the company will match $6.

Other: Potential to pair projects with personal property tax abatements to strengthen incentive providing non-cash contributions.

Anticipated Impact

- Increased Productivity of Regional Businesses
- Increased competitiveness of the regional industry relative to global marketing
- Acceleration of Advanced Technology Implementation
- Acceleration of Advanced Technology Implementation

2021 READI Proposal

EXAMPLE INDUSTRY GROWTH READI PROJECTS

PROJECT 01 CONT.
Example Industry Growth READI Projects

**PROJECT 02**

**EMERGING MANUFACTURING COLLABORATION CENTER (EMC2)**

**LEAD ORGANIZATION**

The NineTwelve Institute

**PATTERNS**

- NineTwelve Institute
- City of Elkhart
- Elkhart Industry 4.0 Roundtable
- Ivy Tech Community College
- Purdue MEP

**PROJECT CONTACT**

Mark Pishon  
CFO  
NineTwelve Institute  
317-374-2262  
mark@ninetwelve.us

**PROJECT SUMMARY**

A state-of-the-art connected advanced lab to address the threats and vulnerabilities that exist within the current U.S. and regional manufacturing sectors. Based in Elkhart, this strategy is well-positioned given its manufacturing history and pedigree, concentration, corporate presence, and steadily growing innovation and entrepreneurial efforts. The EMC2 would establish a physical space where equipment, process, and expertise is available to new and existing manufacturers to train employees, perform critical contract manufacturing and engineering services, conduct product and system testing and evaluation, and raise awareness of new products, software, and digital/virtual competence. The EMC2 will also attract, retain, and foster companies from outside the South Bend-Elkhart region in the U.S. and globally. The project would represent an expansion of the State’s own efforts and benefit from parallel programming. This will serve as a regional asset complementary to Industry Labs and the LIFT Network.

It is the goal of local organizers to capitalize the EMC2 operation and “patent loans” thus reducing the financial burden normally associated with a start-up operation. Ongoing EMC2 support will include but not be limited to primary financial sources which include annual membership fees, participation in licensing, patent and product financing fees and public NGO grants supporting product research and development initiatives.

**LOCATION**

City of Elkhart

**START DATE**

January 1, 2022

**END DATE**

October 1, 2022

**TOTAL COST**

Total Project Cost: $32,000,000

Public Match: $5,000,000 Committed by City of Elkhart

Private Match: There are opportunities for funding partnerships with experienced investors committed to assisting the region in its diversification and need to strengthen the regional supply chain through efforts like EMC2.

**Anticipated Impact**

- Strengthening and diversification of the region’s manufacturing supply chain
- Increased retention and attraction of talent
- Advanced tech development in autonomous transport and EV lift and landing manufacturing

**Anticipated Outcomes**

- New product development
- Technological advancement
- Common point of collaboration for regional manufacturing businesses

**Success Metrics**

- Number of registered EMC2 Manufacturing Members
- Number of registered EMC2 entrepreneurs representing new business ventures
- Annual number of licensed manufacturing processes filed for by EMC2 members
- Annual number of patents filed
- Annual number of manufacturing jobs resulting from expanded manufacturing operations resulting from EMC2 sponsored initiatives
- Level of wage increase due to EMC2 sponsored initiatives
- Annual level of new equipment investment resulting from EMC2 sponsored initiatives
- Level of regional talent attracting taking place due to activities occurring within EMC2
- Adopted EMC2 technologies that support building stronger and more resilient regional supply chains
Anticipated Outcomes
+ Improve the growth of regional communities and improve social equality and provide access to jobs, real estate investment, business development
+ Enhanced support services to foster productive activities relative to employment, health, growing of industry and agriculture and access to health care
+ Infrastructure serves as the foundation for economic development spurring future growth and investment potential
+ Increase advantage in site competitiveness
+ Improved shovel ready sites
+ Build foundation for long term strategic investment strategy
+ Improved access and efficient mobility

Success Metrics
+ Realized tax benefits from new projects
+ Economic growth from construction and the multiplier effect increasing opportunities for suppliers and contractors
+ New and improved physical assets
+ Increase in the amount of available land and property suited for development

PROJECT 03
INFRASTRUCTURE - SITE READINESS

Lead Organization
South Bend - Elkhart Regional Partnership

Partners
- Michiana Area Council of Governments
- South Bend Regional Chamber
- St. Joseph County Economic Development Corporation
- Marshall County Economic Development Corporation

Project Contact
Jill Scicchitano
Director, Industry Growth
South Bend - Elkhart Regional Partnership
jsacicchitano@southbendelkhart.org
574-344-4686

Location
Regional (Elkhart, Marshall and St. Joseph counties)

Start Date
July 2022

End Date
December 2025

TOTAL COST
Total Project Cost: $16,000,000
Local Public Match: $9,686,400 including a combination of tax increment financing incentives, ARRA funds, potential master leases, in-kind land donations, and municipal utility department fund allocations.
Local Private Match: $1,600,000

Anticipated Impact
- Growth of existing industry
- Improved infrastructure
- Increased retention and attraction of talent
- Increased mobility

Anticipated Outcomes
- Improve the growth of regional communities and improve social equality and provide access to jobs, real estate investment business development
- Enhanced support services to foster productive activities relative to employment, health, growing of industry and agriculture and access to health care
- Infrastructure serves as the foundation for economic development spurring future growth and investment potential
- Increase advantage in site competitiveness
- Improved shovel ready sites
- Build foundation for long term strategic investment strategy
- Improved access and efficient mobility

Success Metrics
- Realized tax benefits from new projects
- Economic growth from construction and the multiplier effect increasing opportunities for suppliers and contractors
- New and improved physical assets
- Increase in the amount of future development projects leading to new jobs and increased capital investment
- Increase in the amount of available land and property suited for development
TOTAL COST

Total Project Cost: $50,000
Public Match: TBD
Private Match: $5,000

Anticipated Impact

- Optimize Supply Chain Ecosystem
- Increase Resource Availability
- Increased Customer Service/Performance
- Inform Strategy to Provide Future Solutions

Anticipated Outcomes

- Improve buyer/supplier practice and performance
- Create, improve regional supplier relationship
- Reduce a company's internal cost and risk

PROJECT SUMMARY

An initiative to improve company access to convenient supply chain options and resources - building on the region's specialized and emerging industry clusters through a greater awareness of the high-demand needs and helping businesses with similar needs that align to help grow jobs and grow within clusters.

A comprehensive analysis and evaluation of industry and supply chain clusters throughout the region and technical capacity support to meet the needs of companies.

LOCATION

Regional (Elkhart, Marshall and St. Joseph counties)

START DATE

April 2022

END DATE

November 2023
Entrepreneurship

Catalyzing the entrepreneurial ecosystem to diversify the economy and drive future economic growth.

Goal: Establish 275 High-Growth Startups by 2030.

The region has a proud history of innovation and successful companies built on the moxie of entrepreneurs. Companies like Oliver Flow, Miles Laboratories, AM General, Skyline Homes, Hoosier Racing Tire, Jayco, Press Ganey, Conn-Selmer, Smoker Craft Marine, Crowe Horwath and many others created tens of thousands of jobs here because of a courageous and creative spirit that is part of our region.

Recognizing the benefits of entrepreneurship and the role it plays in today’s knowledge-based economy, the South Bend - Elkhart region is focused on developing an ecosystem that creates, attracts, and retains entrepreneurs, and provides the talent, technical services, and risk capital to support them in growing and scaling within the region instead of leaving to find resources elsewhere. The 2021 Brookings GPS Study affirmed the need for the state to do more to encourage entrepreneurship and was informative in potential activities that regions should consider, such as creation of a small business revolving loan or investment fund and/or expansion of small business and innovation support services through Small Business Development Centers.

The LIFT Network was recently created to foster the infusion of advanced innovation processes, products, and technologies into the region’s advanced manufacturing industries and support growth of the emerging IT and data analytics sector. Entrepreneurs who can turn these innovations into successful businesses will lead to further investment and growth and are key to diversifying the economy.

A comprehensive set of business assistance services, developed in partnership with Elevate Ventures, the Indiana Small Business Development Center, and other Entrepreneurial Support Organizations (ESOs), and tailored to innovative regional companies, will help catalyze a robust entrepreneurial ecosystem, retaining startups in the region and attracting opportunities from across the country. Further, connecting startups with the region’s anchor industries to serve as early adopters and first customers will anchor them in the region as they quickly grow and scale.

Another challenge facing entrepreneurs is the lack of available risk capital. Entrepreneurs must have access to sufficient capital to finance business growth. However, in many regions, few sources of funding bridge the gap between the time a discovery has been identified and demonstrated and a business case has been validated and venture or other debt capital can be obtained. It is also difficult to obtain seed and early-stage investment because venture funds, as they have become larger, tend to make larger, later-stage investments. As a result, angel investors have also moved downstream (father away from pre-seed and seed investments), making more post-seed and later-stage investments than previously (TEConomy, 2018).

The region has focused on developing a pipeline of risk capital through its partnership with Elevate Ventures, creating a Proof of Concept fund and launching the Leighton Elevate Angel Development (LEAD) Fund. However, there remains insufficient venture and angel funding for startups in the region. A strong continuum of sources of risk capital is needed to foster the entrepreneurial ecosystem and increase the likelihood of entrepreneurs starting and growing their businesses in the region.

The region can be the hub for a new set of thriving, cutting edge, and highly skilled businesses that are setting an example in the global marketplace. Those businesses tend to pay higher wages and would raise per capita income in the region.

We + You

The South Bend - Elkhart region celebrates what was, and is eager for what will be. The region is made up of communities of people who understand the crafted magic of a round Amish barn and can also speak fluent robot. That’s why we’ve taken the traditional industrial spaces that are the site of our greatest successes and turned them into the hubs and lives of tomorrow’s best work. Universities with 175-year-old roots in the region are reaching out to feed tomorrow’s talent with startup hubs. New music is performed live in people’s living rooms, like back in the day. And nature, timeless, is right out the door, ready to fuel and replenish you whenever you need it to. A region that understands where it comes from and where it’s going is good for the soul.
Implement a robust marketing and storytelling campaign

There is a need to articulate a clear image of the South Bend - Elkhart region, what it offers, and how entrepreneurs can participate in its experiences. A successful campaign will drive awareness of the region, allow the unique voices of the region's entrepreneurs to be heard and celebrated, harness pride in entrepreneurial successes, and convert founders to ambassadors. Ultimately by showcasing local opportunities to students and newcomers we will attract and retain both talent and investment in the region. The primary campaign audience will target entrepreneurs aged 25-55 years with professional degrees and above currently living in MSAs within the Midwest and Mid-Atlantic regions. Secondary audiences will include regional ambassadors and students or short-term residents.

Recruit entrepreneurs by providing access to health care and other incentives

In a Kauffman study about who considers starting a business, but doesn’t, 20 percent named employer-provided health insurance as a barrier. A recruitment program would offer access to healthcare along with a suite of incentives and amenities for entrepreneurs who relocate and launch their high-growth businesses in the region. Beyond the tangible financial incentives, the program would help entrepreneurs build community and immerse them in the entrepreneurial ecosystem, offering help identifying ESD resources, accessing capital, and providing connections to mentors, suppliers and customers, and talent.

Establish and support a comprehensive slate of events and programming

To connect and inspire current and future entrepreneurs, the region will establish and support a robust program of regional networking meetings and events for a broad range of groups to support a startup culture. Providing funding, marketing, and event support to the existing network of studios, coworking spaces, and entrepreneurial support organizations will allow the region to engage with many unique networks of entrepreneurs.

IDEA Week has become a large annual event and 2021 will mark the second year the region has promoted Global Entrepreneurship Week by convening events and publishing entrepreneurial content. The region has developed a digital calendar of entrepreneurial events and program deadlines, supported by a social media campaign to ensure broad awareness of opportunities for engagement.

Increase entrepreneurship awareness and education with high school and college students

Support of entrepreneurial programs within the region’s higher education institutions will develop entrepreneurs and the talent capable of driving innovation within our regional industries. The Applied Entrepreneurship Program and INVANTI’s Innovation Studio. This would leverage the efforts of the current Elevate Ventures Partnership’s Startup South Bend - Elkhart initiative by supporting initiatives designed to provide dedicated, value-added business assistance to the region’s most promising entrepreneurial endeavors. This would leverage the efforts of the current Elevate Ventures Entrepreneur in Residence and existing programs such as RISE’s Applied Entrepreneurship Program and INVANTI’s Innovation Studio. A variety of ESDs should be engaged to ensure the region delivers a process that helps a diverse set of entrepreneurs and business owners navigate from pre-idea through proof of concept to launch and company growth. Venture Development Accelerator and Founder’s Studio models have been proposed to build on the top of funnel idea generation programs and provide key maturation resources for entrepreneurs ready to accelerate their business concept. EnFocus Innovation Fellows could be paired with companies participating in accelerator programs to help them achieve milestones.

Adding a full-time Business Advisor position at the Indiana Small Business Development Center (SBDC) would expand capacity and enable the center to offer specialized accelerator programs, serving startups and early-stage businesses in health care, small manufacturing, and creative/arts sectors through classes, connection to specialists, and focused business counseling.

Connection to resources and technical assistance through digital tools, such as the Digital Innovation Hub and Professional Services Directory will ensure awareness of available resources and added transparency. We believe that diversity, equity, and inclusion must be a central focus of ecosystem building efforts and will invest in programs and approaches that prioritize creating equitable opportunities for all.

Support the acceleration of entrepreneurial ventures by offering “de-risking” services, technical assistance, mentorship, professional services, and spaces to accelerate venture growth throughout the region.

Initiate and support accelerator programs increasing capacity to de-risk ventures

It is critical that the region build upon the existing momentum being created by Notre Dame’s IDEA Center and the work of the Regional Partnership’s Startup South Bend - Elkhart initiative by supporting initiatives designed to provide dedicated, value-added business assistance to the region’s most promising entrepreneurial endeavors. This would leverage the efforts of the current Elevate Ventures Entrepreneur in Residence and existing programs such as RISE’s Applied Entrepreneurship Program and INVANTI’s Innovation Studio. A variety of ESDs should be engaged to ensure the region delivers a process that helps a diverse set of entrepreneurs and business owners navigate from pre-idea through proof of concept to launch and company growth. Venture Development Accelerator and Founder’s Studio models have been proposed to build on the top of funnel idea generation programs and provide key maturation resources for entrepreneurs ready to accelerate their business concept. EnFocus Innovation Fellows could be paired with companies participating in accelerator programs to help them achieve milestones.

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Recently launched programs such as Hultik Small $ and the South Bend Entrepreneurship in Adversity Program are customized for women and minority owned businesses and entrepreneurs coming from adverse situations. Investments should be encouraged in programs that incorporate goals for female and minority entrepreneur participation.

Develop and support spaces to foster venture growth

Startup studios, coworking spaces, and maker spaces offer critical infrastructure to surround entrepreneurs with resources, including technical assistance, mentorship, and investment. Creation of a fund to support these spaces will support an increased level of events and programming that create density and connectivity within the spaces and across the region. Providing direct access to tools, expertise, and retail space for creators and entrepreneurs and creating density by centralizing tools, education, co-working space, mentorship, and startup offices into one location will also increase interaction among entrepreneurs, mentors, founders, customers, investors, and others, contributing to positive conversations building social capital and to the collective story the region is telling about itself.

Improve connections to customers

Another important element of support is the ability to link startup companies with their first customers. Particularly in technology areas the region’s anchor industries to serve as first customers and early adopters so that the innovations can be deployed into the field to prove their efficacy. By linking emerging companies to the South Bend - Elkhart region’s industry anchors, startups will be able to firmly establish their roots in the region as they grow and scale at a more rapid pace.

Hatchery, at Saint Mary’s College, will incorporate an Entrepreneurship Studio and Specialized Maker Space for students and women entrepreneurs to prototype and small-batch manufacture a range of physical and digital products. IU South Bend is developing a Regional Health Sciences Simulation and Innovation Center which includes facilities for promoting innovation and business development in health sciences and supporting industries and would be the host location of the regional ISBDC Ivy Tech is establishing a new School of Entrepreneurship and Innovation to provide more prominence and accessibility to students across all other schools. This type of programming within colleges and universities will increase students’ exposure to entrepreneurial pathways, increase dual college credits in our high schools, increase the number of certificates and degrees granted, and increase the number of businesses launched.
Provide startup grants and seed investments
The Regional Partnership and Elevate Ventures have established committees and boards to guide investment allocations for existing fund resources such as the Startup South Bend - Elkhart Proof of Concept grants, Elevate Ventures’ Community Investment Fund, and the Leighton Elevate Angel Development (LEAD) Fund. Additional efforts will increase awareness of existing grant and loan programs and pitch competition opportunities as part of the marketing campaign.

Initiate high growth loan program
As the pipeline of startups increases through these efforts, additional risk capital is needed to support business growth. A loan program or seed fund focused on early stage investments will bridge the gap between the point when a discovery has been identified and demonstrated and when a business case has been validated and venture or other debt can be secured.

Secure SBIR/STTR funding
Indiana is missing out on tens of millions of dollars in Federal R&D funding and billions of dollars in Federal contracts each year. Our region will dramatically increase its share of federally funded contracts and grants to accelerate a metamorphosis into a thriving culture of innovation and commercialization. The region is focused on creating awareness of opportunities, knowledge of how to pursue grants, and the relationships and resources required to capture and execute awards.

Create a pipeline of Angel and Venture Capital funds to invest in entrepreneurial efforts in the region
The number of angel investors in the region is not growing fast enough and the South Bend - Elkhart region must focus on creating both local funding sources and connections to sources of capital that have been established in proximate metropolitan centers such as Chicago and Indianapolis. Existing funds like Irish Angels do not address early-stage capital needs and is not indigenous to the region, leaving a gap for an angel fund that helps capture the wealth of the individuals residing in the region and invests earlier in the innovation continuum. There have been efforts to create a formal angel network; however, due to lack of historic deal flow it has been difficult to develop a model that is of interest to investors. TEConomy presented one solution to syndicate deals from other larger angel investor networks in larger midwest cities such that regional investors gain confidence in the process and are more likely to fund entrepreneurs in the region. An organized angel fund should also be created to engage local angel investors in funding startups. Professional management of such a fund would help screen and review ideas for presentation to angels, seek and secure engagement of angel investors, and connect investors with technology-based economic development organizations.

Increase technical assistance for minority and women business owners to become certified
In partnership with Mid-states Minority Development Council (MSDC) and Great Lakes Women’s Business Center (WBC), we would provide office hours for potential contractors or subcontractors to support their efforts in becoming MBE/WBE certified. We would also work with the Procurement Technical Assistance Center (PTAC) office that serves our region to encourage a stronger presence and support more veteran-owned businesses to become certified. By becoming certified, businesses can access more contracting opportunities from local, state and federal departments, as well as from companies with supplier diversity programs. This activity is aligned with the state of Indiana’s participation goals for state contracts, which saw increases in the weighted average goals for spending with minority-led firms (up two percent) and women-led firms (up three percent).

Develop partnerships with venture capital firms focused on increasing investment in minority and women owned startups
An idea that came through our public submission process was that of developing or partnering with venture or angel funds to provide more access to capital to those that need it most. A model developed in Detroit, the Motor City Match, is an example of one that we would adopt for the South Bend - Elkhart region.

Increase the number of supplier diversity programs in regional organizations
In the South Bend - Elkhart region, we have only two entities registered as corporate partners with Mid-states MSDC – the City of South Bend and the University of Notre Dame. To encourage more certified businesses in the region, we must have companies establish supplier diversity programs. In partnership with the above-mentioned entities, we would actively recruit and raise awareness of the benefits of becoming a corporate partner to Midstates and Great Lakes, including the technical assistance and consulting to establish their programs.
Anticipated Outcomes

- Recruiting and retaining great talent
  
- Transform net out migration to neutral or positive in-migration

- Recruiting entrepreneurs and their families to the region will increase population and reverse net out migration of residents

- Marketing of this innovative recruitment strategy will bring national recognition to the region as a magnet for entrepreneurs and talent

- Exposing them to the vibrant events, venues, parks and arts in the region will create a connection to the community and increase likelihood of retention

- Leveraging the enFocus fellows will help support the startups progress, but also will enable the fellows to develop a further connection to people and projects in the region, increasing the likelihood of retaining the Fellows

- Helping entrepreneurs thrive

Incentives included from the Public Sector would include:

- Small Business Resiliency Grants
- Sponsored memberships in the INVANTI Guild
- Venues Parks and Arts Annual Passes would include amenities and experiences such as Howard Park, Moins Performing Arts Center, Lerner and other Theaters, Studebaker Museum, Ruthmere Museum, Wellfield Botanic Gardens, Patowwatomi Zoo, George Wilson Tubing, Golf at municipal courses, fitness membership at Brier or other facilities, zip lining at Burn Village, Kayaking the East Race, canoeing at county parks, entrance to fairs and festivals.

Incentives included from the Private Sector could include:

- Housing for the founders provided by apartment complex developers who participated in the region’s Regional Cities or READI programs
- enFocus fellows providing capacity support
- Annual memberships to co-working spaces
- Proof of concept grants from Startup South Bend - Elkhart
- Access to Notre Dame’s Industry Labs or other LIFT Network innovation facilities
- In-kind healthcare services

**EXAMPLE ENTREPRENEURSHIP READI PROJECTS**

Example READI projects represent stellar examples of projects our region would like to pursue with the support of READI funding. The final list of projects will require further due diligence and vetting before the region moves forward to execution and implementation.

**PROJECT 01**

**STARTUP SOUTH BEND - ELKHART’S HERE RECRUITMENT PROGRAM**

**LEAD ORGANIZATION**

South Bend - Elkhart Regional Partnership

**PROJECT CONTACT**

Phil Smoker
Chair, Entrepreneurship Committee
South Bend - Elkhart Regional Partnership
phil.smoker@smokercraftinc.com
574-536-9325

**PARTNERS**

Semma Health
Healthcare systems and providers

Private housing developers

Local Government - Venues, Parks, and Arts Museums and other Attractions
Coworking Spaces
INVANTI
enFocus
Local Spirit
INDustry Labs

**PROJECT SUMMARY**

In a Kauffman study about who considers starting a business, but doesn’t, 20 percent named employer provided health insurance as a barrier. The HERE program would offer access to healthcare along with a suite of incentives and amenities for entrepreneurs who relocate and launch their high-growth businesses in the region. Offering the package annually to ten entrepreneurs, along with the benefit of increasing awareness to hundreds more, would meet two objectives - increasing the number of startups in the region and attracting talent. Because healthcare is more often a barrier for older (50+) people and females, it would also support a more diverse and inclusive entrepreneurial ecosystem. Beyond the tangible financial incentives, the program would help entrepreneurs build community and immerse them in the entrepreneurial ecosystem, offering help identifying Entrepreneurial Support Organization (ESO) resources, accessing capital, as well as providing connections to mentors, suppliers and customers, and talent.

**LOCATION**

Regional (Elkhart, Marshall, and St. Joseph counties)

**START DATE**

July 1, 2022

**END DATE**

June 30, 2026

**TOTAL COST**

Total Project Cost: $1,194,500

Local Public Match: $221,600 Projected

Private Match: $756,900 Projected

**Anticipated Impact**

- Increased prime working age population

- Improved health outcomes

- Increased per capita income

- Improved innovation and entrepreneurship ecosystem and outputs

**Anticipated Outcomes**

- Recruiting and retaining great talent

- Transform net out migration to neutral or positive in-migration

- Recruiting entrepreneurs and their families to the region will increase population and reverse net out migration of residents

- Marketing of this innovative recruitment strategy will bring national recognition to the region as a magnet for entrepreneurs and talent

- Exposing them to the vibrant events, venues, parks and arts in the region will create a connection to the community and increase likelihood of retention

- Leveraging the enFocus fellows will help support the startups progress, but also will enable the fellows to develop a further connection to people and projects in the region, increasing the likelihood of retaining the Fellows

- Helping entrepreneurs thrive

- Recruiting and retain 10 startups annually to the region

- Increase the # of firms aged 0-5 yrs in the region

- Businesses starting and growing in the area will increase net personal income

- Focusing on startups with the potential to employ a larger share of people and grow into the global economy could remarkably improve the region’s economy

- Targeting entrepreneurs with startups in emerging industries such as data analytics, cloud computing and other high paying tech sectors would help raise per capita income in the region

- Offering healthcare to entrepreneurs will improve health outcomes
PROJECT 02

STARTUP EVENT FUND

LEAD ORGANIZATION
South Bend - Elkhart Regional Partnership

PARTNERS
STARTUP Foundation (Innovate WithIN)
Colleges and Universities
Coworking Spaces and Startup Studios
Elevate Ventures
Entrepreneur Support Organizations
Entrepreneurs and Startup Companies
Kauffman Foundation
INDustry Labs
Notre Dame’s IDEA Center
Small Business Development Center

PROJECT CONTACT
Phil Smoker
Chair, Entrepreneurship Committee
South Bend - Elkhart Regional Partnership
phil.smoker@smokercraftinc.com
574-536-9325

PROJECT SUMMARY
There is an opportunity for the community to take a leadership role in growing large regional events that support the entrepreneurial ecosystem. In 2018, the IDEA Center began hosting IDEA Week, with tens of thousands of people attending this annual event that celebrates innovation, entrepreneurs and the incubation of new ideas. The university has invited the community to envision the future of IDEA Week and determine how it can best support the regional goals of increased entrepreneurship and talent attraction.

StartUp South Bend – Elkhart proposes a $500,000 Startup Event Fund that can be disbursed to lead events or encourage entrepreneurs and ESOs to create additional events. As the anchor event for the region, IDEA Week could be amplified. Local coworking spaces propose hosting major events and ESOs can increase the amount of programming for entrepreneurs to participate in.

A robust marketing and awareness campaign with the WE + YOU theme will be executed alongside the events, ensuring broad participation and recognition.

LOCATION
Elkhart, Marshall, and St. Joseph counties

START DATE
July 1, 2022

END DATE
June 30, 2026

TOTAL COST
Total Project Cost: $2,500,000
Local Public Match: $600,000 Projected
Private Match: $1,500,000 Projected

Anticipated Impact
- Increased share of population
- Improved Innovation and entrepreneurship ecosystem and outputs
- Improved quality of place

Anticipated Outcomes
- National attention and attendance at IDEA Week
- Increasing connections between local entrepreneurs in the ecosystem
- Networking of local businesses will connect entrepreneurs with talent, investors, mentors, and customers
- Engagement of a more diverse set of entrepreneurs through a network approach
- Increased vibrancy in entrepreneurial spaces such as accelerators, coworking spaces, and studios
- Businesses starting and growing in the region will increase net personal income
- Increased participation of high school and college students in pitch competitions such as Innovate WithIN
Anticipated Outcomes

+ Develop a dedicated entrepreneurship ecosystem at the Ivy Tech campus for student connectivity and business support
+ Increased Investments in the development of instructors through training and mentorship
+ Enhance cross-campus connectivity through stackable degrees
+ Increase of high school students earning dual credit—it is projected the number of dual college credits awarded will increase from the current average of 1,000 to 1,760 by August 2024
+ Increase the pipeline of college students engaging in entrepreneurial education. It is anticipated that the number of students enrolled at Ivy Tech for Entrepreneurship will increase from the current average amount of three per year to 40 per year by August 2024

Anticipated Impact

PROJECT 03
RISE EXPANSION IN IVY TECH SCHOOL OF ENTREPRENEURSHIP

LOCATION
The School will start at the South Bend, Bloomington, Fort Wayne and Indianapolis campuses. This will benefit the entire South Bend - Elkhart region (Elkhart, Marshall, and St. Joseph counties)

START DATE END DATE
August 18, 2021 May 30, 2024

PROJECT CONTACT
Violet Hawkins
Dean, School of Business, Logistics and Supply Chain and School of Information Technology
Ivy Tech South Bend - Elkhart
vhawkins@ivytech.edu
574-904-6833

PARTNERS
Ivy Tech Community College
Regional Innovation and Startup Education (RISE) K-12 School Systems

PROJECT SUMMARY
Due to the critical need for many more business startups and the creation of entrepreneurial skills and culture, Ivy Tech is establishing a new “School of Entrepreneurship and Innovation.” Establishing a new school, not embedded in the business school, will provide for much more prominence and accessibility by all the other schools and new students.

The School of Entrepreneurship and Innovation will offer leading-edge curriculum and teaching methods to support students launching businesses and vibrant entrepreneurial ecosystems. Through the school, Ivy Tech will offer a two semester Certificate of Entrepreneurship program, Technical Certificate of Entrepreneurship, and Associates of Applied Science Degree that includes eight credits of an externship to have dedicated time to work on their business with guidance and support from the school and mentors.

The creation of a new school gives both entrepreneurship and innovation much more importance and accessibility by all disciplines, especially IT and the other STEM disciplines. Ivy Tech will target current students in programs that are entrepreneurial in nature (e.g. Computer Science, Biotechnology, Allied Health Sciences, Business Administration, Hospitality, IT). The new entrepreneurial courses will also be embedded in the curriculum of as many programs as possible for stackability and to shorten the time to graduation and, subsequently, getting businesses started. The school will also connect with high school students interested in entrepreneurship as well as create a marketing campaign to inform the community of the new school and programs.

RISE was asked by the Indiana Department of Education to rewrite and align K-12 Next Level Programs of Study Entrepreneurship Course Competencies and it is a requirement for any Ivy Tech dual college credit high school instructors to complete RISE training. RISE is working to remove top down barriers throughout the statewide education systems of Indiana Department of Education and Ivy Tech as well as supporting teachers with bottom up resources so both Ivy Tech instructors and dual college credit instructors can truly focus on their students and support their work as they become entrepreneurs.

Additionally, all instructors will be part of the RISE Mighty Network, a place to support each other with resources, mentorship, celebrating wins, and sharing best practices. RISE is working to create a robust and highly connected group of educators, experts, and entrepreneurs throughout the state of Indiana in which all local instructors will benefit.

TOTAL COST
Total Project Cost: $2,600,000
Local Public Match: $1,498,175 Projected Ivy Tech HEERF funding
Private Match: $1,000,000 through the Ivy Tech Foundation and Garatnoi Family Foundation

EXAMPLE ENTREPRENEURSHIP READI PROJECTS

LOCATION START DATE END DATE
The School will start at the South Bend, Bloomington, Fort Wayne and Indianapolis campuses. This will benefit the entire South Bend - Elkhart region (Elkhart, Marshall, and St. Joseph counties)

Total Project Cost: $2,600,000
Local Public Match: $1,498,175 Projected Ivy Tech HEERF funding
Private Match: $1,000,000 through the Ivy Tech Foundation and Garatnoi Family Foundation

Anticipated Impact

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population
- Increased rate of educational attainment
Anticipated Outcomes

- Students and women in the community will earn credentials in demand by regional employers
- Both students and women entrepreneurs will have the tools they need to launch and grow their own businesses

“The Hatchery” will complement Saint Mary's liberal arts education by providing students and women from the community with hands-on learning opportunities.
Anticipated Outcomes

+ Increase accessibility to guidance and mentorship beyond high-growth or large companies
+ Increased data and insights into the untapped entrepreneurial potential of the region
+ Increased participation of a diverse group in the entrepreneurial ecosystem
+ Increased knowledge about the innovation process will upskill employees at existing businesses and increase entrepreneurial endeavors
+ Investment at this scale removes the barrier to entry for all aspiring entrepreneurs
+ Increased entrepreneurial activity will result in more business for downstream providers, such as capital providers, real estate, banks, law firms, etc. to serve broad-based economic growth.
+ Increase the number of innovation projects and funds accessed

Anticipated Impact

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population of prime working age
- Improved quality of place

PROJECT SUMMARY

The center offers a variety of services that are unique among the region’s entrepreneurial support organizations. These include:

+ Extensive industry and market research capabilities
+ Export advising via a certified export advisor and connection to state level experts
+ Business valuation assistance for those buying or selling small businesses

Funding an additional full time Business Advisor position would expand capacity and enable the center to offer specialized accelerator programs. Unlike other programs in the region that are targeted toward innovation driven business or toward specific demographic groups (women, minorities, under-resourced individuals), these programs would instead be industry specific and serve startups and early-stage businesses in health care, small manufacturing, and creative/arts sectors through classes, connection to specialists, and focused business counseling.

The Innovation Center will offer venture acceleration programming through education and business advising for startup and early-stage businesses in targeted sectors. This industry specific programming will leverage the established on-campus presence of the North Central Indiana Small Business Development Center (SBDC) and complement existing regional programs that do not focus on specific industries.

Programming will include six-to-eight week classes supported by intensive and ongoing small group and individual business advising activities. Cohorts will be limited to 15 participants.

Targeted industries will include:

+ Health Care: Including physicians, dentists, optometrists, nurse practitioners, chiropractors, midwives, mental health counselors, physical and occupational therapists, licensed massage therapists, home health care, assisted living, laboratories
+ Small Manufacturing: Startup and early-stage companies
+ Creatives: Including visual and performing artists, designers, publishers, performance venues

The number of cohorts per year will be determined by market demand. Our expectation is two cohorts per year in each sector, which provides capacity to serve 90 startup and early-stage businesses annually.

The existing partnership between IU South Bend and the North Central Indiana SBDC will enable this program to start immediately upon funding and deliver programming in a very cost effective manner. It is proposed that the Small Business Development Center would be part of IU South Bend’s proposed Regional Health Sciences Simulation and Innovation Center, increasing accessibility to the public.

The existing partnership between IU South Bend and the North Central Indiana SBDC will enable this program to start immediately upon funding and deliver programming in a very cost effective manner. It is proposed that the Small Business Development Center would be part of IU South Bend’s proposed Regional Health Sciences Simulation and Innovation Center, increasing accessibility to the public.

Total Project Cost: $448,000

Private Match: Construction of the $10 million IU South Bend Regional Health Sciences Simulation and Innovation Center will support the physical space needed for the SBDC with private funds anticipated through IU South Bend, the Vera Z. Dwyer Trust, LIFT Network, and other private contributions.
**Anticipated Outcomes**

- Increase accessibility to guidance and mentorship beyond high-growth or large companies
- Increased data and insights into the untapped entrepreneurial potential of the region
- Increased participation of a diverse group in the entrepreneurial ecosystem
- Increased knowledge about the innovation process will upskill employees at existing businesses and increase entrepreneurial endeavors
- Investment at this scale removes the barrier to entry for all aspiring entrepreneurs
- Increased entrepreneurial activity will result in more business for downstream providers, such as capital providers, real estate, banks, law firms, etc.
- To serve broad-based economic growth
- Increase number of pilots launched
- Increase the number of innovation projects and funds accessed

**Anticipated Impact**

**PROJECT 06**

**SOUTH BEND - ELKHART INNOVATION STUDIO**

**LEAD ORGANIZATION**

INVANTI

**PARTNERS**

City of South Bend and other municipalities
Entrepreneurial Support Organizations (ESOs)

**PROJECT CONTACT**

Maria Gibbs
Managing Partner
INVANTI
maria@invanti.co
650-465-5188

**PROJECT SUMMARY**

The South Bend-Elkhart Innovation Studio gives open access to the process of innovation to aspiring and established entrepreneurs, specifically focusing on women and minority participants. The Studio allows entrepreneurial support organizations to scalably deliver a process that helps entrepreneurs and business owners navigate the pre-idea to pilot stages of innovation.

INVANTI has been working with entrepreneurs and business owners since 2017 in the South Bend - Elkhart region. In addition to their flagship Founder Studio program, which focuses on tech-enabled, high-growth ventures, they have also served as mentors and workshop facilitators to dozens of small business owners in the region through engagements with SPARK, HustleSBE, RISE and the SB EAP. As part of these experiences, they have developed a scalable process that helps entrepreneurs and business owners navigate the pre-idea to pilot stages of innovation. Their digital environment allows entrepreneurial support organizations to engage in asynchronous coaching through process workspaces and offers transparency into progress being made by a portfolio of entrepreneurs across the region in a centralized hub. The studio infrastructure has been successfully used by the Ministry of Education in Peru to run an innovation challenge across 25 universities with 1,600 participants, proving the efficacy of the model in supporting individual participants in an innovation process, as well as in offering transparency to the organizations supporting them.

The vision for this project is for the South Bend - Elkhart Innovation Studio to serve as a shared innovation infrastructure across the region through partnership with existing entrepreneurial support organizations and programs. The City of South Bend Small Business Assistance Suite has committed to be a partner for the Innovation Studio offering access to the innovation process and tools via the digital studio to business owners they serve. They will also use it to equip the Inclusion Project Manager with the ability to engage with a wider range of entrepreneurs, including those who don’t have ideas for businesses yet and those who need help with new product development.

In addition, the ESOs who have strong existing relationships and trust with emerging and established entrepreneurs, can leverage the Innovation Studio to extend their reach, serving individuals beyond their existing cohort models, and increasing the number of business owners each staff member is able to engage with. We hope the Innovation Studio can serve as an entry point for those who wouldn’t otherwise find out about or feel comfortable engaging with existing organizations by offering the ability for partners like community centers to offer open access to engaging with the innovation process.

The three program components include:

- Digital Infrastructure
- Train-the-Trainer Programming
- Community

**LOCATION**

Regional (Elkhart, Marshall, and St. Joseph counties)

**START DATE**

Jan 1, 2022

**END DATE**

December 31, 2024

**TOTAL COST**

Total Project Cost: $461,000
Local Public Match: $256,000
Private Match: INVANTI’s Beta City Fund investments

**Anticipated Impact**

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population of prime working age
- Improved quality of place

**Anticipated Outcomes**

- Increase accessibility to guidance and mentorship beyond high-growth or large companies
- Increased data and insights into the untapped entrepreneurial potential of the region
- Increased participation of a diverse group in the entrepreneurial ecosystem
- Increased knowledge about the innovation process will upskill employees at existing businesses and increase entrepreneurial endeavors
- Investment at this scale removes the barrier to entry for all aspiring entrepreneurs
- Increased entrepreneurial activity will result in more business for downstream providers, such as capital providers, real estate, banks, law firms, etc.
- To serve broad-based economic growth
- Increase number of pilots launched
- Increase the number of innovation projects and funds accessed
EXAMPLE ENTREPRENEURSHIP READI PROJECTS

PROJECT 07
IMPACT STARTUP STUDIO

LEAD ORGANIZATION
Regional Innovation and Startup Education (RISE)

PARTNERS
Private Developers
Local Spirit
IDEA Center
Truth Works Media
City of South Bend

PROJECT CONTACT
Iris Hammel
Executive Director
RISE
iris@raisingtheregion.org
574-404-1315

PROJECT SUMMARY
Establish an IMPACT Studio for the entrepreneurial ecosystem to:
+ Provide direct access to tools, expertise, and retail space for creators and entrepreneurs.
+ Create an education space for high school, college, and community partners.
+ Create entrepreneurial density by centralizing tools, education, co-working space, mentorship, and startup offices into one location.

The South Bend-Elkhart Startup Committee has long discussed the need for our entrepreneurial ecosystem to have a “watering hole.” IMPACT Studios would be a collective of like-minded individuals and programs to help put our region and entrepreneurs in the heart of our city surrounded by resources, retail opportunities, and world-class mentorship. Each partner organization will have specific metrics of impact for their portion of the collaboration.

RISE will train all high school and Ivy Tech instructors from across the state at this facility and will create meaningful engagement opportunities for teachers and students during IDEA Week and throughout the year.

Both locally and statewide, RISE will also be establishing an RandD Lab for entrepreneurship education, collecting user data in order to create better user experience, content and mentorship from their diverse k-14 plus community user groups from across the state.

Notre Dame will work in partnership with Local Spirit and IMPACT Studios to place more students in internships, start South Bend based companies and retain both graduate, undergraduate and international students by radically connecting them with the community.

Commercialization will have dedicated staff development, the Innovation Academy will fund local companies participating in their innovation process to strengthen the economy. The Innovation Lab will expand its work into the community and will be able to increase their capabilities at their homebase location. Developing the City Center Plaza building will change the face of the 200 block on Michigan Street in South Bend and will put this section of downtown on the map as a place to find great food, energy, density and retail.

Anticipated Impact
- Increased property values
- Improved quality of place
- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population of prime working age

Anticipated Outcomes
- Increased educational attainment of students in the RISE and Ivy Tech programs
- Connect more students in internships and retain students by radically connecting them with the community
- Innovation will be infused in local companies and strengthen the economy
- Eliminate blight in the 200 block of Michigan Street in South Bend and increase vibrancy in the urban core

LOCATION
Physically in South Bend; open to Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE
January 1, 2022

END DATE
September 1, 2024

TOTAL COST
Total Project Cost: $10,676,363
Local Public Match: $1,000,000 projected
Private Match: $8,676,363 projected through the operating budgets of participating partners such as RISE and the IDEA Center
**PROJECT SUMMARY**

The program would distribute grants up to $10,000 per qualifying startup based in our region. In total, we plan to distribute $250,000 per year, to at least 25 different startups. This would be administered by the Elevate Ventures EIR, with guidance from the Capital Attraction Subcommittee. The grant would not be exclusive to high-growth startups, but it is anticipated that at least 50 percent of each year’s grants to be to “high-growth tech-enabled” companies. This will broaden the top of the funnel for entrepreneurs and encourage more diversity in the ecosystem.

**LOCATION**

Regional (Elkhart, Marshall, and St. Joseph counties)

**START DATE**

July 1, 2022

**END DATE**

June 30, 2026

**TOTAL COST**

Total Project Cost: $1,000,000

Private Match: Follow on grants and angel investments in companies in the ecosystem, including the LEAD Fund.

**Anticipated Impact**

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population of prime working age

**Anticipated Outcomes**

- Increase funding to accelerate entrepreneurial endeavors
- Attract startups to the region to access capital
**PROJECT 09**

**HIGH GROWTH LOAN PROGRAM**

**LEAD ORGANIZATION**
South Bend - Elkhart Regional Partnership

**PARTNERS**
- Elevate Ventures
- IDEA Center
- Entrepreneurial Support Organizations

**PROJECT CONTACT**
Regina Emberton
CEO
South Bend - Elkhart Regional Partnership
remberton@southbendelkhart.org
574-344-4686 ext. 4802

**PROJECT SUMMARY**

The TEConomy report outlined the challenge of a lack of available risk capital. The costs associated with developing and taking a product or service to market are substantial. Major costs incurred include the cost of assessing the market to determine the competition, the likely market, and the price points for competitive advantage; developing a prototype; preparing a marketing and sales plan; and scaling up for manufacturing if applicable. Finally, actual product distribution, sales, and marketing must be undertaken. These activities require the availability of sufficient capital to finance business growth. The region has aggressively focused on developing a pipeline of risk capital through its partnership with Elevate Ventures. However, there is not sufficient indigenous risk capital in the region. A loan program or working capital fund would help overcome this shortage of investment capital.

This program would distribute loans of $10,000-$50,000 to qualifying startups. In total, the fund would distribute $250,000 per year for 5-25 companies. These startups need not be based in the region, however must be ‘associated’ to the region. A third party would be engaged to administer the loan program as directed by the Entrepreneur in Residence and the Capital Attraction Subcommittee. Participants would be required to raise one-to-one matching funds.

**EXAMPLE ENTREPRENEURSHIP READI PROJECTS**

**REGIONAL (Elkhart, Marshall, and St. Joseph counties)**

**LOCATION**

**START DATE**

**END DATE**

Regional (Elkhart, Marshall, and St. Joseph counties)
July 1, 2022
June 30, 2026

**TOTAL COST**

Total Project Cost: $2,000,000
Private Match: $1,000,000 through the one-to-one match required from participants

**Anticipated Impact**

- Improved innovation and entrepreneurship ecosystem and outputs
- Increased share of population of prime working age

**Anticipated Outcomes**

- Enhance sustainability of the ecosystem through repayment of loans
- Increase funding to accelerate entrepreneurial endeavors
- Attract startups to the region to access capital

**Success Metrics**

- Number of Loans originated
- Amount of capital invested in the region
- Amount of capital repaid and reinvested as part of the evergreen fund model
- Number of businesses started and scaled up
Anticipated Outcomes

- Inclusive wealth building: educating business owners on how to legitimately invest in their enterprise, with a focus on sustainable and transferable wealth
- Economic resilience: Through technical assistance focused on sustainability, we are shoring up practices to weather any storm like a global pandemic
- Increased revenues for minority and women businesses through growth in operations and new job creation

Success Metrics

- 90 businesses graduated
- 20 percent increase in graduate revenues
- 10 new jobs created
- 100 percent job retention

PROJECT SUMMARY

HustleSBE is a cohort-based entrepreneurial training model developed by and for the minority and women business owners in the South Bend - Elkhart region. The program follows the Business Model Canvas as its guide to curriculum, which has the following elements.

1. Customer Segments
2. Value Proposition
3. Channels
4. Customer Relationships
5. Revenue Streams
6. Key Resources
7. Key Activities
8. Key Partners
9. Cost Structure

During typical sessions, there is a guest speaker from the region focused on the subject being addressed. Or there may be a subject that comes up in the group conversation that a guest speaker is called in for.

There is "homework" for every session. In the last three sessions, participants do group activities, hear from more guest speakers, and review parts of the Business Model Canvas participants are struggling with. Participants are encouraged to do business with one another, join their Chambers, seek to understand, and be open to feedback. More often than not, participants are solopreneurs or are so focused on doing the day-to-day it can be difficult to work "on" the business.

Not only does this program provide technical assistance and group accountability, it provides access to contacts, prospective mentors and capital that may not otherwise exist. Beyond their cohort, participants are invited to networking events with past cohorts and regional events hosted by the South Bend - Elkhart Regional Partnership or its partners.

Anticipated Impact

- Increased property values
- Improved quality of life
- Improved health outcomes

Anticipated Outcomes

- Economic resilience: Through technical assistance focused on sustainability, we are shoring up practices to weather any storm like a global pandemic
- Increased revenues for minority and women businesses through growth in operations and new job creation

Success Metrics

- 6 new cohorts graduated
- $100,000 in direct capital granted
With goals to increase post-secondary attainment levels and reverse out-migration of talent, the region’s Education and Workforce and Talent Attraction and Retention committee strategies are closely aligned with the state’s investments supporting companies with their workforce needs.

**EDUCATION AND WORKFORCE**

Educating a world-class workforce by aligning training programs with industry demand.

**GOAL:** INCREASE POST-SECONDARY EDUCATIONAL ATTAINMENT LEVEL AMONG THE REGION’S RESIDENTS FROM 34 TO 50 PERCENT BY 2030.

**WE + YOU**

The South Bend - Elkhart region is an all-in kind of place. When you start work here, you start with responsibility and you start with confidence. We think you can do this, so we’re actually going to listen to what you have to say, and then we’re going to give you a chance to execute on it. Yes, right now. The resources are here. No, you don’t have to wait a few years before you actually have something meaningful to do. We know you want to make a difference. So we’re going to throw something big at you, and we’re counting on you to wrestle it to the ground. You could be that person. You can be the brain and the gain. You can be a learner and a teacher. You can make it here.

**FAST TRACK YOU**

The South Bend-Elkhart region is home to a vibrant and strong higher education ecosystem, with nine institutions of higher education conferring thousands of degree and non-degree credentials to a diverse array of learners every year. In addition to a vibrant higher education ecosystem, numerous vocational and career and technical education programs also exist to deploy training for K-12 students and adults towards middle-skill occupations (jobs that require less than a Bachelor’s Degree). There is no shortage of quality postsecondary training and institutional options for individuals to receive educational instruction towards a quality career.

There are currently 260,560 occupations within Elkhart, Marshall, and St. Joseph counties across 11,743 pay-rolled business locations, or total companies. Based on real-time and seasonal labor market data, the following industry employment sectors have been identified as target sectors for the region: Advanced Manufacturing, Agriculture, Building and Construction, Healthcare, Information Technology and Business Services, Transportation and Logistics, and Education. With a total of 141,006 occupations, or 54 percent of all regional occupations represented in these sectors, navigating learners towards these priority industry employment sectors aligns individuals with high-growth, high-wage career pathways. While targeting the correct industry sector is the first step in designing high-quality pathways, the next and equally or more important step is designating the specific occupations to design education-workforce initiatives around, as not all occupations within the priority industry sectors qualify as a high-wage, high-demand occupations.

**REGIONAL STRATEGIES TO ACHIEVE ECONOMIC GOALS AND OBJECTIVES**

**TALENT DEVELOPMENT AND ATTRACTION**

The South Bend - Elkhart region is home to a vibrant and strong higher education ecosystem.
TO INCREASE THE AVAILABILITY OF WORK-READY TALENT FOR ALL KEY INDUSTRY SECTORS, THE REGION WILL ADVANCE THE FOLLOWING STRATEGIES:

**01 Advance high-quality career pathways.**

Refine middle and high-skill career pathway approach, focused on key industry sectors

While the Education and Workforce Committee will remain focused on broader postsecondary attainment as an overarching goal for the Committee, the strategic approach of the Committee will be refined to focus on key industry sectors defined as high-demand, high-wage employment sectors within the Next Level Jobs program for the state of Indiana. Advanced manufacturing, agriculture, IT and business services, building and construction, health and life sciences, transportation and logistics are defined by the state as priority industry sectors, and the education sector will be added given regional demand for the employment sector.

Apply for U.S. economic development authority good jobs call to action

For context, the U.S. Economic Development Authority defines a good job as an occupation that “exceeds the local prevailing wage for an industry in the region, includes basic benefits (e.g., paid leave, health insurance, retirement/savings plan) and/or is unionized, and helps the employee develop the skills and experiences necessary to advance along a career path.” In a current federal funding program titled the Good Jobs Challenge, the U.S. EDA has charged regional economic development leaders to enhance regional workforce delivery systems and strategies that lead to 1) actual job placement within a “good job” 2) increase viable wages for participants, and 3) sustainable skill sets to thrive in an evolving economy. The Regional Partnership intends to support a regional application to this program in collaboration with the Northern Indiana Workforce Board and the Michiana Area Council of Governments (MACOG).

Meet the need for co-located career and technical education (CTE) and postsecondary physical training hubs across region

Additional capacity needs for the region include the expansion and development of physical training spaces that are co-located and accessible to regional partners to flexibly deliver training to employer partners. With the availability of high-quality training hubs in Elkhart County such as the Elkhart Area Career Center and Ivy Tech’s Larry and Judy Garatoni Center for Advanced Manufacturing and Automation, advanced training programs have begun to gain momentum. There is a void in St. Joseph and Marshall counties. The Committee would highly recommend the construction of major career center projects in Marshall and St. Joseph counties. One promising career center project in St. Joseph County is the South Bend Community School Corporation’s submitted idea to construct a new CTE center in Marshall County. The South Bend Community College submitted a promising idea to co-locate a St. Joseph County career center on the Ivy Tech Community College South Bend campus, in order to promote dual enrollment in career and advanced industries.

**02 Enhance employer engagement within priority industry sectors.**

Invest in regional industry sector career pathways and work-and-learn initiatives

The focus of the Education and Workforce Committee over the past two plus years has been to leverage an acute focus on high-demand, high-wage industry sectors employment opportunities. Since 2019, the Committee has focused the energies of the Director of Education and Workforce to collaborate with Committee members to design and implement strategies focused on Applied Learning and Digital Workforce Skill Development via the Lift Network. In collaboration with Industry Labs at Notre Dame, four signature programs have been launched:

- South Bend - Elkhart Digital Skills Accelerator Fund: This funding program successfully awarded $2.5M in 2021 to eight regional colleges/universities leading workforce development and postsecondary attainment initiatives that will result in the conferral of 2,000+ postsecondary credentials by 2024. The fund structured a call for proposals that design new degree and non-degree programs of study that equip learners, undergraduate and non-degree seeking students alike, with advanced industry skills ranging from cloud computing, mechanical and industrial engineering modernized to IIOT and Industry 4.0 trends, robotics technology technician training, computer science and coding bootcamp programs that result in credit-based academic certifications, and much more.
  + Advanced Industry Apprenticeship Program: Advanced Industry apprenticeship programs focused on designing occupational training programs for high-demand, industry 4.0 enabling occupations such as robotics technicians, industrial maintenance mechanics, CNC machinists, and more. Programs are open to Registered Apprenticeships with a focus on increasing employment retention by a measure of 12-months post program completion.
  + Advanced Internship Program: The Lift Network Internship Program connects students from regional colleges and universities to internships at local companies focused on advanced industries such as technology, manufacturing, data science and analytics, supply chain or logistics management, and research and development. To date, 33 interns have been successfully placed across 22 companies within roles such as IT, engineers, industrial engineers, and other key STEM roles.
  + Career Exploration: The region has developed virtual career exploration tools including a virtual career exploration platform, in collaboration with local intermediaries, to showcase virtual companies virtually allowing students to and to learn about in-demand careers within manufacturing and advanced industries.
Expand to the healthcare industry sector

The region has witnessed a considerable amount of success in current implementations of LIFT Network related projects and there is a desire to establish parallel workforce development initiatives to elevate healthcare industry occupations. Higher education and industry sector leaders ranging from Beacon Health Systems, Greencraft Communities, Gothen College, Ivy Tech Community College (South Bend – Elkhart Campus), and many more are championing the effort and have submitted ideas to launch the design and implementation of initiatives. There is a clear need to establish an initiative and staff support that could stand up healthcare initiatives.

Photo: Former Mayor Pete Buttigieg tests new technologies at the South Bend Technology Resource Center.

Improve the education-workforce ecosystem via development of a research agenda and defining evidence-based practices

Over the past four years of implementation of the REDS Plan, education-workforce leaders have consistently expressed interest in research, data and evaluation agendas to enhance the overall delivery and practice within the region. With hundreds of millions in funding available via state workforce funding programs such as the IDEC Career Accelerator Grant, Indiana Department of Workforce Development’s Next Level Jobs, and the Indiana Commission for Higher Education’s Workforce Ready Grant funding, there is certainly available to subsidize programs of study. Recent federal activity has promoted lobbying calls to expand the federal Pell Grant to enable the use of Pell funds for shorter term, non-degree programs of study. The current challenge identified by partners however pertains to the effectiveness of interventions and developing a regional culture of continuous improvement and learning.

Several initiatives have launched over the years with major investments from state and local funding sources, as well as public-private philanthropy. It has been shared that stakeholders do not gain a sense of learning “what worked and what didn’t” as it relates to major education-workforce initiatives. The alignment around key industry sectors and occupations from a program design standpoint often is raised as a pain point for regional leaders as well. To these efforts, several READI project ideas have been proposed to address the development of an education-workforce research agenda as well as development of key knowledge tools and practices to inform the field of strategic directions. Emsi Burning Glass submitted a project idea to launch a baseline career pathways study for the entire region that would contextualize industry demand sectors and the skills required for key high-demand, high-wage industry sectors and the development of an evidence base of the effectiveness of programs ranging from advanced industry apprenticeships to short-term, non-degree credentials.

In addition to national collaborations, the City of Elkhart and the Center for Civic Innovation at the University of Notre Dame have submitted a joint project idea to explore financial collaboration around development of a research evaluation of LIFT Network Apprenticeship programs and the Digital Skills Accelerator Fund short-term, non-degree programs to establish an evidence base of the effectiveness of programs ranging from advanced industry apprenticeships to short-term, non-degree credentials.

Additional discussions have been focused on the demand for flexible, dynamic credentialing within emerging and existing high-wage, high-demand fields such as Computer Science, Information Technology, Manufacturing, and more. The Regional Partnership has convened meetings with non-institutional training providers such as South Bend Code School, Goodwill Industries, the Recreational Vehicle Technical Institute, and others that have submitted project ideas to expand their respective program offerings. The South Bend Code School for example recently launched an adult coding bootcamp program in which adults are learning the basics/building blocks to language programming/coding, which creates an excellent opportunity to align interested students with academic-based non-degree credential programs as IU South Bend, Holy Cross College, and others who have expressed direct interest to partner via READI.

Enhance data and research capacity within education-workforce ecosystem and build culture of utilizing evidence-based practices and continuous improvement.

Policy leaders and employers should take to address those barriers which may relate to mental health, transportation, childcare and more.

Build collaborations among vocational trade schools, coding bootcamps, and regional colleges/universities leading to postsecondary credential conferrals

Additional discussions have been focused on the demand for flexible, dynamic credentialing within emerging and existing high-wage, high-demand fields such as Computer Science, Information Technology, Manufacturing, and more. The Regional Partnership has convened meetings with non-institutional training providers such as South Bend Code School, Goodwill Industries, the Recreational Vehicle Technical Institute, and others that have submitted project ideas to expand their respective program offerings. The South Bend Code School for example recently launched an adult coding bootcamp program in which adults are learning the basics/building blocks to language programming/coding, which creates an excellent opportunity to align interested students with academic-based non-degree credential programs as IU South Bend, Holy Cross College, and others who have expressed direct interest to partner via READI.
**Anticipated Outcomes**

- Develop the K-12 educator ecosystem
- Increased number of postsecondary credentials earned
- Increased employer engagement across 300 manufacturing and advanced industry firms within the region

**Success Metrics**

The Digital Skills Accelerator expects to achieve the following by 2025:

- Assist 100 K-12 educators in earning professional development credentials to enable dual credit and further teaching within advanced industry sectors such as Computer Science, Data Science, and more
- Award 5,000 postsecondary credentials within high-wage, high-demand advanced industry occupations in partnership with regional industry firms, with 2,500 (or 50 percent) of the credentials being awarded to incumbent adult workers who are upskilled and retained within the regional workforce
- Increased employer engagement across 300 manufacturing and advanced industry firms within the region

**Anticipated Impact**

- Increased share of population of prime working age
- Increased per capita income at a rate that meets or exceeds the national average
- Increased rate of educational attainment

**TOTAL COST**

| Total Project Cost: $5,000,000 |
| Public Match: TBD |
| Private Match: $2,933,000 Committed. The match may be satisfied via program fees charged, private endowment gifts, or other forms. |

**PROJECT SUMMARY**

The Digital Skills Accelerator Fund is a program that launched in 2020 and provided $2.5M in grants to enable the credentialing and training of students and adults across non-degree and degree postsecondary programs. The program facilitates the design of programs of study that increase the availability of skilled vocation, middle-level and four-year degree high-wage occupations within the Manufacturing and Advanced Industry sectors. The focus of programs is on technological and digital skills that are less susceptible to automation and equip individuals with a viable and sustainable career within regional industry firms.
**PROJECT SUMMARY**

The LIFT Network Advanced Industry Applied Learning and Digital Workforce Skills Program is a fund and strategy inclusive of both the LIFT Network Advanced Industry Internship and the LIFT Network Registered Apprenticeship initiatives. The program enables regional industry firms within Manufacturing and Advanced Industry sectors to develop and deploy undergraduate advanced internships and adult registered apprenticeships respectively.

- **Advanced Industry Internship Program:** Launched in May 2021, the advanced industry program successfully partnered with 25 regional employers to place 33 undergraduate students within summer internships filling roles focused fields within mechanical and electrical engineering, information technology and user system support, product development and design, engineering and manufacturing process management, business analytics and more. The program provides 50 percent wage subsidies to employers to offset summer wages for interns at up to $15/hr.

- **Advanced Industry Department of Labor Registered Apprenticeship Program:** Piloted in March 2021, the LIFT Apprenticeship program develops training programs focusing on middle skill high-wage, high-demand occupations such as CNC Machinists, Robotics Technicians, Maintenance Mechanics, RV Service Technicians and more. The program provides training subsidies at up to $5,000 per employer to subsidize education training towards postsecondary credentials at Ivy Tech, Purdue Polytechnic, Industry Training Associations and more.

**TOTAL COST**

- **Total Project Cost:** $4,000,000
- **Local Public Match:** $400,000
- **Private Match:** $3,000,000

The team projects a public match of $400,000 (Northern Indiana Workforce Board American Rescue Plan funds). The $3,000,000 private match includes commitments from the Lilly Endowment/LIFT Funds ($2M) and planned employer matches ($1M).

**Anticipated Impact**

- Increased share of population of prime working age
- Increased per capita income at a rate that meets or exceeds the national average
- Increased rate of educational attainment
Anticipated Outcomes

Enable regional industry firms within Manufacturing and Advanced Industry to develop and deploy undergraduate advanced internships and adult registered apprenticeships that result in:

- Increased number of available programs
- Increased number of program participants
- Increased employee retention of individuals completing the apprenticeship and undergraduate internship programs

Success Metrics

The LIFT Network expects to achieve the following program metrics:

- Engagement of regional industry firms within Manufacturing and Advanced Industry (70 employers with apprenticeship programs; 100 employers with undergraduate internships)
- Total of 700 individual participants by June 2025 (400 apprentices; 300 undergraduate interns)
- Of those participating by June 2025, a total of 565 individuals who successfully complete the program (280 apprentices, or 70 percent completion rate; 285 interns, or 95 percent completion rate)
- Of those participating by June 2025, employee retention of 400 individuals completing the program (252 apprentices, or 90 percent of those who completed the program remain employed at host apprenticeship company 12 months post program; 148 interns, or 52 percent of those who completed the program remain employed within regional industry firms post graduation)
**Anticipated Outcomes**

Ultimately the research projects will develop deliverables to inform policy making and practice across the South Bend – Elkhart region. Each specific project will produce reports and end deliverables that include recommendations for practice.

**Success Metrics**

- City of Elkhart/Center for Civic Innovation: 325 total individuals upskilled/obtain post secondary credentials
- High Education Advisory Council: 500 college graduates retained within region via project interventions
**Anticipated Outcomes**

+ Incumbent Adult Workers Retained in Occupations: 270 (90 percent of all individuals who complete programs retained within regional industry firms)

**Success Metrics**

+ Purdue Polytechnic: 200 total apprenticeship and training completions
+ Ancilla College of Marian University: 100 total program completions

**Anticipated Impact**

LOCATION START DATE END DATE
Marshall County January 2022 December 2025

**PROJECT 04**

ACCELERATE INDUSTRY 4.0 MARSHALL COUNTY – RURAL INDUSTRY AND TRAINING ADVANCEMENT PROGRAM

**Lead Organization**

Purdue Polytechnic Institute, South Bend and Ancilla College of Marian University

**Project Contact**

Lori Barnett
Director, Workforce Development
Purdue Polytechnic
ljbarnett@purdue.edu
317-775-3638

**Project Summary**

The Accelerate Industry 4.0 Funding Program will support the development and expansion of advanced industry and Industry 4.0 training initiatives within Marshall County, a rural economic area within the South Bend - Elkhart region.

+ Accelerate Industry 4.0 Automation and Robotics Equipment Expansion: The initiative will support the purchase of automation and robotic training equipment by Purdue Polytechnic to be housed at the North Central Indiana Vocational Area CTE District Center as the center intends to expand its use as a co-located vocational and training center for CTE and postsecondary training across the region. Purdue Polytechnic will expand its currently existing Robotics Technician Apprenticeship program and will also develop and launch CNC and Industrial Engineering Technologist (Quality Assurance) training programs for incumbent adults and through CTE Collaboratives for high school students.

+ Workforce Development and Advanced Industry Training Expansion: Ancilla College of Marian University (ACMU) will expand its workforce development capacity and programs. Ancilla College was recently acquired by Marian University and is in the process of revamping its portfolio of programs of study and workforce training initiatives. ACMU has proposed building an apprenticeship program in coordination with the LIFT Network Apprenticeship program with the Northern Indiana Workforce Board and the development of further non-degree and degree training programs within advanced industries across Advanced Manufacturing, Healthcare, Logistics and Supply Chain, Business, and more.

**Total Cost**

Total Project Cost: $1,740,000
Local Public Match: $100,000 Projected
Private Match: $1,000,000 Projected
Other: Purdue Polytechnic projects $900,000 in program fees to be paid by individuals and employers.

**Anticipated Impact**

- Increased share of population of prime working age
- Increased per capita income
- Increased rate of educational attainment

**Anticipated Outcomes**

- Incumbent Adult Workers Retained in Occupations: 270 (90 percent of all individuals who complete programs retained within regional industry firms)

**Success Metrics**

- Purdue Polytechnic: 200 total apprenticeship and training completions
- Ancilla College of Marian University: 100 total program completions
EXAMPLE EDUCATION AND WORKFORCE READI PROGRAMS

CAREER AND TECHNICAL EDUCATION (CTE) SCHOOL TO WORK PIPELINE PROGRAM FUND

PROJECT SUMMARY

Regional education leaders have put forward a set of Career and Technical Education-aligned proposal ideas to both enhance the regional vocational and technical workforce, as well as provide a mechanism to ensure equity is being addressed via a population such as CTE students which are often over-represented by low-income and underrepresented minority students. The CTE School to Work Pipeline Program Fund will support both the coordination of K-12 and adult CTE initiatives as well as fund both the program design and implementation of signature initiatives below.

- CTE Collaborative and CTE Instructor Retention Fund Endowment:

The Regional CTE Collaborative will be a network coordination and strategy initiative to align CTE districts around labor market approaches, employer engagement, student-family/employer marketing-branding, and CTE instructor attraction-retention strategies through the development of an endowed instructor retention fund, and will also align with Indiana’s State Earn and Learn (SEAL) Work-Based Learning (WBL) model. Founding CTE districts of the collaborative will be: CTE District Seven (managed by South Bend Community School Corp); Elkhart Area Career Center (managed by Elkhart Community Schools); Northern Central Area Vocational Cooperative (managed by Plymouth Community School Corp).

- CareerWise Elkhart County: Modern Youth Apprenticeships bridge the gap between education and careers by offering high school students meaningful workforce training experiences, college credit, industry-recognized certifications, and wages, while completing high school. Employers fill immediate talent needs aligned with the skills and competencies they need. Horizon Education Alliance (HEA) is leading the state in modern youth apprenticeships. CareerWise Elkhart County recently received a $500,000 grant from national funder, Bloomberg Philanthropies which will be leveraged as a private match.

- Ivy Tech Work-Based Learning Development: Ivy Tech South Bend - Elkhart will enhance the institution’s capacity to deliver high-quality WBL opportunities to students through its Center for Career Coaching and Employer Connections. The Community College proposes expanding Career and Technical postsecondary credentialing to enhancing the various Work-Based Learning opportunities to build the regional talent pipeline to meet employer demands and talent needs over the next several years. The Community College also plans to build collaborations with K-12 students to enhance the regional delivery of Work-Based Learning as well.

- Tech Juncture: Tech Juncture introduces high school students to technology and allows them to apply their skills and knowledge to a tech project. It concludes with a work-based learning, career readiness, and higher education opportunity for students. It is crucial to our region’s education, workforce, and talent retention goals.

PROJECT CONTACT

Leighton Johnson
Director, Education and Workforce Initiatives
South Bend - Elkhart Regional Partnership
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574-344-4686 ext. 4805

PARTNERS

Northern Indiana Workforce Board
Horizon Education Alliance
Ivy Tech Community College

LEAD ORGANIZATION

South Bend - Elkhart Regional Partnership

LOCATION

Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE

January 2022

END DATE

December 2025

TOTAL COST

Total Project Cost: $4,445,000
Local Public Match: $100,000 Projected
Private Match: $2,500,000 Projected | $830,000 Committed

Anticipated Impact

- Increased share of population of prime working age
- Increased per capita income
- Increased rate of educational attainment
Anticipated Outcomes

- Incumbent Adult Workers Retained in Occupations:
  
  21 journey workers retained within regional workforce 12 months post CareerWise Apprenticeship program completion (50 percent of CareerWise journey workers that complete the program will remain within the regional workforce)

  60 workers retained in regional workforce (50 percent of Tech Juncture program participants complete program and are retained in workforce)

  200 workers enter/retain in regional workforce (Ivy Tech Community College)

- CTE Collaborative: 40 percent increased retention from year over year of CTE instructors

Success Metrics

- Program Placement:

  CareerWise Elkhart County: 60 students placed within registered apprenticeship programs. 42 apprentices will complete program and become considered as journey workers (70 percent of program participants will successfully complete the program)

  Tech Juncture: 120 HS graduates enroll in the program

  CTE Collaborative: Overall educator retention bonuses provided

- Award 5,000 postsecondary credentials within high-wage, high demand advanced industry occupations in partnership with regional industry firms, with 2,500 (or 50 percent) of the credentials being awarded to incumbent adult workers who are upskilled and retained within the regional workforce

- Increased employer engagement across 300 manufacturing and advanced industry firms within the region
Regional leaders have proposed the development of grow-your-own educator programs and programmatic initiatives to increase the current percentage of under-represented minority students enrolling within high-value STEM programs of study between middle school to high school years of study. Currently, the region lacks comprehensive and well-designed initiatives to explicitly focus on minority students enrolling in STEM and educator programs of study and this portfolio fund will address those areas directly.

- Grow-your-own diverse teachers program: Goshen College proposes to scale up the institution’s current successful pilot project, Teach Elkhart County, which is a grow-your-own diverse teachers program. The College recruits Latinx and Black high school students and adults from local communities and prepares them to teach in local participating K-12 districts, creating a stronger, diverse pipeline of K-12 educators. The successful Elkhart County pilot will expand to St. Joseph County through partnerships with Penn-Harrison-Madison and/or South Bend Community School Corporation.

- STEM Opportunity Accelerator – Regional Initiative to Bridge Equity within K-12 STEM Pathways and Advanced Industry Careers: The Brown Community Learning Center (South Bend Community School Corporation) is proposed as a hub for experiential math, science, and technology exploration, targeting underrepresented students in grades four through six—a whole-child approach—centering family, social-emotional development, and community partnerships to cultivate foundational skills on the pathway to high-value courses, with an entrepreneurial career orientation. The initiative will pilot within South Bend schools during Summer 2022 and will plan to expand to Elkhart Community Schools beginning in Summer 2023.

**Anticipated Impact**

- Increased property values
- Improved quality of place
- Improved health outcomes
- Improved quality of life

**Anticipated Outcomes**

- Increase percentage of under-represented minority students to enroll in high-value STEM programs of study by 25 percent against baseline
- Increased percentage of teachers of color within local school districts
- Increased number of teachers of color credentialed and working within local school districts

**Success Metrics**

- 200 students will complete the summer academy and program instruction over Summer 2022, 2023 and 2024 program years via South Bend Community School Corporation program
INDUSTRY-EDUCATION ENGAGEMENT HUBS FOR HIGH-QUALITY WORK-BASED LEARNING

PROJECT SUMMARY

Local Economic Development Corporations (LEDOs) and the Northern Indiana Workforce Board have proposed the development of industry-education engagement hubs to facilitate industry engagement between employers and education partners to foster high-quality work-based learning and workplace connections for both K-12 students and incumbent adult workers. With the plethora of programs existing in the space ranging from state-level funding programs such as Next Level Jobs to upskill workers to regional initiatives such as LIFT Network Apprenticeships, the intentional and systematic engagement of industry partners is critical to the overall postsecondary credentialing and training for the regional workforce. LEDOs will develop county-level hubs to lead project management and engagement of industry partners and will coordinate with staff of the Northern Indiana Workforce Board to structure programs and ensure quality designs are upheld in programs.

+ Economic Development Corporation of Elkhart County: The EDC of Elkhart County will develop an industry-education engagement hub to enhance the utilization of existing postsecondary training programs.
+ Marshall County Economic Development Corporation: The Marshall County EDC will also develop an industry-education engagement hub to enhance the utilization of existing postsecondary training programs.
+ Work-Based Learning (WBL) and Apprenticeship Ecosystem Advancement: Northern Indiana Workforce Board: The Northern Indiana Workforce Board, Inc., is legislated through the Workforce Opportunity and Innovation Act (WIOA) to serve as support to all local economic and workforce development programs within the region, providing labor market information and strategic assistance to achieve success for employers and jobseekers.

PARTNERS

- Economic Development Corporation of Elkhart County
- Marshall County Economic Development Corporation
- South Bend Regional Chamber
- Northern Indiana Workforce Board

SUCCESS METRICS

- Increased share of population of prime working age
- Increased per capita income
- Improved innovation and entrepreneurship ecosystems and outputs

LEAD ORGANIZATION

South Bend - Elkhart Regional Partnership

LOCATION

Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE

June 18, 2022

END DATE

December 2025

TOTAL COST

Total Project Cost: $750,000
Private Match: $300,000 Committed

EXAMPLE EDUCATION AND WORKFORCE READI PROGRAMS

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SUCCESS METRICS

- 100 companies implement new postsecondary training programs within the company

Anticipated Impact

- Increased share of population of prime working age
- Increased per capita income
- Improved innovation and entrepreneurship ecosystems and outputs

Anticipated Outcomes

- 100 companies implement new postsecondary training programs within the company

Success Metrics

- 200 industry partners engaged in postsecondary programs, information sessions, and overall engagements
**PROJECT 08**

**FINANCIAL AND SOCIO-ECONOMIC SUPPORTS TO BOOST POSTSECONDARY ATTAINMENT**

**LEAD ORGANIZATION**

Community Foundation of St. Joseph County and Junior Achievement of Northern Indiana

**PROJECT CONTACT**

Rose Meissner  
President  
Community Foundation of St. Joseph County  
rose@cfsjc.org  
574-232-0041

**PROJECT SUMMARY**

The Community Foundation of St. Joseph County and Junior Achievement have proposed the development of financial and socio-economic programs to provide both applied learning internship opportunities for underserved undergraduate students enrolled within 21st Century Scholars as well as build financial literacy coaching for middle school and high school students within the region via the Junior Achievement BizTown and Finance Park initiatives.

+ Junior Achievement BizTown and Finance Park: We are seeking funding to support the cost of bringing the JA BizTown and JA Finance Park capstone programs to our region. Through these experiential learning opportunities, youth will be empowered to achieve future economic success and support our regional economy by filling the jobs of tomorrow.

+ 21st Century Scholars Success Fellowship Program: To launch and sustain new 21st Century Success Fellowship, competitively awarded opportunity for diverse students who attend local colleges on a state-funded 21st Century Scholarship. Program includes a $5,000 award, professional development opportunities, engaging Fellows as role models for high school and middle school prospective scholars, and connection to internship opportunities.

**LOCATION**

Regional (Elkhart, Marshall, and St. Joseph counties)

**START DATE**

July 2022

**END DATE**

December 31, 2025

**TOTAL COST**

Total Project Cost: $11,980,000  
Private Match: $3,832,970

**Anticipated Impact**

- Increased share of population of prime working age
- Increased per capita income
- Increased rate of educational attainment

**Anticipated Outcomes**

- 75 percent of 21st Century Scholars that complete summer fellowship are retained for employment within the region

**Success Metrics**

- 45% 21st Century Scholars professional fellows are placed and complete summer work experience by August 2025
**TALENT ATTRACTION AND RETENTION**

Attracting, developing, and connecting talent for a smart, connected future.

**GOAL:** TRANSFORMING NET OUT-MIGRATION TO A POSITIVE IN-MIGRATION BY 2030.

**WE + YOU**

There’s a job to do, and in the South Bend - Elkhart region, a midwestern work ethic is focused on remaking a sense of place and manufacturing a new region, one that changes the narrative from rusty to ready. It means that our cities are opening up and working together as a region - universities are engaging beyond their campuses, sharing their brainpower and realizing that they’re bigger and better with the community behind them. Organizations are reaching out to newcomers and helping them build local networks, leveling the playing field. Infrastructure is being creatively adapted to be gathering places where new deals are made, new collisions happen, and new entrepreneurs take root.

**OUR WILL, YOUR WAY.**

The South Bend – Elkhart region has succeeded in attracting some of the best and brightest to the region as college students. More than 40,000 students are enrolled in higher education in the region. The University of Notre Dame in South Bend is one of the country’s best-known research universities. Indiana University and Purdue University offer world-class education to students at campuses in the region. Liberal arts colleges, including Saint Mary’s College, Holy Cross College, Ancilla College of Marian University, and Bethel University, are acclaimed for their programs, and Ivy Tech South Bend - Elkhart has emerged as a leader in meeting workforce needs for regional employers.

However, the region retains only a small percentage of these well-educated people, particularly from the private colleges and universities, once they graduate or obtain advanced degrees. Between 2019 and 2021, the region has increased the rate of associate degrees obtained by 1.1 percent, a more rapid increase than the statewide obtainment, yet still behind the statewide average of 38.4 percent. In the same time frame, the region increased the rate of bachelor’s degree attainment by 0.9 percent, trailing the state’s rate by 3.6 percent.

The problem extends beyond the region. Indiana graduates the 14th highest number of college graduates in the United States, but ranks 48th in keeping them. Lilly Endowment, based in Indianapolis, has poured millions of dollars into trying to solve the issue, but what remains clear is there must be opportunities for graduates in order for them to work and have the lifestyle they want in order to consider staying. “Experience and economic research has demonstrated that the root of the net out-migration problem is a lack of opportunities for young professionals, not their lack of preparedness or awareness,” said the Innovate Indiana Regional Development Plan.

**REGIONAL STRATEGIES TO ACHIEVE ECONOMIC GOALS AND OBJECTIVES**

**TALENT DEVELOPMENT AND ATTRACTION**

The South Bend - Elkhart region has succeeded in attracting some of the best and brightest to the region as college students. The region balances rural and urban, summer and winter, riverfront and lakeshore, work and life, in ways that are unique to the geographic amenities and cultural behaviors driven by individuals that are rooted in the history of Studebaker and reaching for the future exemplified by companies like SIMBA Chain based in Marshall County.
Tell the story of the South Bend – Elkhart region through a comprehensive regional marketing strategy inclusive of the following activities:

1. **Implement the WE+YOU regional marketing strategy**
   
   In 2019, the region developed a regional brand, WE+YOU South Bend Elkhart. When COVID hit, the brand rollout was delayed. After pivoting to a digital rollout with a series of videos, we are ready to fully integrate the brand as described in the marketing strategy developed. The strategy integrates target audiences including recent graduates, site selectors, and current residents. We intend to hire a full-time WE+YOU coordinator to liaise with regional higher educational institutes and anchor industry partners to connect and encourage the brand adoption through events, programming, and materials. We need to do a better job at telling our story, ranking sixth out of nine peer regions when it comes to promoting our region.

2. **Develop a Regional Ambassador Program**
   
   We know, based on the results of the Regional Belonging Survey, that one of the biggest barriers to retaining talent is the feeling of connectedness, and COVID-19 had a significant impact on individuals feeling connected to the region, which puts our efforts in jeopardy.

   By developing a regional ambassador program, we are making direct connections between new or prospective residents to current residents. The ambassadors will champion the quality of life and place amenities that can be found in the region through their own eyes and experiences.

3. **Recruit alumni back to the region**
   
   While our region prides itself on educating world class talent, we also export the educated talent at an unfortunate rate. By leveraging proven tactics and well-established programs like the TMap Talent Attraction Campaigns, we will be targeted with our approach and clear on our outcomes. Such campaigns match graduates that have a tie to the region with high paid, high demand positions in targeted industries, such as healthcare, technology, and advanced manufacturing.

4. **Encourage remote workers to relocate to the region**
   
   South Bend was named #9 in the country for remote workers. The factors that put one of our anchor cities in the top ten included the availability of in-state remote jobs, high-speed internet coverage, real estate affordability, and access to outdoor and cultural amenities. All of these factors have been a part of our Regional Economic Development Strategy since 2017, and now we are emphasizing such items to promote and encourage remote workers to move to the South Bend - Elkhart region. Their economic impact can be felt through both their addition to the overall population and by adding a job to the overall job base.

5. **Leverage and expand the enFocus internship program**
   
   The program already serves all three of our counties – Elkhart, Marshall, and St. Joseph. Recent graduates, including those with advanced degrees, join enFocus as fellows to work on research projects for clients in the region. About 80 percent of the fellows so far have stayed in the region, making enFocus a hugely successful talent attraction engine. Through expanding funding for such a program, we will increase the number of talented individuals staying in the region.

6. **Expand the What’s Next Program**
   
   As an established program with a proven track record, the What’s Next program focuses on bringing in new talent from Historically Black Colleges and Universities (HBCUs). The program introduces students to regional employers and quality of place amenities over the course of two to three days. By supporting the expansion of such a program, we are again bringing net new residents to the region.

7. **Raise the visibility of minority leaders**
   
   Telling the stories of leaders in minority communities and filling public and influential roles with minority professionals can strengthen the region. The current generation and next generation of minorities in the labor force need to be able to see faces like their own in positions of leadership. Telling those stories through marketing and journalistic channels, as well as ensuring that minority leaders are visible at local conferences, meetings, ceremonies and other events is important, as is promoting diversity as groups seek people for key leadership roles locally.
Define, organize, and promote engagement programs that make South Bend – Elkhart an accessible place to be for all residents.

We often see bonus talent (trailing partners) which accompany new hires at our anchor institutions – University of Notre Dame, Beacon Health System, Lippert Components, to name a few. It can take a long time for these individuals to feel connected to the region. Through welcoming activities such as a regional welcome week, walking tours, and meetups tailored to new residents, we will encourage more immediate “stickiness” to the region.

Develop and implement a regional welcome kit and rewards program for prospective and new relocated professionals and families

Recruitment efforts in the region can be enhanced by giving tools and resources for employers as they convince workers to move here. Residents can learn the region better as they take part in the program. This activity will complement the storytelling and Regional Ambassador Program described in the first strategy.

Develop, support, and implement an international talent strategy

While our region already holds a designation from Welcoming America as an area that encourages immigrants to relocate here, more resources and initiatives are needed to wrap around immigrants. In developing this plan, we saw ideas to enhance this such as the Regional Talent High Skills Immigration Support Fund anchored by the City of South Bend, and the Reducing Brain Waste initiative which focuses on upskilling and credentialing/licensing reciprocation from international talent. Often there are transferrable skills, licenses and other education-based achievements that are overlooked which can be leveraged to employ individuals at a level aligned with their credentialing. These activities would directly impact a positive net immigration of new residents.

Increase networking and mentoring opportunities for minority professionals and students in the region

Both utilizing current networking groups such as Young Professionals Network and creating new networking events will be important. Establishing specific networking events designed for professionals and students interested in healthcare, manufacturing, technology and education sectors would also benefit the region.
Example projects represent stellar examples of projects our region would like to pursue with the support of READI funding. The final list of projects will require further due diligence and vetting before the region moves forward to execution and implementation.

**PROJECT SUMMARY**
enFocus is a unique 501(c)3 corporation that employs recent graduates as Innovation Fellows to complete research, technology and entrepreneurial projects in the region. Since 2012, enFocus has attracted over 1,000 recent graduates to the region while implementing over 350 innovation projects working with education, healthcare, government, industry, nonprofit, and startup organizations.

**Expected Impact**

- Increased property values
- Improved quality of place
- Improved health outcomes
- Increased rate of educational attainment
- Improved quality of life
Anticipated Outcomes

The enFocus program provides a "win-win-win" in terms of innovation, talent retention, and sustainability as a regional economic development program. The READI program will allow enFocus to expand its Fellowship program by 20 percent and therefore provide a defined increase in the number of Fellowships, projects, and entrepreneurial activity.

The following outputs and outcomes will be suggested for evaluation and will be measured and analyzed periodically to inform the direction of programs:

Talent Attraction and Retention

+ Number of Fellowships and Retentions into Jobs in the Region
+ Number of Internships and Retentions into Jobs in the Region

Innovation Projects with Regional Sponsors

+ Total Project Income
+ Total Financial Return on Investment

Entrepreneurial Successes

+ Companies Incubated and New Companies Generated
+ Startups Assisted
+ Grant Proposals Submitted and Secured
+ Social Impact Projects Created and Impact Achieved

Sustainability

+ Total Philanthropy Secured

Success Metrics

The results below will be generated by the READI grant investment directly. These will be additive to the program's current outcomes:

+ 50 Fellowships and internships over four years with an expected 25 individuals to be retained into management and technical positions
+ Complete 33 projects for estimated $1.9M of additional project fees from regional organizations

+ Total impacts on people through each project (e.g., benefits of children receiving internet connectivity, effects of a strategic plan for a school system)

+ Total impacts on jobs in the region

+ Total project income

+ Total financial return on investment

+ Companies incubated and new companies generated

+ Startups assisted

+ Grant proposals submitted and secured

+ Social impact projects created and impact achieved

+ Total philanthropy secured

+ Raise an additional $1M in philanthropy over four years

+ Based on historical estimates, create over $25M in regional impact from the return on investment in individual projects and effects of talent retention over the next four years

Photo: enFocus Fellows pose in their South Bend headquarters.
WHAT’S NEXT MINORITY STUDENT RECRUITMENT PROGRAM

PROJECT CONTACT
Levon Johnson
President/CEO
Greater Elkhart Chamber of Commerce
ljohnson@elkhart.org
574-612-6251

PROJECT SUMMARY
What’s Next is a program aimed at recruiting regional and Historically Black College and University (HBCU) students to the region. This is done through a two or three day visit to the South Bend - Elkhart region that engages students with career and quality of life opportunities. The program has been running for three years in Elkhart County and has baseline data to build from.

EXAMPLE TALENT ATTRACTION AND RETENTION READI PROJECTS

PROJECT 02

LOCATION
Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE
September 2023

END DATE
May 2027

TOTAL COST
Total Project Cost: $500,000
Private Match: $300,000 Committed

Anticipated Impact
- Increased number of students and businesses that engage in the program
- Increased number of businesses participating
- Increased number of job offers, internship placements and/or apprenticeship appointments

Anticipated Outcomes
- Increased property values
- Improved quality of life
- Increased rate of educational attainment
- Improved quality of place
- Improved health outcomes

Success Metrics
Success will be determined in a multitude of ways. Already having baseline data we will be able to compare the number of students and businesses that engage in What’s Next. Of those students that engage, our goal is to have 20 percent either be hired as full time employees, become apprentices, or connect to internships in our region within six to nine months of engaging in What’s Next.

PARTNERS
Elkhart County Convention and Visitors Bureau
Community Foundation of Elkhart County
enFocus, Inc.
Goshen Chamber of Commerce
South Bend Regional Chamber of Commerce
Over 50 businesses and organizations

Photo: What’s Next program participants from 11 HBCUs pose at Lerner Theater in Elkhart.
PROJECT 03

MARSHALL COUNTY CROSSROADS CAPACITY

LEAD ORGANIZATION
Marshall County Crossroads

PROJECT CONTACT
Ginny Munroe
Vice President
Marshall County Crossroads
gmunroe@townofculver.org
574-252-6148

LOCATION
Marshall County

START DATE
October 2021

END DATE
October 2024

TOTAL COST
Total Project Cost: $400,000
Public Match: $80,000 Projected
Private Match: $240,000 Projected

Anticipated Impact
- Increased property values
- Improved quality of life
- Improved rate of educational attainment
- Improved health outcomes
- Improved innovation and entrepreneurship ecosystem

Anticipated Outcomes
- Increased number of students and businesses that engage in the Program
- Increased number of businesses participating
- Increased number of job offers, internship placements and/or apprenticeship appointments

Success Metrics
- Well-Being Index measures: Purpose, Social, Financial, Community, Physical
- The Community Well-Being Index (CWWI) combines individual risk derived from the Well-Being Index (WBI) with community risk from the Social Determinants Health Index (SDOH) to create a single composite measure that defines collective health risk and opportunities
- RealAge® serves as the primary data collection instrument for the Community Well-Being Index
- The Blue Zones Project has identified three core measures that indicate the community impact of interventions
- Reduction in Lifestyle Risks as measured by the Community Well Being Index and specific survey elements most closely tied to overall well-being improvement and Blue Zones Project interventions
- Secured Grant Value that supports the policy priorities of the community
- Value Associated with the Media Interest generated by Blue Zones Project tracked and measured by Cision, the leading digital PR analytics software used by media professionals

PARTNERS
- Marshall County Community Foundation
- United Way of Marshall County
- Town of Argos
- Town of Bourbon
- Town of Bremen
- Town of Culver
- Town of lapaz
- City of Plymouth
- Marshall County
- Marshall County Tourism
- Marshall County Economic Development Corporation
- Marshall County schools
- Moon Tree Studio
- REES Theatre

PROJECT SUMMARY
Marshall County Crossroads mission is to inspire our communities to connect, collaborate, and create Great Hometowns through our Quality-of-Life vision. Adding capacity will empower us to leverage the momentum of our Stellar Communities success and ensure sustainability of our organization. To date, the Marshall County Crossroads team has succeeded in bringing over $16 million dollars to Marshall County through the Stellar Communities designation. More importantly, these funds will fulfill the mission of the Regional Strategic Investment Plan that supports the Great Hometowns Quality of Life vision.
PROJECT 04
WE + YOU BRAND ACTIVATION

PROJECT SUMMARY
WE + YOU South Bend Elkhart is a regional talent attraction campaign already developed over the course of 18 months by a national place-branding firm. Activation was delayed by COVID-19. Now, the brand is poised to connect new talent to the region through targeted marketing campaigns and instill pride in current regional residents through storytelling.

LOCATION
Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE
July 2022

END DATE
December 2025

LEAD ORGANIZATION
South Bend - Elkhart Regional Partnership

PARTNERS
Elkhart County Visitors Bureau
South Bend Regional Chamber
Greater Elkhart Chamber of Commerce
South Bend Venues, Parks and Arts
Local Spirit, LLC
everFocus
City of Nappanee
St. Mary’s College

PROJECT CONTACT
Bethany Hartley
Chief Strategy Officer
South Bend - Elkhart Regional Partnership
bhartley@southbendelkhart.org
574-344-4686

TOTAL COST
Total Project Cost: $300,000
Private Match: $200,000 Committed

Anticipated Impact
- Increased property values
- Increased per capita income
- Increased rate of educational attainment
- Improved health outcomes
- Improved quality of life
- Improved innovation and entrepreneurship ecosystem

Anticipated Outcomes
+ Increased rankings for promotion amongst peer regions
+ Increased retention of existing high wage, high demand talent
+ Increased employment for bonus talent
+ Increased rate of new companies relocating/establishing in the region

Success Metrics
+ Number of stories told
+ Number of views on stories
+ Number of ambassadors recruited
+ Number of new hires/new residents receiving welcoming kit
+ Number of connections made
+ Number of new hires/new residents receiving welcoming kit

Photo: WE+YOU on display at Howard Park in South Bend.
**PROJECT 05**

MENTORING TO BUILD SOCIAL CAPITAL FOR MINORITY AND FEMALE PROFESSIONALS

**LEAD ORGANIZATION**  
South Bend - Elkhart Regional Partnership

**PARTNERS**  
South Bend Regional Chamber  
Leadership South Bend Mishawaka  
Indiana University South Bend  
Ivy Tech Community College

**PROJECT CONTACT**  
Bethany Hartley  
Chief Strategy Officer  
South Bend - Elkhart Regional Partnership  
bhartley@southbendelkhart.org  
574-344-4686

**PROJECT SUMMARY**

This professional mentoring program will build social capital by working to expand networks, provide opportunities for personal and professional growth, create a confidential space to discuss challenges and solutions, and encourage the sharing of wisdom and expertise to help other minority and female professionals see their potential. While the initial plan is focused on implementing Project Lead for Women and the Black Leadership Initiative, Engage Mentoring also has an established Pride Leadership Initiative and a Developing Leaders Program employers can leverage to build an internal mentoring program.

The program will be financially sustainable through the Engage Mentoring Market Leader model, which subsidizes management and facilitator expenses, and the investment of participating individuals and/or their sponsoring organization. While the initial plan is focused on implementing Project Lead for Women and the Black Leadership Initiative, Engage Mentoring also has an established Pride Leadership Initiative and a Developing Leaders Program employers can leverage to build an internal mentoring program.

**Anticipated Impact**

- Increased diversity of mid and upper level leadership within regional businesses, private and nonprofit board leadership, and business ownership
- Growth in minority and female representation will widen the lens for more inclusive city, county, and regional planning and development
- Female and minority students will have access to a larger number of regional mentors and role models who reflect their lived experience, can increase access to social capital, and offer guidance as they navigate their education and career pathways
- The Engage Mentoring model includes providing access mentors for one college student for each participant in adult programming
- Increased focus on the attraction, development, retention, and elevation of diverse team members within regional businesses. A baseline measure of existing diversity equity, and inclusion programs and strategies will be established and monitored to determine the number of new programs over the three-year implementation phase and the impact on the percentage of leadership positions held by women and minority employees
- Continued investment in women and minority team members to participate in these focused mentoring programs. These programs build confidence and skills within a peer group, helping to prepare participants for full engagement with other programs, such as Leadership South Bend Mishawaka, where they can continue to expand their network and social capital

**Success Metrics**

- 125 minority and female professionals have completed a 12 month mentoring program by the end of 2025
- Fifty percent of those completing have advocated or recruited for another individual to participate and/or are continuing as mentors
- An increase in the number of minorities and women holding leadership positions in business, public, and nonprofit organizations. Participants will be surveyed to determine impact on their personal and professional growth

**READI PROJECTS**

**LOCATION**  
Regional (Elkhart, Marshall, and St. Joseph counties.)

**START DATE**  
June 18, 2022

**END DATE**  
December 31, 2025

**TOTAL COST**

Total Project Cost: $461,000

**Anticipated Outcomes**

- Increased property values
- Improved health outcomes
- Improved quality of life
EXAMPLE TALENT ATTRACTION AND RETENTION READI PROJECTS

PROJECT 06
INCREASED VISIBILITY OF MINORITY LEADERS

LEAD ORGANIZATION
South Bend - Elkhart Regional Partnership

PROJECT CONTACT
Bethany Hartley
Chief Strategy Officer
South Bend - Elkhart Regional Partnership
bhartley@southbendelkhart.org
574-344-4686

PARTNERS
Write Connections LLC
South Bend Regional Chamber
Greater Elkhart Chamber
Elkhart County Visitors Bureaus
MACOG
Regional news outlets

PROJECT SUMMARY
Telling the stories of leaders in minority communities and filling public and influential roles with minority professionals can strengthen the region. The current generation and next generation of minorities in the labor force need to be able to see faces like their own in positions of leadership. Telling these stories through marketing and journalistic channels, as well as assuring that minority leaders are visible at local conferences, meetings, ceremonies and other events is important, as is promoting diversity as groups seek people for key leadership roles locally.

LOCATION
Regional (Elkhart, Marshall, and St. Joseph counties)

START DATE
July 2022

END DATE
December 31, 2025

TOTAL COST
Total Project Cost: $150,000

Anticipated Impact
- Improved health outcomes
- Improved quality of place
- Improved quality of life

Anticipated Outcomes
- More diversity on boards
- Retention of diverse talent
- Increased minority participation in networking activities
- Increased leadership roles being held by diverse individuals

Success Metrics
- 40 stories published
- 15 board positions filled
- Increased incomes amongst a sample group of individuals

Photo: HustleSBE graduate and owner of Soulful Kitchen Laquisha Jackson on the cover of SBLiving Magazine.
DIVERSITY, EQUITY, AND INCLUSION

WE + YOU
SMART MEETS HEART

This is what we mean when we say you can have it all you can slow down your living and fast track your career. You can find a dream job and work as hard as you ever have, but you won’t spend hours trying to get face time with nature. There are rivers and lakes all around you. You can change the world by day and belong to a close, tight knit community after hours. You can find great food in the region’s downtowns, or you can hop on the train and go out for dinner in Chicago. In fact, you can get your fill of urban and come home to the relaxed, family-friendly region any day of the week. You can have four real seasons. You can be an innovator and part of a community that gives back as a way of life. You can choose your adventure. And choose your balance.

Fueling Inclusive Economic Development

Expanding opportunities for minorities isn’t just the task of one group or set of people. It is an effort that must be woven throughout all other efforts to grow per capita income and sustained prosperity in the region. The region cannot realize its full potential when any of its residents are left behind. As such, diversity, equity, and inclusion has been integrated into the strategies and projects prioritized within the above pillars and the Regional Partnership’s committees. This comprehensive approach is similar to the State of Indiana’s dedicated efforts to increase diversity and promote inclusive environments within all state government agencies and the services they provide.

The South Bend - Elkhart region is among the most diverse in the state of Indiana and minority populations continue to grow at a fast rate. The African-American unemployment rate is two times that of the total population in the region. For Hispanics, the rate is 1.5 times higher. According to that plan, the region cannot realize its full potential when any of its residents are left behind. As such, diversity, equity, and inclusion has been integrated into the strategies and projects prioritized within the above pillars and all the South Bend – Elkhart region’s economic development strategies, a Center enables access to dedicated resources and concentrated focus on these specific strategies and outcomes. A model for this approach can be found in Minneapolis-St Paul, where the Minneapolis Saint Paul Economic Development Partnership developed the Center for Inclusive Excellence to prioritize racial inequities in their regional economy.

Higher education institutions such as Goshen College, Indiana University South Bend, and Ivy Tech Community College are working closely with minority students and providing opportunities. Goshen College is in the process of becoming a Hispanic Serving Institution with 32 percent percent of full-time students being Hispanic in 2020. IU South Bend’s Latino population has grown by nearly 40 percent in the past several years, raising its undergraduate Hispanic population to 13 percent percent of its student body with eight percent of their student body being Black or African-American. The University of Notre Dame boasts 12 percent of its student body as international students.

The region is doing better than its communities of a similar size and makeup in terms of minority-owned businesses and employment opportunities, according to the analysis in “A Plan for Prosperity, Growth and Inclusion, Version 1.0”. Yet there is still significant room for improvement. The African-American unemployment rate is two times that of the total population in the region. For Hispanics, the rate is 1.5 times higher, according to that plan.

Higher education institutions such as Goshen College, Indiana University South Bend, and Ivy Tech Community College are working closely with minority students and providing opportunities. Goshen College is in the process of becoming a Hispanic Serving Institution with 32 percent percent of full-time students being Hispanic in 2020. IU South Bend’s Latino population has grown by nearly 40 percent in the past several years, raising its undergraduate Hispanic population to 13 percent percent of its student body with eight percent of their student body being Black or African-American. The University of Notre Dame boasts 12 percent of its student body as international students.

For the region to grow opportunities and per capita income for women and minorities, the region should establish a Regional Inclusive Excellence Center that drives the following strategies:

01. Improve and expand resources for minority and women-owned businesses in the region.

02. Support and encourage more inclusive workplaces.

03. Ensure access to information and resources is equitably distributed across the region.
DIVERSITY, EQUITY, AND INCLUSION

PROJECT SUMMARY

We know access to resources is critical for business owners to expand capacity. By creating a clearinghouse for companies to source diverse suppliers, data and analytics, diverse talent, subject matter expertise, and best practices related to diversity, equity, and inclusion, we will transform our region's economy.

LOCATION

Regional (Elkhart, Marshall, and St. Joseph counties.)

START DATE

July 1, 2022

END DATE

December 31, 2025

TOTAL COST

$1,500,000

PROJECT CONTACT

Bethany Hartley
Chief Strategy Officer
South Bend - Elkhart Regional Partnership
bhartley@southbendelkhart.org
574-344-4686

PARTNERS

Midstates MSDC
Great Lakes WBC
Sagamore Institute
Higher Education Institutions
Entrepreneurial Support Organizations

LEAD ORGANIZATION

South Bend - Elkhart Regional Partnership

REGIONAL INCLUSIVE EXCELLENCE CENTER

Anticipated Impact

- Increased property values
- Improved quality of place
- Improved health outcomes
- Improved quality of life
- Growth of existing industry

Anticipated Outcomes

- Inclusive wealth building resources and technical assistance
- Economic resilience developed for individuals and minority owned businesses
- Sustainable businesses to create a cycle of serial entrepreneurs and family-owned businesses
- Supplier diversity programs within major employers across the region.
- Contracting opportunities specifically developed for minority business owners
- Capital disbursed to minority owned businesses

Success Metrics

- Increase rate of business ownership by women and minorities to at least the state average
- Increase number of Minority, Women and Veteran certified businesses by 50 percent
- Increase number of Midstates and Great Lakes corporate partners by 50 percent
- Increase # of contracts awarded to Minority, Women and Veteran certified businesses by 50 percent

Located

Regional leaders meet (L-R) Isaac Torres, InterCambio Express; Tracy Graham, Graham Allen Partners; Jacqueline Barton, Specialized Staffing; Amish Shah, Kem Krest; meet with (far right) Reggie Humphrey, General Motors in Elkhart.
BASED ON THE EXAMPLE PROJECTS INCLUDED HEREIN, THIS WOULD GENERATE OVER $461 MILLION OF TOTAL INVESTMENT, COMPRISED OF 11 PERCENT READI GRANT FUNDS, 14 PERCENT LOCAL PUBLIC FUNDING, AND 75 PERCENT PRIVATE SECTOR FUNDING.

The requested READI funds represent just a portion of the funding being committed to advance these objectives, including significant funding commitments from local municipal governments, philanthropy, and the private sector. The portfolio overall will exceed the four-to-one match expectation established by the IEDC.

Potential sources of match funds are within each of the Example Project summaries. The region recognizes the importance of a multi-faceted approach in financing regional transformation. As demonstrated in the implementation of our Regional Cities grant, each community engaged by contributing to a mix of private, public, and philanthropic funding.

Sources of Public Match include:
- Contributions from Municipalities to Regional Partnership for Plan Execution
- City/County Capital Investments
- City/County Project Incentives
- Workforce Board Allocation of Funding

Sources of Private Match include:
- Private Contributions to Regional Partnership for Plan Execution
- Private Contributions to Startup South Bend - Elkhart Initiative
- Private Foundations
- LIFT Network, INdustry Labs, Lilly Endowment
- Private Colleges and Universities
- Employer Program Matches
- Program and Event Sponsorships
- Equity / Private Developers
- Debt / Financial Institutions

If additional funds become available through the READI program, the South Bend - Elkhart region would be interested in entering into a financial partnership beyond the current $50 million limit in order to expand the number of projects and programs supported to advance the strategies outlined in the plan.

IN CONCLUSION

This proposal comes on the heels of transformation in regional culture, with separate cities coming together as a united South Bend - Elkhart region and institutions and organizations intentionally collaborating to build a more prosperous community.

The Smart, Connected Communities 2030 Plan represents a massive endeavor, seeking $50 million from the State of Indiana to support a portion of the overall effort. With current efforts and capabilities, the RDA, Regional Partnership, and key stakeholders are poised to “hit the ground running” once a financial partnership is in place.

Forward momentum in the South Bend - Elkhart region has presented the opportunity for regional stakeholders to build a community that not only is resilient to changing times, but thrives during them. It is therefore with great respect and appreciation that the Indiana Economic Development Corporation is asked to consider a financial partnership that will put the region on an accelerated path to prosperity.
## A. FULL LISTS OF STAKEHOLDERS AND MEETINGS HELD TO DATE

Link to Review: [Full List of Meetings Held to Date](#)  
Full List of Stakeholders:

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<td>Jeffrey</td>
<td>Griffin</td>
<td>Interim Director and Associate Professor</td>
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<tr>
<td>Trevor</td>
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<td>Barb</td>
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Mayors and Commissioners Council

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Higher Education Advisory Council

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South Bend - Elkhart Regional Development Authority (RDA) Members

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<td>Jenkins</td>
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Northwestern Indiana Chamber Coalition

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<td>Pruitt</td>
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2021 READI PROPOSAL
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<td>Howland</td>
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<td>Middlebury Chamber</td>
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<td>Phillip</td>
<td>Buckmaster</td>
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**Diversity, Equity, and Inclusion Committee**

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<td>Amish</td>
<td>Shah</td>
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<td>Kem Krest</td>
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<td>Marian</td>
<td>Hedges</td>
<td>Vice President, Corporate Strategy and Development</td>
<td>Aunalytics</td>
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<td>Isaac</td>
<td>Torres</td>
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<td>InterCambio Express</td>
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<td>Jessica</td>
<td>Koscher</td>
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<td>Joan</td>
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<tr>
<td>Glenda</td>
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<td>AM General</td>
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<td>Janee</td>
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<td>Scherese</td>
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<td>Beacon Health System</td>
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<td>Shelli</td>
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**Education and Workforce Committee**

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<td>Kate</td>
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**Entrepreneurship Committee**

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<td>ITAMCO</td>
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<td>Addie</td>
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<td>South Bend Community School Corporation</td>
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<td>Dean, Advanced Manufacturing &amp; Applied Science</td>
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<td>Adaikkalavan</td>
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**READI PROPOSAL 2021**

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<td>Graham Allen Partners</td>
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<td>Hammel</td>
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<td>Miller</td>
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### Industry Growth Committee

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<td>Ford</td>
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<tr>
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### State Legislators

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<tr>
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<tr>
<td>Jack</td>
<td>Jordan</td>
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<tr>
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### Talent Attraction and Retention

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<td>Executive Director</td>
<td>JPMorgan Chase &amp; Co.</td>
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<td>Kelly</td>
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<td>Hilltop Wealth Solutions</td>
</tr>
<tr>
<td>Chuck</td>
<td>Lehman</td>
<td>President / CEO</td>
<td>Lehman and Lehman</td>
</tr>
<tr>
<td>Stacie</td>
<td>Jeffers</td>
<td>Director, Career Crossings</td>
<td>Saint Mary’s College</td>
</tr>
<tr>
<td>Rob</td>
<td>DeCleene</td>
<td>Executive Director</td>
<td>Visit South Bend Mishawaka</td>
</tr>
<tr>
<td>Mike</td>
<td>Huber</td>
<td>Senior Urban Planner</td>
<td>Abbonmarche</td>
</tr>
<tr>
<td>Aaron</td>
<td>Perri</td>
<td>Director</td>
<td>South Bend Venues, Parks &amp; Art</td>
</tr>
<tr>
<td>Leslie</td>
<td>Pinson</td>
<td>Founder</td>
<td>Local Spirit</td>
</tr>
<tr>
<td>Jon</td>
<td>Hunsberger</td>
<td>Executive Director</td>
<td>Elkhart County Convention &amp; Visitors Bureau</td>
</tr>
<tr>
<td>Phil</td>
<td>Jenkins</td>
<td>Mayor</td>
<td>City of Nappanee</td>
</tr>
<tr>
<td>Andrew</td>
<td>Wiand</td>
<td>Executive Director</td>
<td>enFocus, Inc.</td>
</tr>
<tr>
<td>Kristine</td>
<td>Hilger</td>
<td>Executive Director</td>
<td>Leadership South Bend/Mishawaka</td>
</tr>
<tr>
<td>Janee</td>
<td>Carlile</td>
<td>Director of Human Resources</td>
<td>Bradley Company, LLC</td>
</tr>
<tr>
<td>Scherrese</td>
<td>Guffey</td>
<td>Branch Manager, Sr. AVP PNC Certified Women’s Business Advocate</td>
<td>PNC Bank</td>
</tr>
<tr>
<td>Crystal</td>
<td>Lax</td>
<td>Owner</td>
<td>Crystal Clear Recruiting</td>
</tr>
</tbody>
</table>

### B. FULL LISTS OF PROJECT SUBMISSIONS

<table>
<thead>
<tr>
<th>PROJECT OR PROGRAM NAME</th>
<th>ORGANIZATION NAME</th>
<th>TYPE OF PROJECT</th>
<th>ABSTRACT (50 WORDS): A DESCRIPTION OF THE PROJECT OR PROGRAM, ANTI-CRASH OUTCOMES AND HOW IT WILL HELP THE REGION ACHIEVE ITS GOALS AND VISION.</th>
<th>START DATE</th>
<th>END DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality of Place (y) Art? Quality of Place (y) Art?</td>
<td>City of Mishawaka</td>
<td>Strategy-Driven Program or Project</td>
<td>The historical 100 Center located along the St. Joseph River was a regional shopping destination in the 1960s and 1970s. The plan is to bring it back to its former glory. A vital piece of the rehabilitation is providing adequate parking and providing a better connection to the Riverwalk system.</td>
<td>03-01-2023</td>
<td>09-02-2024</td>
</tr>
<tr>
<td>21st Century Success Fellowship Program</td>
<td>Community Foundation of St. Joseph County</td>
<td>Strategy-Driven Program or Project</td>
<td>To launch and sustain new 21st Century Success Fellowship, competitively awarded opportunity for diverse students who attend local colleges on a state-funded 21st Century Scholarship. Program includes $5,000 award, professional development opportunities, engaging Fellows as role models for high school and middle school prospective scholars, and connection to internship opportunities.</td>
<td>07-01-2021</td>
<td>06-30-2024</td>
</tr>
<tr>
<td>506 S. Main Street Redevelopment</td>
<td>SMP Realty, LLC</td>
<td>Strategy-Driven Program or Project</td>
<td>Redeveloping undersized commercial space in Downtown South Bend to create a more vibrant downtown. The commercial space would be converted to be used for a mix of retail (SMBs), space for entrepreneurial programs/training, office space for growing technology startups.</td>
<td>12-01-2021</td>
<td>07-01-2022</td>
</tr>
<tr>
<td>Accelerate Industry 4.0 Marshall County</td>
<td>Purdue Polytechnic Institute</td>
<td>Strategy-Driven Program or Project</td>
<td>Purdue Polytechnic will purchase robotics and automation equipment to deliver Robotic Technician, CNC Machinist and Quality Technician training to Marshall County. The equipment will be housed at the NCAC Training Facility, and relocated to the new Career Innovation Facility. Training is delivered in the form of registered apprenticeships.</td>
<td>06-01-2021</td>
<td>08-02-2027</td>
</tr>
<tr>
<td>ACMU Career Readiness, Apprenticeship and Workforce Development Program</td>
<td>Ancilla College of Marian University</td>
<td>Strategy-Driven Program or Project</td>
<td>The ACMU Career Readiness, Apprenticeship and Workforce Development Program is a collaborative effort between ACMU, local businesses, and economic development entities, in and around Marshall County, to provide students with industry exposure, development of in-demand skills and learning experiences via apprenticeships and professional certifications in the Agribusiness and Business industries.</td>
<td>01-01-2022</td>
<td>06-30-2023</td>
</tr>
<tr>
<td>NAME</td>
<td>ORGANIZATION</td>
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</tr>
<tr>
<td>Advanced Analytics Technology Lab Fellowship Program</td>
<td>Industry Labs at the University of Notre Dame</td>
<td>Strategy-Driven Program or Project</td>
<td>The University of Notre Dame’s AEnT has the tools and expertise to assist regional who aspire to be healthcare leaders. With additional support for fellows, it can attract skilled IT talent to be placed in regional companies while simultaneously scaling AEnT’s capacity to serve the region.</td>
<td>04-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Advanced Industry Apprenticeship and Short-Term Credential Research/ Evaluation Project - Partnership with Strada Education Network</td>
<td>South Bend - Elkhart Regional Partnership</td>
<td>Strategy-Driven Program or Project</td>
<td>While registered apprenticeship and short-term credentialing initiatives have become popular policy strategies of public-private leaders, little evidence exists around the wage/employment outcomes for workers of emerging programs that align non-degree credentials as industry-aligned education programs. This program will design an evaluation methodology and implement the evaluation across LTIF programs.</td>
<td>01-03-2022</td>
<td>01-09-2024</td>
</tr>
<tr>
<td>Advanced Manufacturing Awareness and Access</td>
<td>Elkhart Area Career Center</td>
<td>Strategy-Driven Program or Project</td>
<td>A two-pronged initiative to increase participation in CTE Advanced Manufacturing programs and WBL opportunities delivered at the EACC and regional high schools. 1. A combined marketing campaign involving educators and local industry detailing opportunities in skilled trades and 2. tackle the transportation barrier that prevents so many students from participating.</td>
<td>09-13-2021</td>
<td>06-03-2025</td>
</tr>
<tr>
<td>Argo Manufacturing Center #2</td>
<td>Town of Argos</td>
<td>Quality of Place and Quality of Life</td>
<td>This project would build a 40,000 sq ft manufacturing center to attract new business to the area. This would be our second building we have built. This project should open up our industrial park for attracting more new companies.</td>
<td>01-01-2024</td>
<td>01-01-2025</td>
</tr>
<tr>
<td>Bardwell Aquatics Center Programming</td>
<td>We Love Swimming, Inc.</td>
<td>Strategy-Driven Program or Project</td>
<td>Supporting facility staff development and the creation of programming, including providing swim lessons for low income individuals within the community at the newly created indoor, 10 lane, Bardwell Aquatic Center, a Regional Cities Initiative project.</td>
<td>01-01-2022</td>
<td>04-30-2024</td>
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<td>01-01-2022</td>
<td>04-30-2024</td>
</tr>
<tr>
<td>Beacon Health and Fitness Granger Expansion</td>
<td>Beacon Health System</td>
<td>Quality of Place and Quality of Life</td>
<td>Beacon opened the Health and Fitness facility in November 2016. Facility is highly successful, achieving its 5-year goals in the first year. Pre-pandemic we planned for an expansion allowing for more members and services. The pandemic has underscored the need for additional space as the facility is again fully operational.</td>
<td>03-01-2021</td>
<td>12-31-2022</td>
</tr>
<tr>
<td>Beacon Health System Administrative Fellowship Program</td>
<td>Beacon Health System</td>
<td>Strategy-Driven Program or Project</td>
<td>Rotational (6-month) leadership program that builds a foundation for professionals who aspire to be healthcare leaders. Provides access to and mentorship from, Beacon’s Executive Leadership Team, attend leadership meetings, and be involved in system-wide strategic projects. Goal for fellows to fill key leadership positions after two years.</td>
<td>07-13-2021</td>
<td>07-12-2023</td>
</tr>
<tr>
<td>Beacon Integrative Health and Lifestyle District</td>
<td>Great Lakes Capital</td>
<td>Quality of Place and Quality of Life</td>
<td>The ecosystem will be anchored by a 50,000sf Health/Wellness facility supported by Beacon Health System. 145 workspace apartments, 1,200 parking spaces adjacent to the hospital campus. Approximately 125 hotel rooms, also includes 10,000sf of vibrant retail and nearly 25,000sf of office/commercial space, with a healthcare focus to round out ecosystem.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Beacon Medical Group Mishawaka Outpatient Center</td>
<td>Beacon Medical Group</td>
<td>Quality of Place and Quality of Life</td>
<td>The Beacon Mishawaka Outpatient Center provides access to diagnostic, primary and specialty care in the downtown Mishawaka market which will improve access to care for patients in a convenient location at affordable retail prices. For people to live and work in the market, we need access to healthcare.</td>
<td>12-01-2021</td>
<td>12-31-2022</td>
</tr>
<tr>
<td>Beacon Nursing program at Ivy Tech</td>
<td>Beacon Health System/Ivy Tech</td>
<td>Strategy-Driven Program or Project</td>
<td>The Beacon Health Nursing Program at Ivy Tech will be a partnership to increase the capacity and production of Nursing Graduates who will have tuition funded and jobs committed. This program will focus on local talent and retention. Diverse candidates will obtain advanced education and higher paying jobs.</td>
<td>01-01-2021</td>
<td>01-01-2022</td>
</tr>
<tr>
<td>Bitwise Industries: Regional tech workforce and economic expansion</td>
<td>Bitwise Industries</td>
<td>Strategy-Driven Program or Project</td>
<td>Working with the City of South Bend and regional partners, Bitwise Industries will catalyze an inclusive tech economy by: 1. Training in-demand tech skills to individuals from marginalized communities; 2. Hiring graduates; 3. Developing real estate to house our campus and provide the tech community with a core nerve center.</td>
<td>05-01-2022</td>
<td>04-30-2027</td>
</tr>
<tr>
<td>Bourbon Trail Program</td>
<td>Town of Bourbon/ Triton School Corporation</td>
<td>Quality of Place and Quality of Life</td>
<td>In collaboration with the Triton School Corporation we would construct a one mile walking trail that would tie into our FY-2024 INODP Trail Program. This trail would benefit all citizens of Bourbon, Tippecanoe and Kosciusko Counties.</td>
<td>12-18-2021</td>
<td>11-18-2022</td>
</tr>
<tr>
<td>Bremen Broadband Expansion</td>
<td>Surf Broadband</td>
<td>Strategy-Driven Program or Project</td>
<td>One gig broadband expansion to Town Of Bremen.</td>
<td>07-01-2022</td>
<td>07-01-2023</td>
</tr>
<tr>
<td>PROJECT OR PROGRAM NAME</td>
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<tr>
<td>Bremen Pickleball Court</td>
<td>Bremen Pickleball Club</td>
<td>Quality of Life and Quality of Life</td>
<td>100 plus member club looking for eight full time pickleball courts at Sunnyside Park in Bremen. Currently being shared with tennis which conflicts with the high school teams.</td>
<td>07-01-2022</td>
<td>08-01-2023</td>
</tr>
<tr>
<td>Bremen Trail Project</td>
<td>Bremen Parks Dept</td>
<td>Quality of Place and Quality of Life</td>
<td>Town trail from West Side Park to Sunnyside Park in town limits. Dedicated trail for walking and biking in the town limits. About two miles total.</td>
<td>07-01-2022</td>
<td>07-01-2023</td>
</tr>
<tr>
<td>Bridging Communities through Visual Narratives and Art</td>
<td>St. Joseph County Public Library</td>
<td>Strategy Driven Program or Project</td>
<td>This project will celebrate South Bend's heritage and create a sense of belonging by using data in a visual narrative form. We will gather historical data and present it through a visual art installation for public display at Main Library and other potential community sites.</td>
<td>03-01-2023</td>
<td>09-01-2023</td>
</tr>
<tr>
<td>Capital Avenue Infrastructure Extension</td>
<td>City of Mishawaka</td>
<td>Strategy Driven Program or Project</td>
<td>Capital Avenue has long been identified as the long term growth area of the City of Mishawaka. Extending sewer service is the limiting factor that once installed would open up hundreds of acres of land for development that could include a high tech industry and technology park.</td>
<td>11-01-2022</td>
<td>05-17-2024</td>
</tr>
<tr>
<td>Capital Avenue Trail 'Missing Links' Project</td>
<td>St. Joseph County, Economic Development</td>
<td>Quality of Place and Quality of Life</td>
<td>The Capital Avenue Trail &quot;Missing Link&quot; Project will construct 2,100 linear feet of pedestrian trail boardwalk on the west side of Capital Avenue connecting existing trail segments north and south over the St. Joseph River Bridge. Segments will be constructed on McKinley to the east and Lincolnway to the west.</td>
<td>01-03-2022</td>
<td>08-31-2022</td>
</tr>
<tr>
<td>Capital Project Credit Enhancement Fund</td>
<td>CDI Friendly South Bend</td>
<td>Capacity Works-Digital</td>
<td>CDI Friendly South Bend (CFSB) proposes the Commercial Real Estate Credit Enhancement Fund to help commercial developers and building owners to receive capital for projects that will convert vacant and underutilized properties into vibrant economic spaces throughout the region.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Centennial Park Public Pool Renovation</td>
<td>Plymouth Park Department</td>
<td>Quality of Place and Quality of Life</td>
<td>Construction of a new public pool for the citizens of Plymouth. Our current facility, while still usable, is decaying rapidly with timely maintenance performed throughout the years. A new pool facility would truly be a gift to the citizens of Plymouth.</td>
<td>01-01-2023</td>
<td>01-01-2024</td>
</tr>
<tr>
<td>Clinton Street Extension</td>
<td>Town of Argos</td>
<td>Quality of Place and Quality of Life</td>
<td>This project will extend a portion of Clinton St approximately 550 ft. After this expansion this opens up two acres of development ground. We are working with our local non profit developer to bring 48 apartments to this location.</td>
<td>03-01-2024</td>
<td>08-01-2025</td>
</tr>
<tr>
<td>CNC Certification Preparation</td>
<td>Goodwill Industries of Michiana, Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>The CNC Certification Preparation Project will be an adult CTE class designed to introduce individuals to CNC machinery and related skills, with the objective to prepare for enrollment in a community college level class or enter the workforce with advanced training.</td>
<td>01-03-2022</td>
<td>12-31-2021</td>
</tr>
<tr>
<td>CNC Certification Preparation</td>
<td>Goodwill Industries of Michiana, Inc.</td>
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<td>01-03-2022</td>
<td>12-31-2026</td>
</tr>
<tr>
<td>Code Works Digital Storefront</td>
<td>Code Works</td>
<td>Strategy Driven Program or Project</td>
<td>This project will provide tech enablement to small and 'main street' businesses by providing services that will help them thrive in a digitally focused economy.</td>
<td>01-01-2021</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Community Park Expansion Town of Argos</td>
<td></td>
<td>Quality of Place and Quality of Life</td>
<td>This project would add approximately 8.5 acres to Argos Community Park. This addition would add additional walking paths, athletic fields, a dog park and a pickleball court. This is the last phase in Community Park giving residents and place to enjoy life.</td>
<td>01-01-2023</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Construction Certification</td>
<td>Goodwill Industries of Michiana</td>
<td>Strategy Driven Program or Project</td>
<td>The Construction Certification Project will be a youth and adult CTE class designed to introduce individuals to Construction and related skills, with the objective to prepare for NCCE Core Construction Certification.</td>
<td>01-03-2022</td>
<td>12-31-2026</td>
</tr>
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<td>Construction Certification</td>
<td>Goodwill Industries of Michiana, Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>The Construction Certification Project will be a youth and adult CTE class designed to introduce individuals to Construction and related skills, with the objective to prepare for NCCE Core Construction Certification.</td>
<td>01-03-2022</td>
<td>12-31-2026</td>
</tr>
<tr>
<td>Cross Community Development Project</td>
<td>Cross Community CDC</td>
<td>Quality of Place and Quality of Life</td>
<td>To improve the vibrancy of the neighborhood and bring dignity and pride back to residents, by implementing an innovative Home Ownership program to build 15 affordable homes for residents wanting to live within the Near Northwest side of South Bend. This initiative supports the city’s revitalization plans for this area.</td>
<td>08-01-2021</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Cross County Multigenerational Fitness Initiative</td>
<td>Town of Culver in collaboration with Culver Park Department</td>
<td>Quality of Place and Quality of Life</td>
<td>Cross County Multigenerational Fitness Initiative: This project will leverage existing funds to upgrade Culver’s deteriorating public basketball court to include pickleball, shuffleboard and other recreation options, engaging a diverse population of different ages, genders, ethnicities, physical abilities and mobility levels. Cross-county events will inspire collaboration and friendly competition.</td>
<td>04-01-2022</td>
<td>07-01-2022</td>
</tr>
<tr>
<td>Doorfield Meadows Subdivision</td>
<td>Town of Argos</td>
<td>Quality of Place and Quality of Life</td>
<td>This project will build out a new 32 lot subdivision in the Town of Argos. This is the first phase in a major upgrade by Argos. This development will give us access to new citizens and the ability to attract more students for our schools.</td>
<td>01-01-2022</td>
<td>12-31-2030</td>
</tr>
<tr>
<td>Project or Program Name</td>
<td>Organization Name</td>
<td>Type of Project</td>
<td>Abstract (50 Words)</td>
<td>Start Date</td>
<td>End Date</td>
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<tr>
<td>Developing a diverse, educated, and skilled workforce across the South Bend-Elkhart region</td>
<td>University of Notre Dame Center for Civic Innovation</td>
<td>Strategy Driven Program or Project</td>
<td>The CCI will support the City of Elkhart’s Thrive Initiative, which pilots a development-manufacturing cross-skilling upskilling intervention to alleviate barriers to career advancement for industry workers. CCI internships from regional colleges and high schools will contribute relevant data collection and visualization, while developing STEM skills and learning about career opportunities.</td>
<td>05-01-2022</td>
<td>08-15-2024</td>
</tr>
<tr>
<td>Developing a Regional Talent Development Pipeline through Modern Youth Apprenticeships</td>
<td>Horizon Education Alliance (HEA)</td>
<td>Strategy Driven Program or Project</td>
<td>Modern Youth Apprenticeships bridge the gap between education and careers by offering HS students meaningful workforce training experiences, college credit, industry-recognized certifications, and wages, while completing high school. Employers fill immediate talent needs aligned with the skills and competencies they need. HEA is leading the state in modern youth apprenticeships.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Discover the Bend Mobile app</td>
<td>The Summers Group, Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>Program utilizes our geo location mobile app, business competition marketing program, and economic research and evaluation tools to solicit and encourage entrepreneurial ideas and problem solutions, collect, and assess business concepts, provide resources to implement those ideas and solutions, encourage cultural tourism and provide detailed analysis of the initiatives generated.</td>
<td>08-01-2021</td>
<td>08-01-2022</td>
</tr>
<tr>
<td>Ditch Lily</td>
<td>Haunt of Hounds</td>
<td>Quality of Place and Quality of Life</td>
<td>Ditch Lily is a speakeasy focused on high end cocktails, natural wine, contemporary sushi kitchen and Japanese styled listening room. Ditch Lily will be located under Fatbird, which is in The Morris Performing Art building. Ditch Lily will add 10-12 positions and complement the $30 million Morris renovation.</td>
<td>09-01-2021</td>
<td>03-31-2022</td>
</tr>
<tr>
<td>Doc’s Pavilion</td>
<td>Wakarusa Chamber of Commerce</td>
<td>Quality of Place and Quality of Life</td>
<td>Our project is a versatile, indoor/outdoor building with a stage being built in downtown Wakarusa. It will be used for a variety of programs, events. It will add beauty to the downtown as well as provide a community gathering spot where everyone is welcome.</td>
<td>09-01-2021</td>
<td>04-01-2022</td>
</tr>
<tr>
<td>Dream Center</td>
<td>City of South Bend</td>
<td>Strategy Driven Program or Project</td>
<td>The Dream Center at Dr. Martin Luther King Jr. Park will be a world-class, inter-generational community center, inspiring hope and making dreams come true. Determined entirely by the community, resources may include small business incubation, educational opportunities, health resources, recreational activities, technological access, and creative programming.</td>
<td>03-01-2022</td>
<td>11-01-2023</td>
</tr>
<tr>
<td>Eberhart Petro Golf Event Center</td>
<td>City of Mishawaka</td>
<td>Quality of Place and Quality of Life</td>
<td>The project includes building a new clubhouse including event space and space for music performances. What is unique about the site is that it has panoramic views of the St. Joseph River, is connected to the City Riverwalk system, and has historic WPA neoclassical which has been locally landmarked.</td>
<td>05-15-2023</td>
<td>12-15-2024</td>
</tr>
<tr>
<td>Eleven Fifty Academy Coding Bootcamp</td>
<td>Eleven Fifty Academy</td>
<td>Strategy Driven Program or Project</td>
<td>The Academy will provide training in software coding development, UX/UI, web development and cybersecurity. In response to regional industry needs, the Academy will leverage its success to enroll, graduate, and place quality tech talent in local jobs. Graduates from the Academy will earn certifications in CompTIA Networks+ and CompTIA Security+.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Elkhart County CR 17 Attraction Bridge and Corridor</td>
<td>Elkhart County Redevelopment Commission</td>
<td>Quality of Place and Quality of Life</td>
<td>Aesthetic placemaking improvements to the CR17 segment of the 80/90 and the CR17 corridor from the interstate exit has the unique opportunity to act as way-finding off the toll road and to create an enhanced perception of those entering the interstate on to one of our most notable county roads.</td>
<td>10-18-2021</td>
<td>10-18-2023</td>
</tr>
<tr>
<td>Elkhart General Hospital 4th Floor Flexible Acuity Patient Care Unit renovation</td>
<td>Elkhart General Hospital</td>
<td>Quality of Place and Quality of Life</td>
<td>Elkhart General Hospital has established a need for a new flexible acuity patient care unit. The 20 bed high intensity unit will allow the Hospital to meet overflow volume needs and provide negative air pressure patient care rooms that meet current evidence based standards learned through the COVID-19 Pandemic.</td>
<td>10-01-2021</td>
<td>12-31-2022</td>
</tr>
<tr>
<td>Elkhart Truth Building</td>
<td>AP Development LLC</td>
<td>Quality of Place and Quality of Life</td>
<td>An approximately 140,000 SF 120-unit apartment project including approximately 40 units in the historic 1908 Elkhart Truth Building and 80 units in newly constructed apartment buildings on the site, located in an Opportunity Zone and the Elkhart Riverfront Development District.</td>
<td>11-01-2022</td>
<td>02-28-2024</td>
</tr>
<tr>
<td>Emerging Manufacturing Collaboration Center</td>
<td>The NineTwelve Institute</td>
<td>Strategy Driven Program or Project</td>
<td>The City of Elkhart commissioned NineTwelve Institute to engage local private public sector leadership to pursue technologies and businesses consistent with the region’s and state’s economic development objectives. NineTwelve represents a collaboration between local business leaders to establish a &quot;manufacturing laboratory&quot; designed to advance product and manufacturing operations for regional businesses.</td>
<td>01-01-2022</td>
<td>10-01-2022</td>
</tr>
<tr>
<td>enFocus Expansion Program</td>
<td>enFocus, Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>enFocus has attracted over 1000 recent graduates to the region while implementing over 350 innovation projects working with education, healthcare, government, industry, nonprofit and startup organizations since 2012. We propose to leverage RADIO funding to grow and sustain our Fellowship and internship programs across St. Joseph, Elkhart and Marshall Counties.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Ensuring that Jobs Match Degrees in the South Bend-Elkhart Region</td>
<td>KUNZE ANALYTICS LLC</td>
<td>Strategy Driven Program or Project</td>
<td>We have a definite start date, but an artificial end date. In actuality, the 5-year period is only the beginning. Quantitative psychometrics supports what is qualitative. Many people talk about culture. The dignified manner of dealing with people makes culture civilizational. Civilization attracts and retains talent.</td>
<td>01-01-2022</td>
<td>12-31-2026</td>
</tr>
</tbody>
</table>
Entrepreneurship Center of Elkhart (ECOE) - Strategy Driven Programs

**Program Name**: Expanding CLICK Sites to Build Digital Equity
**Organizations**: St. Joseph County Public Library
**Type of Project**: Strategy Driven Program or Project
**Abstract**: This project expands the presence of CLICK sites to offer digital equity for disadvantaged community members. CLICK sites are inclusive digital inclusion centers equipped with high-speed internet, public Wi-Fi, up-to-date laptops and desktop computers, and copying, faxing, scanning, and printing services. We propose adding three more CLICK site city locations.

**Start Date**: 05-30-2022
**End Date**: 11-01-2024

**Entrepreneurship Center of Elkhart - Quality of Place and Quality of Life**

**Program Name**: Expanding Experiential Learning Opportunities for Regional College and High School Students with Local Industry
**Organizations**: University of Notre Dame Center for Civic Innovation
**Type of Project**: Strategy Driven Program or Project
**Abstract**: Working with regional educational and industry partners, CCI will develop a “playbook” for incorporating experiential learning opportunities (ELOs) based on real-world challenges in local industry into academic year programming for area colleges and high schools. CCI will host workshops and support pilots to put the playbook into practice.

**Start Date**: 05-01-2022
**End Date**: 05-01-2024

**Five Star Life**

**Program Name**: Five Star Life
**Organizations**: Five Star Life (FSL)
**Type of Project**: Strategy Driven Program or Project
**Abstract**: Five Star Life (FSL) is changing culture by changing the mindsets of kids. Through its proprietary social emotional learning curriculum, leadership development, and character education, FSL impacts over 17,000 kids throughout the country, with almost 8,000 kids residing in the South Bend/Elkhart region. FSL shifts mindsets and helps kids succeed.

**Start Date**: 08-30-2021
**End Date**: 08-30-2022

**Former Western Rubber Site**

**Program Name**: Freedom Street Extension
**Organizations**: Town of Argos
**Type of Project**: Strategy Driven Program or Project
**Abstract**: This project will create a roadway from St Rd 10 north to Marshall Street. The project will give us access for more commercial development and future access to US 31.

**Start Date**: 05-01-2023
**End Date**: 11-30-2023

**Freight Street Project**

**Program Name**: Freight Street Project
**Organizations**: Freight Street District
**Type of Project**: Quality of Place and Quality of Life
**Abstract**: This project is focused on the complete revitalization of one of the oldest streets in Elkhart. Through the investment in new construction, the remediation of existing structures including the New York Central Railroad Museum, improved amenities to an existing business, and investment in improvements the goal is creating a vibrant destination district.

**Start Date**: 09-01-2022
**End Date**: 08-16-2024

**George Wilson Park**

**Program Name**: Goshen Community Pavilion and Ice Rink
**Organizations**: City of Goshen
**Type of Project**: Quality of Place and Quality of Life
**Abstract**: The City of Goshen plans to construct a city-owned, open-air multi- use pavilion/ice rink. Project includes a partnership with Goshen College to locate the facility on the eastern edge of their campus. Venue to provide year round entertainment and recreation opportunities that will be accessible to all city residents and visitors.

**Start Date**: 03-01-2023
**End Date**: 05-15-2024

**Greater Downtown Business and Neighborhood Revitalization Program (GDBR)**

**Program Name**: Greater Downtown Business and Neighborhood Revitalization Program (GDBR)
**Organizations**: City of Elkhart
**Type of Project**: Quality of Place and Quality of Life
**Abstract**: Downtown Elkhart mixed-use revitalization project designed to leverage significant private investment which will be facilitated by targeted distressed property acquisition and public improvements. The outcome will be several hundred new or renovated housing units and up to 2,500 new jobs due to the repurposing of underutilized real estate.

**Start Date**: 01-01-2019
**End Date**: 12-31-2025

**Plymouth Park Department**

**Program Name**: Greenway Trail Extension
**Organizations**: Plymouth Park Department
**Type of Project**: Quality of Place and Quality of Life
**Abstract**: We are looking to extend the existing Greenway Trail from Centennial Park to Pric’s Pond and on to the business district of Michigan Street.

**Start Date**: 01-01-2023
**End Date**: 01-01-2024

**Goshen College**

**Program Name**: Grow-your-own diverse teachers program
**Organizations**: Goshen College
**Type of Project**: Strategy Driven Program or Project
**Abstract**: We propose to scale up Goshen College’s successful pilot project, Teach Elkhart County, which is a grow-your-own diverse teachers program. We recruit Latinx and Black high school students and adults from our community and prepare them to teach in local participating school systems, creating greater belonging for minority students.

**Start Date**: 01-18-2022
**End Date**: 12-31-2024

**Habitat for Humanity of Elkhart County - Silver Arrow Build Project**

**Program Name**: Habitat for Humanity of Elkhart County
**Organizations**: Habitat for Humanity of Elkhart County
**Type of Project**: Quality of Place and Quality of Life
**Abstract**: Habitat will construct eight homes. Our goal is to create the infrastructure needed to construct affordable, single family homes that bring additional tax revenue to the community. These homes will be built with low-income families from Elkhart County, earning between 30 percent and 80 percent of the AMI level.

**Start Date**: 01-03-2022
**End Date**: 12-01-2024

**City of Mishawaka**

**Program Name**: Habitat for Humanity Workforce Housing
**Organizations**: City of Mishawaka
**Type of Project**: Strategy Driven Program or Project
**Abstract**: This a partnership between Habitat for Humanity and the City of Mishawaka to provide 20 homes for workforce housing. Habitat for decades has afforded those with lower incomes to build equity through home ownership. The client served has historically had greater diversity of race and ethnicity than the surrounding population.

**Start Date**: 06-15-2022
**End Date**: 09-30-2023
<table>
<thead>
<tr>
<th>PROJECT OR PROGRAM NAME</th>
<th>ORGANIZATION NAME</th>
<th>TYPE OF PROJECT</th>
<th>ABSTRACT (GO 50 WORDS), A DESCRIPTION OF THE PROJECT OR PROGRAM ANTICIPATED OUTCOMES AND HOW IT WILL HELP THE REGION ACHIEVE ITS DUALS AND VISION</th>
<th>START DATE</th>
<th>END DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>IMPACT Studios</td>
<td>RISE</td>
<td>Regional Innovation and Startup Education</td>
<td>Strategy Driven Program or Project</td>
<td>Establish an IMPACT Studio for the entrepreneurial ecosystem to: Providing educational access to tools, expertise and resources; a space for creators and entrepreneurs; and creating an education space for high school, college and community partners. Creating entrepreneurial density by centralizing tools, education, co-working space, mentorship and startup offices into one location.</td>
<td>09-01-2021</td>
</tr>
<tr>
<td>Implementation of Advanced Materials within Industry</td>
<td>Industry Labs at the University of Notre Dame</td>
<td>Strategy Driven Program or Project</td>
<td>Based on previous studies, a known weakness of the region is the implementation of advanced materials. With the threat of e-mobility disrupting our region, local businesses are in need of innovating and adopting lighter/stronger material products. This program will address the knowledge gaps and accessibility of resources to regional businesses.</td>
<td>07-01-2022</td>
<td>07-01-2025</td>
</tr>
<tr>
<td>Industrial Growth Digger Specialties</td>
<td>Strategy Driven Program or Project</td>
<td>Infrastructure expansion from current facility to Dogwood Road. 3/4 of a mile approximately – includes septic, storm water and electric. Employ 300 new now with potential of 100 new jobs.</td>
<td></td>
<td>07-01-2022</td>
<td>01-01-2023</td>
</tr>
<tr>
<td>Industrial Growth Town of Bourbon</td>
<td>Quality of Place and Quality of Life</td>
<td>Strategy Driven Program or Project</td>
<td>Acquire approximately 40 acre undeveloped parcel in the Town's industrial complex. Working with our Economic Development Corporation and private partners and develop the land with either a &quot;Shell&quot; building or make the land available to develop into new manufacturing facilities.</td>
<td>10-18-2021</td>
<td>05-18-2022</td>
</tr>
<tr>
<td>IndustryConnectED Alliance South Bend Regional Chamber</td>
<td>Strategy Driven Program or Project</td>
<td>The IndustryConnectED Alliance will convene St. Joseph County industry, education, and community partners to build awareness and fully leverage regional, state, and national resources to benefit individuals and employers. A core guiding team will lead work to amplify and augment existing programs within the college/career readiness and educator development ecosystem.</td>
<td></td>
<td>01-10-2022</td>
<td>12-31-2026</td>
</tr>
<tr>
<td>Innovate Within Pitch Competition STARTup Foundation</td>
<td>Strategy Driven Program or Project</td>
<td>STARTup's mission is to teach students to view life through a lens of innovation and entrepreneurship, while building a life of purpose. Our goal is to build a generation of youth with an &quot;Opportunities are Everywhere&quot; mindset through Innovate Within, fueling innovation, education, and workforce readiness for North Central IN.</td>
<td></td>
<td>01-12-2022</td>
<td>06-30-2022</td>
</tr>
<tr>
<td>INVANTI Founder Studio INVANTI</td>
<td>Strategy Driven Program or Project</td>
<td>INVANTI's Founder Studio and fund will recruit 40 pre-idea entrepreneurs to create high-growth, scalable companies that solve problems in small and midsize cities. During the 3 month programs, we act as their co-founders, exploring problems, developing solutions, and investing in concepts to run pilots and grow in the South Bend region.</td>
<td></td>
<td>09-06-2021</td>
<td>12-31-2023</td>
</tr>
<tr>
<td>IU South Bend – Regional Health Sciences Simulation and Innovation Center</td>
<td>Indiana University South Bend</td>
<td>Strategy Driven Program or Project</td>
<td>A state-of-the-art health sciences simulation and innovation center that will serve the educational, health systems, and industries of North Central Indiana. The Center will provide training for students and healthcare professionals in high-tech medical settings and facilities for promoting innovation and business development in health sciences and supporting industries.</td>
<td>03-01-2022</td>
<td>03-01-2024</td>
</tr>
<tr>
<td>Ivy Tech Mobile STEAM and Certifications Laboratory (Ivy Tech MSCL)</td>
<td>Ivy Tech South Bend Elkhart</td>
<td>Strategy Driven Program or Project</td>
<td>The Ivy Tech Mobile STEAM and Certifications Laboratory (Ivy Tech MSCL) will provide a cutting-edge mobile platform for bringing industry-ready experiences, training, certifications and engagement to communities, schools, and industry throughout the region – reducing and eliminating barriers to access and making a culture of technological literacy and engagement.</td>
<td>01-24-2022</td>
<td>05-30-2024</td>
</tr>
<tr>
<td>Ivy Tech South Bend-Elkhart School of Entrepreneurship</td>
<td>Ivy Tech South Bend Elkhart</td>
<td>Strategy Driven Program or Project</td>
<td>There is a critical need for business startups, entrepreneurial skills, and culture. Ivy Tech is establishing a new School of Entrepreneurship and Innovation. Establishing a new school, not embedded in the business school, will provide more prominence and accessibility by all the other schools and new students.</td>
<td></td>
<td>06-18-2021</td>
</tr>
<tr>
<td>JA BizTown® and JA Finance Park®</td>
<td>JA serving Elkhart County and JA serving St. Joseph County</td>
<td>Quality of Place and Quality of Life</td>
<td>We are seeking funding to support the cost of bringing the JA BizTown and JA Finance Park capstone programs to our region. Through these experiential learning opportunities, youth will be empowered to achieve future economic success and support our regional economy by filling the jobs of tomorrow.</td>
<td>12-01-2019</td>
<td>12-31-2024</td>
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<td>12-01-2019</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Kamm Island Stage City of Mishawaka</td>
<td>Quality of Place and Quality of Life</td>
<td>The project will include an event stage similar to the Mishawaka Central Park Stage. The intent is to provide a permanent amenity to better promote regional events and performances.</td>
<td></td>
<td>03-01-2023</td>
<td>12-31-2023</td>
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<tr>
<td>LaPorte Street Brewery</td>
<td>City of Plymouth, Indiana</td>
<td>Quality of Place and Quality of Life</td>
<td>The LaPorte Street Brewery project will revitalize a former NIPSCO utility building into a vibrant restaurant/brew pub along the banks of the Yellow River in the heart of Plymouth's downtown. The project includes restaurant/brew pub, construction of a riverside deck for outdoor dining, and a fast casual food truck area.</td>
<td>06-01-2023</td>
<td>06-01-2024</td>
</tr>
<tr>
<td>LaPorte Street Mural and Parking Lot</td>
<td>City of Plymouth, Indiana</td>
<td>Quality of Place and Quality of Life</td>
<td>The western wall of 165 W LaPorte Street is a blank canvas for an inspiring work of public art in a major downtown gateway. Extensive improvements in the adjacent parking lot will support access by new visitors drawn to the mural and to growing downtown cultural attractions.</td>
<td>10-01-2022</td>
<td>07-31-2023</td>
</tr>
<tr>
<td>Level Up!</td>
<td>Boys and Girls Club of Goshen</td>
<td>Strategy Driven Program or Project</td>
<td>The Level Up program will engage Boys and Girls Clubs of Elkhart County teen members in career exploration and workforce readiness programs. In collaboration with local business leaders, schools, and stakeholders, teens will be offered a variety of programming focused on on-time high school graduation and post-secondary plans.</td>
<td>01-01-2022</td>
<td>06-30-2025</td>
</tr>
<tr>
<td>LIFT Network Apprenticeship Expansion</td>
<td>South Bend - Elkhart Regional Partnership</td>
<td>Strategy Driven Program or Project</td>
<td>The LIFT Network Apprenticeship program is an advanced industry adult apprenticeship program that develops customized programs focused on occupations that support industry 4.0 and advancement within the South Bend - Elkhart region. Training is delivered by region postsecondary institutions and technical school programs.</td>
<td>07-19-2021</td>
<td>06-26-2026</td>
</tr>
<tr>
<td>Local Spirit Talent Programs</td>
<td>Local Spirit</td>
<td>Strategy Driven Program or Project</td>
<td>Social meetups/gatherings/events to attract, connect and retain top talent and build community in our region. Special interest paid to local college students, entrepreneurs, creatives, bonus talent (trailing spouses) and small business partners.</td>
<td>07-15-2021</td>
<td>07-18-2025</td>
</tr>
<tr>
<td>Local Spirit Townie Tour Expansion</td>
<td>Local Spirit</td>
<td>Strategy Driven Program or Project</td>
<td>Quality of Place and Quality of Life</td>
<td>Over the past four years, I have done summer walking tours for the graduate business programs at NDMU with the goal of connecting top talent to our local/regional community. I've hosted more than 1200 students in this time frame and it's now time to grow and scale.</td>
<td>06-01-2018</td>
</tr>
<tr>
<td>Lundquist Bicentennial Park</td>
<td>City of Elkhart Parks and Recreation</td>
<td>Quality of Place and Quality of Life</td>
<td>Lundquist Bicentennial Park is aimed to Elkhart's first destination park. Applied situated in the epicenter of an economic renaissance, it is planned to be a 'flagship park' that creates inclusive and natural play experiences for all backgrounds and ages. Featuring many amenities that residents and travelers alike will love.</td>
<td>09-12-2018</td>
<td>05-01-2023</td>
</tr>
<tr>
<td>LYNX Capital Regional Loan Fund</td>
<td>LYNX Capital Corporation</td>
<td>Strategy Driven Program or Project</td>
<td>LYNX Capital Corporation manages a statewide fund dedicated to providing access to capital to rural minority-owned companies with its high touch and high impact approach. The revolving loan fund will provide minority companies the required risk capital needed to access LYNX Capital funding which further unlocks traditional funding sources.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Marshall County Blue Zones</td>
<td>Marshall County Crossroads</td>
<td>Strategy Driven Program or Project</td>
<td>Marshall County Crossroads seeks to implement a Blue Zones Project (BZP), an inclusive and systems approach to population health, in order to leverage the existing opportunities and partnerships in Marshall County to create transformative economic, health, and social change for all county residents for decades to come.</td>
<td>01-01-2022</td>
<td>08-31-2025</td>
</tr>
<tr>
<td>Marshall County Career Innovation Center</td>
<td>Lifelong Learning Network</td>
<td>Quality of Place and Quality of Life</td>
<td>Building upon an existing CTE cooperative among Marshall County Area schools, the career center will provide enhanced, sustainable skill development capacity and career exposure for high school students to secure professional certifications or degrees and skills aligned with industry needs. The facility will also be used for incumbent worker training.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Marshall County Crossroads Capacity</td>
<td>Marshall County Crossroads</td>
<td>Strategy Driven Program or Project</td>
<td>Marshall County Crossroads mission is to inspire our communities to connect, collaborate, and create Great Communities through our Quality of Life vision. Adding capacity will empower us to leverage the momentum of our Stellar Communities success and ensure sustainability of our organization.</td>
<td>10-01-2021</td>
<td>10-01-2024</td>
</tr>
<tr>
<td>Marshall County Industrial Revitalizing Loan Program</td>
<td>Marshall County Economic Development Corp.</td>
<td>Quality of Place and Quality of Life</td>
<td>Marshall County Economic Development Corp.</td>
<td>As a rural county, Marshall County has struggled to attract new spec facilities and housing stock for decades. MCEDC seeks to expand its existing efforts through establishing a revolving loan fund to attract private partners to meet the needs of the county's six communities now and for years to come.</td>
<td>02-01-2022</td>
</tr>
<tr>
<td>Marshall County Neighborhood Center</td>
<td>Marshall County Neighborhood Center</td>
<td>Quality of Place and Quality of Life</td>
<td>Marshall County Neighborhood Center is a county wide nonprofit helping vulnerable families achieve financial independence through programs such as food and clothing pantries, utility and holiday assistance as well as educational components. This project provides community increase to healthy foods, sustainable living projects, clothing and education opportunities for local marginalized populations.</td>
<td>02-12-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Marshall County Trails</td>
<td>Marshall County Crossroads</td>
<td>Quality of Place and Quality of Life</td>
<td>Marshall County Crossroads</td>
<td>Envisioned in the Statewide Comprehensive Outdoor Recreation plan and Marshall County Trails Master Plan, the project would complete three phases of trail from LaPrairie to Rochester. Connecting to the existing Nickel Plate trail, the result is a continuous 70+ mile trail route from the Marshall/St. Joe County line to Kokomo.</td>
<td>07-01-2021</td>
</tr>
<tr>
<td>Memorial Hospital of South Bend Campus Redevelopment Plan</td>
<td>Memorial Hospital of South Bend</td>
<td>Quality of Place and Quality of Life</td>
<td>Memorial Hospital of South Bend</td>
<td>Memorial is the largest hospital and only level two trauma center in the region. Project seeks to upgrade and expand core facilities, originally constructed in 1958 and 1973. It includes a new patient tower, trauma bays and upgrades throughout the campus. The expansion will create 588 new jobs at Memorial.</td>
<td>10-01-2021</td>
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<tr>
<td>PROJECT OR PROGRAM NAME</td>
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<tr>
<td>Mentoring to Build Social Capital</td>
<td>South Bend Regional Chamber</td>
<td>Strategy Driven Program or Project</td>
<td>This professional mentoring program will build social capital by expanding networks, connecting opportunities for personal and professional growth, create a confidential space to discuss challenges and solutions, and encourage the sharing of wisdom and expertise to help other minority and female professionals see their potential.</td>
<td>06-18-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Minority Business Accelerator</td>
<td>Project Partner LLC</td>
<td>Strategy Driven Program or Project</td>
<td>A partnership with the City to renovate the current antiquated Police Station in the heart of downtown into a Corporate headquarters and entertainment venue that will result in the relocation of 80 employees to the urban core and add the only hospitality establishment on the river in downtown.</td>
<td>06-01-2022</td>
<td>02-09-2023</td>
</tr>
<tr>
<td>Mishawaka Adaptive House</td>
<td>Cressy Commercial Real Estate</td>
<td>Quality of Place and Quality of Life</td>
<td>Mishawaka Fieldhouse will be an instrument of tangible economic impact to the surrounding region. Through the three pronged pull of local, regional, and national business, the Fieldhouse will generate tens of millions of dollars of new impact, allowing for the region to continue to grow even after Fieldhouse project completion.</td>
<td>03-01-2022</td>
<td>06-01-2023</td>
</tr>
<tr>
<td>Montgomery Ward Commerce Center</td>
<td>City of Plymouth, Indiana</td>
<td>Quality of Place and Quality of Life</td>
<td>The Montgomery Ward Commerce Center is envisioned as a dynamic space for innovators, current businesses and students that will help build the entrepreneurial ecosystem in Marshall County. The accelerator/co-working space will provide mentorship opportunities to start-ups and serve the region's goals of entrepreneurship/industry growth, while revitalizing a historic downtown building.</td>
<td>10-01-2022</td>
<td>04-01-2024</td>
</tr>
<tr>
<td>Morris Performing Arts Center - Morris 100</td>
<td>City of South Bend</td>
<td>Quality of Place and Quality of Life</td>
<td>The Morris Performing Arts Center Centennial project includes facility upgrades, a building addition, new on-site parking garage, redeveloped public plaza, and the creation of an arts equity program. The goal is to enhance quality of life offerings and destination appeal while inciting additional economic impacts and future development opportunities.</td>
<td>01-02-2022</td>
<td>01-02-2024</td>
</tr>
<tr>
<td>Norfolk Southern Railroad Overpass Study at Ash Road and SR 133 (Osceola)</td>
<td>St. Joseph County, Economic Development</td>
<td>Strategy Driven Program or Project</td>
<td>The study analyzes mobility/safety and impacts associated with numerous grade railroad crossings in study area. The study analyzes slow/stopped trains which block multiple crossings. The study will consider alternatives and benefits/costs of a railroad over/underpass in the study area at the St Joseph/Ellkhart County line.</td>
<td>01-01-2022</td>
<td>07-01-2022</td>
</tr>
<tr>
<td>Northern Indiana Maker Network</td>
<td>1st Maker Space, LLC</td>
<td>Strategy Driven Program or Project</td>
<td>1st Maker Space is proposing a maker network as a part of the South Bend/Ellkhart region to spur economic development and talent acquisition. These three makerspaces – one in each county – will serve as hubs for creativity, new business startups, and mentorship and build on previous momentum in innovation.</td>
<td>11-01-2021</td>
<td>01-16-2024</td>
</tr>
<tr>
<td>Notre Dame to Downtown South Bend Connection</td>
<td>City of South Bend</td>
<td>Quality of Place and Quality of Life</td>
<td>The project creates a multi-use path and protected bike lanes providing a safe, regional assets between South Bend and Notre Dame. The path, which includes a new pedestrian bridge, links together the East Bank Trail, Northeast and East Bank Neighborhoods, local parks, and the downtown bicycle network.</td>
<td>09-01-2022</td>
<td>11-01-2023</td>
</tr>
<tr>
<td>Outdoor Placemaking at the Library</td>
<td>Marshall County Public Library</td>
<td>Quality of Place and Quality of Life</td>
<td>The Marshall County Park Board was established March 16, 2020 without a budget or staff. We are looking for financial assistance for a park office/storage building and a pavilion. The Marshall County Parks and Recreation Department Mission is to preserve, protect and steward the County's natural, cultural, and recreational resources.</td>
<td>07-18-2021</td>
<td>12-31-2022</td>
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<tr>
<td>Pathways to Career Advancement for Latinx Adults</td>
<td>Horizon Education Alliance (HEA)</td>
<td>Strategy Driven Program or Project</td>
<td>Project expands the accessibility and reach of adult education and workforce training for Latinx adults in the region, who've often been excluded from these opportunities due to language and educational barriers. With support, HEA and partners are poised to continue developing programming that meets needs, including bilingual industry-recognized certifications.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
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<tr>
<td>Pierre Moran Tolsen Neighborhood Opportunity Hub</td>
<td>City of Elkhart in partnership with the Elkhart Chamber of Commerce</td>
<td>Quality of Place and Quality of Life</td>
<td>Pierre Moran Tolsen Neighborhood Opportunity Hub will be a location of &quot;opportunity providers&quot;: Providing &quot;in-community&quot; training, career crosswalks to enhance household incomes; Improving community health services; Networking talent, entrepreneurs to jobs and capital sources; Partnering City and CDCs to create strategically located workforce housing; Providing recovery growth assistance to businesses.</td>
<td>10-21-2021</td>
<td>09-30-2022</td>
</tr>
<tr>
<td>Plymouth Library Makerspace Teaching Kitchen</td>
<td>Plymouth Public Library</td>
<td>Quality of Place and Quality of Life</td>
<td>The teaching kitchen is designed to enhanced library program offerings to the community while providing a space to partner with local non-profits and other entities.</td>
<td>11-01-2021</td>
<td>09-30-2022</td>
</tr>
<tr>
<td>Portage Manor Woods Park</td>
<td>St. Joseph County Commissioners</td>
<td>Quality of Place and Quality of Life</td>
<td>This 33 acres of urban forest and fields remains pristine. Forest hides diverse terrain (ravines and waterway) ideal for hiking, biking and nature. A network of trails will connect to existing trails. The park will connect to Pinhook Park. Hist cultural elements will be restored. Reorganization of land use will improve aesthetic</td>
<td>04-01-2022</td>
<td>08-01-2025</td>
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<tr>
<td>PROJECT OR PROGRAM NAME</td>
<td>ORGANIZATION NAME</td>
<td>TYPE OF PROJECT</td>
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<td>Portage Place</td>
<td>The Bakery Group LLC</td>
<td>Quality of Place and Quality of Life</td>
<td>Portage Place is an adaptive reuse project that will turn the abandoned Ward Bakery and adjoining buildings into a vibrant neighborhood node, community commercial center, and regional destination. It will serve as an intentionally inclusive &quot;colaborative village&quot; for retail, professional services, studios, maker space, health and wellness, and cafes.</td>
<td>01-01-2021</td>
<td>12-31-2022</td>
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<tr>
<td>Premier Arts Academy</td>
<td>Premier Arts</td>
<td>Quality of Place and Quality of Life</td>
<td>The Premier Arts Academy is a 4-8 independent public school scheduled to open in the Fall of 2021across the heart of the Elkhart Arts District. This project provides families an educational choice, regardless of their income and, equally importantly, it provides an economic infusion into the main street corridor.</td>
<td>01-01-2022</td>
<td>08-01-2023</td>
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<tr>
<td>Project SCOPE</td>
<td>Project S.C.O.P.E</td>
<td>Quality of Place and Quality of Life</td>
<td>Parking lot structure repair is needed at our facility. The parking area is a short term project. This will help with providing quality to the members of the facility and the community seeking assistance.</td>
<td>10-01-2021</td>
<td>10-31-2021</td>
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<tr>
<td>Project SCOPE</td>
<td>Project S.C.O.P.E</td>
<td>Quality of Place and Quality of Life</td>
<td>MRT classes for program anticipation. MRT classes will enable our members to have proper skills needed to persevere. Moral Recognition Therapy helps to recognize issues and teaches one to work through things allowing for healthier decision making. We hope to help focus on train of thought and processing.</td>
<td>03-03-2022</td>
<td>01-08-2024</td>
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<tr>
<td>PWR/South Bend</td>
<td>PWR UP GG</td>
<td>Strategy Driven Program or Project</td>
<td>PWR South Bend taps into the emerging video game industry; empowering people to celebrate a widespread hobby in community while creating opportunities to connect big picture ideas with executable plans on the ground.</td>
<td>12-17-2021</td>
<td>12-19-2021</td>
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<tr>
<td>Rapid Expansion of Placemaking Academy at Indiana University South Bend</td>
<td>North Bend</td>
<td>Strategy Driven Program or Project</td>
<td>The project would deliver presentational, workshops and support for improving Quality of Place. The goal is to increase awareness and understanding of placemaking. Optimize efficiency related to implementing placemaking projects; provide processes, techniques and tools to use; increase the number and quality of placemaking projects.</td>
<td>10-15-2021</td>
<td>10-17-2025</td>
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<tr>
<td>Reducing 'Brain Waste' in St. Joseph County</td>
<td>Welcoming Michiana, a program of the United Religious Community</td>
<td>Strategy Driven Program or Project</td>
<td>In year one, ten unemployed skilled immigrants (e.g., refugees, &quot;training spousal&quot; EB-2 visa candidates, etc.) will obtain employment in line with their goals, education and credentials. By year three, 25-year will find appropriate employment. The program will positively affect talent attraction and retention and diversity and inclusion.</td>
<td>10-01-2021</td>
<td>07-31-2024</td>
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<tr>
<td>REES Theatre Program Director</td>
<td>The REES Theatre Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>The REES intends to establish a permanent organizational position that will nurture the growth of arts and culture in Marshall County, support the newly forming Art Council, increase the diversity of engaged artists, and strengthen and diversify our communities through education, advocacy, and the celebration of arts and culture.</td>
<td>11-01-2021</td>
<td>12-31-2024</td>
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<tr>
<td>Regional Manufacturing Readiness Grants</td>
<td>INdustry Labs at the University of Notre Dame</td>
<td>Strategy Driven Program or Project</td>
<td>The grants will provide capital assistance to give companies the confidence to implement operational innovations identified through INdustry Labs Transformation Plans (XPs). The grants will spur the adoption of advanced technologies and practices, furthering the region's goals to leverage technology to retain talent, increase productivity, and remain competitive.</td>
<td>04-01-2022</td>
<td>12-31-2022</td>
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<tr>
<td>Regional Talent Attraction and Retention through High-Quality Early Childhood Education Opportunities</td>
<td>Horizon Education Alliance</td>
<td>Strategy Driven Program or Project</td>
<td>COVID-19 highlighted the important relationship between access to early childhood education and the ability of employers to employ and retain workers, particularly women. Across our region, there is a significant need to increase the scope and quality of early childhood education opportunities, and our research effort will address this need.</td>
<td>01-01-2022</td>
<td>12-31-2023</td>
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<tr>
<td>Regional Talent High-Skill Immigration Support Fund</td>
<td>City of South Bend, IN</td>
<td>Strategy Driven Program or Project</td>
<td>South Bend - Elkhart's depends on a growing population of talented individuals. The Regional Talent Attraction Fund will provide matching grants to reduce the risk and cost of processing requests for work visas or permanent residence, retaining talented international students, and attracting high talent to the region.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
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<td>River Park Square Phase 3</td>
<td>City of Plymouth, Indiana</td>
<td>Quality of Place and Quality of Life</td>
<td>This project will complete the final phase of River Park Square, a more than a decade-long flood plain remediation effort in the City's downtown, with the demolition of a vacant structure and the repurposing of another into an all-seasons indoor/outdoor pavilion with a synthetic ice rink.</td>
<td>04-01-2023</td>
<td>09-30-2024</td>
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<tr>
<td>Riverfront West</td>
<td>Great Lakes Capital</td>
<td>Quality of Place and Quality of Life</td>
<td>Completed in phases the plan anticipates a series of 3-story buildings. Unique residential living options include 200 market rate apartments and 150 workforce apartments, both types consisting of a mix of units and amenity spaces. The for-sale products include a mix of townhomes/condominiums, approximately 80/100 respectively are currently envisioned.</td>
<td>03-01-2022</td>
<td>12-31-2026</td>
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<tr>
<td>Riverwalk Bridge at Monkey Island</td>
<td>City of Mishawaka</td>
<td>Quality of Place and Quality of Life</td>
<td>This project connects Jefferson Boulevard/Fields at Highland subdivision on the north side of the river to the golf course on the south side. The Bridge is the critical connection point for making pedestrian and bike visible modes of transportation a much larger geographical area including Capital Avenue.</td>
<td>03-17-2023</td>
<td>10-25-2024</td>
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<tr>
<td>Bath Farm</td>
<td>D-Act Z LLC</td>
<td>Quality of Place and Quality of Life</td>
<td>229 acres of contiguous land, annexed into the City of Goshen. An excellent location for single and multihousing family. There is a severe shortage of both housing and labor in Elkhart County. This project could be major asset on both the need for affordable housing and labor.</td>
<td>01-01-2022</td>
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<td>Ryan’s Place Building a Home for Healing Hearts</td>
<td>Ryan’s Place</td>
<td>Quality of Place and Quality of Life</td>
<td>Ryan’s Place will build a 20,000 sqft building on 9.5 acres in Goshen, to provide a wide range of grief services, for children, and their families. The purpose-built children's grief support center will be unique to the community, allowing bereaved families to heal in a safe place at no cost.</td>
<td>03-01-2022</td>
<td>07-01-2022</td>
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<tr>
<td>Ryan’s Place Grief Support Programs for Children, Teens and Families</td>
<td>Ryan’s Place</td>
<td>Strategy-Driven Program or Project</td>
<td>We will provide grief support services to 1200 individuals per year in 2021/22 and 2022/23. The services will include grief programs at our center in Goshen for children, teens and adults, individual counseling, school-based programs, and at the Elkhart County Juvenile Detention Center. All services are provided free of charge</td>
<td>09-01-2021</td>
<td>08-31-2023</td>
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<tr>
<td>SB-E International Welcome Center</td>
<td>Ivy Tech Community College</td>
<td>Strategy-Driven Program or Project</td>
<td>Establish a world-class, nationally recognized, multicultural welcoming center (the Center) with visible/readily accessible language training facilities, and immigrant/refugee community support and job placement services that will promote migration of individuals and companies to our region. Leverage local RV industry to provide “bridge” housing located in “Opportunity Villages” throughout our region.</td>
<td>03-01-2022</td>
<td>09-01-2023</td>
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<tr>
<td>SB-E Digital Skills Accelerator Fund Expansion</td>
<td>South Bend - Elkhart Regional Partnership</td>
<td>Strategy-Driven Program or Project</td>
<td>The Digital Skills Accelerator Fund successfully provided $2.5M in funding to create/enhance postsecondary non-degree and/or degree programs focused on technology and advanced industry STEM skills. The programs are currently preparing for implementation and leaders from the universities requested a READI submission to expand the fund for a Round II.</td>
<td>07-25-2022</td>
<td>07-24-2023</td>
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<tr>
<td>SB-E Founders Summer Internship</td>
<td>SB School Entrepreneurship CTE</td>
<td>Strategy-Driven Program or Project</td>
<td>A three week immersive experience for high school students (goal of 40-50 percent from underrepresented groups) that provides students with an in-depth look at what it takes to be an entrepreneur in our region, tour our startup community, grow social capital, identify their entrepreneurial passions and connect them to community.</td>
<td>06-05-2022</td>
<td>06-23-2022</td>
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<tr>
<td>SB-E Region Postsecondary Student Success Research and Best Practices Fund</td>
<td>SBE Higher Education Advisory Council</td>
<td>Strategy-Driven Program or Project</td>
<td>Members of the SBE Higher Education Advisory Council propose the development of a research fund to conduct research and analyses of institutional student data to identify challenges, equity gaps and successful institutional strategies and programs to increase student persistence and retention, especially women and underrepresented minority students in STEM-related field.</td>
<td>01-03-2022</td>
<td>07-25-2025</td>
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<tr>
<td>SB-E Regional Career and Technical Education (CTE) Collaborative</td>
<td>South Bend - Elkhart Regional Partnership</td>
<td>Strategy-Driven Program or Project</td>
<td>The Regional CTE Collaborative will be a network coordination and strategy initiative to align CTE districts around labor market approaches, employer engagement, student/family/employer marketing branding, and CTE instructor attraction retention strategies through the development of an endowed instructor retention fund, and will also align the SEAL WBL model.</td>
<td>01-03-2022</td>
<td>07-25-2025</td>
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<td>Small Business Hub</td>
<td>St. Joseph County Public Library</td>
<td>Strategy-Driven Program or Project</td>
<td>This project will create an online resource hub and mentor network for entrepreneurs and small business owners, by consolidating existing programs and expanding access to resources, the project will help increase the number of new small business ventures in our region and improve their individual chances of success.</td>
<td>02-01-2022</td>
<td>01-31-2023</td>
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<tr>
<td>South Bend - Elkhart Career Pathways Network</td>
<td>South Bend - Elkhart Regional Partnership</td>
<td>Strategy-Driven Program or Project</td>
<td>The South Bend - Elkhart Career Pathways Network will serve as the overarching education workforce ecosystem strategy to connect all regional stakeholders around a connective labor market and ecosystem model built upon the SBSJ Startup Credible to career network model, with consulting data support from ESRU Burning Glass.</td>
<td>01-04-2021</td>
<td>12-26-2025</td>
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<tr>
<td>South Bend Code School Technology Workforce Development</td>
<td>South Bend Code School</td>
<td>Strategy-Driven Program or Project</td>
<td>A workforce development program that assists individuals and employers with skill up and employing technology talent.</td>
<td>01-01-2021</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>South Bend Destination Project</td>
<td>The South Bend Chocolate Company</td>
<td>Quality of Place and Quality of Life</td>
<td>Modeled after Fair Oaks Farms, the South Bend Chocolate Company will develop a new tour-able factory and a year-round, recreational, educational and experiential attraction including the Chocolate Experience, the Indiana Dinosaur Museum, a Visitor’s Center/Sift Shop, a Public House Restaurant, a winery, an agricultural experience with connecting nature trails.</td>
<td>01-01-2022</td>
<td>06-16-2023</td>
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<tr>
<td>South Bend - Elkhart Innovation Studio</td>
<td>INVENTI</td>
<td>Strategy-Driven Program or Project</td>
<td>The South Bend Elkhart Innovation Studio gives open access to the process of innovation to aspiring and established entrepreneurs, specifically focusing on women and minority participants. The Studio allows entrepreneurial support organizations to scalably deliver a process that helps entrepreneurs and business owners navigate the pre idea to pilot stages of innovation.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
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<tr>
<td>South Bend-St. Joseph County PE-14 Career Development Hub</td>
<td>South Bend Community School Corporation</td>
<td>Quality of Place and Quality of Life</td>
<td>South Bend-St. Joseph County PE-14 Career Hub (SBSJ Career Hub) is a comprehensive career pathway development center for Secondary Career and Technical Education, Adult Education, ELL/Migrants, Pre-K, workforce organizations, and SEAL industry partners. Expanded facilities and programs will advance diverse regional goals via job-ready certification, dual credits, and work-based learning.</td>
<td>09-01-2021</td>
<td>06-01-2023</td>
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<tr>
<td>Spirit Townhomes</td>
<td>Culver Sand Hill Farm LLC</td>
<td>Quality of Place and Quality of Life</td>
<td>Increased housing and reversing out migration is a major goal in Marshall County as evidenced by its inclusion in the Marshall County Crossroads Stellar Region SIF. It is also supported in Culver’s Camp Plan and Stellar SIF this project would address the mid-range housing needs which are currently difficult to achieve.</td>
<td>06-15-2022</td>
<td>03-31-2023</td>
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<td>St. Joseph County</td>
<td>Garatoni Family</td>
<td>Strategy Driven</td>
<td>Establish an independent not-for-profit Career Center for St. Joseph County in a new building to be constructed on the South Bend Innovation Hub campus to help county high schools more effectively train their students to meet industry needs and offer students a broader array of courses.</td>
<td>01-01-2022</td>
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<td>Career Center</td>
<td>Office</td>
<td>Program or Project</td>
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<td>St. Joseph County</td>
<td>United Way of St.</td>
<td>Quality of Place</td>
<td>WNSC, BSCUC, City of South Bend and Town of Walkerton seek funding to create four social innovation hubs of support located within areas of highest need in St. Joseph County. This efficient delivery system will reduce barriers to accessing essential resources while increasing regional economic development and quality of life.</td>
<td>06-02-2021</td>
<td>07-31-2024</td>
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<td>Hubs of Social</td>
<td>Joseph County</td>
<td>and Quality of</td>
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<td>Innovation</td>
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<td>Startup Studio 315</td>
<td>TKM Capital</td>
<td>Strategy Driven</td>
<td>The Startup Studio 315 will invest in and nurture 2.4 high growth startups per year. We will help the region but not only helping create new startups each year, but this will also result in job creation for the region.</td>
<td>12-01-2021</td>
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<td>Program or Project</td>
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<td>State Bank Building</td>
<td>City of Plymouth,</td>
<td>Quality of Place</td>
<td>The State Bank Building renovation project will repurpose a new vacant building in Plymouth’s downtown as the proposed new home of Marshall County Tourism, the emerging Marshall County Arts Council, and a new Artist In Residence program located in a second floor apartment/studio space.</td>
<td>03-01-2023</td>
<td>10-31-2023</td>
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<td>Renovation</td>
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<td>STEM Opportunity</td>
<td>South Bend</td>
<td>Strategy Driven</td>
<td>The Brown Community Learning Center is proposed as a hub for experimental math, science, and technology exploration, targeting underrepresented students in grades four through six—a whole-child approach—centering family, social emotional development, and community partnerships to cultivate foundational skills on the pathway to high-value courses, with an entrepreneurial career orientation.</td>
<td>08-15-2022</td>
<td>07-15-2024</td>
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<td>Accelerator:</td>
<td>School Corporation</td>
<td>Program or Project</td>
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<td>Regional initiative</td>
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<td>Stockroom East</td>
<td>Codex LLC</td>
<td>Strategy Driven</td>
<td>We are creating a space that invites the transformation of people and environment, by creating a waiting hole affect for the collusion of entrepreneurs, business owners, and events. We are bringing three pillars together in the East Bank, in an intentional way to see the continued development of South Bend.</td>
<td>04-01-2022</td>
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<td>(Co-Working, Events,</td>
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<td>and Start - Up Hub)</td>
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<td>STRONG Communities</td>
<td>South Bend</td>
<td>Strategy Driven</td>
<td>Leverage predictive analytics and economic impact software to foster equitable development of blighted or vacant properties in underserved neighborhoods, eliminating implicit bias through data-driven market analysis reports based on households, not race. Support small and minority-owned businesses with consumer profile insight into market dynamics, including growth, expansion, and realignment opportunities.</td>
<td>01-01-2022</td>
<td>12-31-2026</td>
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<td>Through Equitable</td>
<td>Regional Chamber</td>
<td>Program or Project</td>
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<td>New Growth)</td>
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<td>Sunny Meadows</td>
<td>Marco Construction</td>
<td>Quality of Place</td>
<td>11 acre, approximately 20 single family lots on the east side of town. Developer needs funds for infrastructure - storm, sewer, water and electric.</td>
<td>07-01-2022</td>
<td>07-01-2023</td>
</tr>
<tr>
<td>Expansion</td>
<td></td>
<td>and Quality of</td>
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<td></td>
<td></td>
<td>Life</td>
<td></td>
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<tr>
<td>Talent Pipeline</td>
<td>American Prison</td>
<td>Strategy Driven</td>
<td>Through innovative technology and programming, APDC will approach talent development in the correctional system, reaching the nearly 1,500 individuals housed in Northern Indiana’s local and juvenile jails daily. As many companies are starved for qualified talent, APDC will provide resilient workers by incorporating data-driven strategies to improve employment outcomes.</td>
<td>01-01-2022</td>
<td>12-31-2023</td>
</tr>
<tr>
<td>Development</td>
<td>Data Systems</td>
<td>Program or Project</td>
<td></td>
<td></td>
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<tr>
<td>Targeting the</td>
<td>Ivy Tech</td>
<td>Strategy Driven</td>
<td>Tech Junction introduces high school students to technology and allows them to apply their skills and knowledge to a tech project. It concludes with a work-based learning, career readiness, and higher education opportunity with regional employers after graduation. It is crucial to our region’s education, workforce, and talent retention goals.</td>
<td>06-21-2022</td>
<td>05-31-2023</td>
</tr>
<tr>
<td>Local Justice System</td>
<td>Community College</td>
<td>Program or Project</td>
<td></td>
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<tr>
<td>Tennis Bubble</td>
<td>Goshen College</td>
<td>Quality of Place</td>
<td>We propose to create a ten-court tennis bubble adjacent to Goshen College and Goshen Retirement Community and Goshen Health, with pickle ball and indoor walking track. This regional state of the art facility will support walking, cardiac rehab and racket sports year-round for school children, collegiate athletes, and adults of all ages.</td>
<td>07-01-2023</td>
<td>07-01-2024</td>
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<td>Life</td>
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<tr>
<td>The Concession Lodge</td>
<td>Potawatomi Zoo</td>
<td>Quality of Place</td>
<td>The Concession Lodge and Bear exhibit will be a modern concession facility connected to a bear habitat. The dining area will look directly into the bear exhibit, allowing visitors to dine next to these amazing animals. This concession area will meet the growing attendance numbers providing a better visitor experience.</td>
<td>10-01-2022</td>
<td>07-01-2023</td>
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<tr>
<td>and Bear Exhibit</td>
<td></td>
<td>and Quality of</td>
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<td></td>
<td></td>
<td>Life</td>
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<td></td>
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<tr>
<td>The DW Victim</td>
<td>The DW Victim</td>
<td>Quality of Place</td>
<td>Our program helps victims and their families in the City of Elkhart navigate through the emotional, physical and financial aftermath of a trauma. Our advocates support clients from the crime scene to recovery 24 hours a day 365 days a year.</td>
<td>09-01-2021</td>
<td>01-01-2030</td>
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<tr>
<td>Center Inc.</td>
<td>Advocacy Inc.</td>
<td>and Quality of</td>
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<td></td>
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<td>Life</td>
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<tr>
<td>The Hatchery: An</td>
<td>The Corporation</td>
<td>Strategy Driven</td>
<td>“The Hatchery” will provide students at area colleges and universities with hands-on learning opportunities, offer students and women in the community opportunities to earn credentials in-demand by regional employers; and give both students and women entrepreneurs the tools they need to launch and grow their own businesses.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Innovation Center</td>
<td>of Saint Mary’s</td>
<td>Program or Project</td>
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<tr>
<td>Dedicated to Women- Led</td>
<td>College, Notre</td>
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<tr>
<td>Entrepreneurship and</td>
<td>Dame</td>
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<tr>
<td>Technical Skill</td>
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<tr>
<td>Development</td>
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<tr>
<td>The Michiana</td>
<td>St. Joseph County</td>
<td>Strategy Driven</td>
<td>This project brings together artists and authors for a week of events, workshops, and activities centered around the theme of storytelling. We will invite local and regional talent to our Main Library for a storytelling celebration that will attract residents and visitors of all ages and backgrounds.</td>
<td>06-01-2022</td>
<td>06-01-2023</td>
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<tr>
<td>Storytelling Festival</td>
<td>Public Library</td>
<td>Program or Project</td>
<td></td>
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<tr>
<td>PROJECT OR PROGRAM NAME</td>
<td>ORGANIZATION NAME</td>
<td>TYPE OF PROJECT</td>
<td>ABSTRACT (50 WORDS). A DESCRIPTION OF THE PROJECT OR PROGRAM ANTICIPATED OUTCOMES AND HOW IT WILL HELP THE REGION ACHIEVE ITS GOALS AND VISION.</td>
<td>START DATE</td>
<td>END DATE</td>
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<tr>
<td>The Mill at Ironworks Plaza Phase 2</td>
<td>Fisharty and Collins</td>
<td>Quality of Place and Quality of Life</td>
<td>This will be a mixed-use, multifamily project consisting of 215 apartments, 8,000 SF of commercial space, and a 300 space parking garage building on the momentum and success of Phase 1 of The Mill at Ironworks Plaza. This will be located adjacent to The Mill in Beutter Park.</td>
<td>05-01-2022</td>
<td>02-16-2024</td>
</tr>
<tr>
<td>The RiverChase (a modern streetcar connecting Notre Dame, South Bend and Mishawaka)</td>
<td>The RiverChase Task Force</td>
<td>Quality of Place and Quality of Life</td>
<td>A modern streetcar transit system will connect Notre Dame, South Bend and Mishawaka bringing people and businesses back to the urban core, produce sorely needed economic infill, improve home and business values 3-5 blocks deep along the route. The initial investment will earn returns 10-fold in less than a decade.</td>
<td>12-01-2021</td>
<td>08-01-2025</td>
</tr>
<tr>
<td>The Studebaker Mansion Revitalization</td>
<td>The Studebaker Mansion LLC</td>
<td>Quality of Place and Quality of Life</td>
<td>The Studebaker Mansion is a federal and state historic landmark and a vital asset to the history of South Bend. It's been approximately 40 years since the last major overhaul and the building is in need of reinvestment. We are proposing an event center, Studebaker art/artifact gallery and remodeled restaurant.</td>
<td>05-01-2022</td>
<td>05-01-2023</td>
</tr>
<tr>
<td>Tolson Center for Community Excellence</td>
<td>Tolson Center for Community Excellence</td>
<td>Quality of Place and Quality of Life</td>
<td>In response to a June 2018 City of Elkhart decision to close a community youth center, the community created a new nonprofit entity to expand and revitalize the Tolson Center and Park. A board of directors has been formed and plans are developed, coordinated and supported by the City.</td>
<td>12-01-2021</td>
<td>03-01-2023</td>
</tr>
<tr>
<td>Transforming the Student Career Experience</td>
<td>Ivy Tech South Bend Elkhart</td>
<td>Strategy Driven Program or Project</td>
<td>Expanding the Career Coaching and Employer Connections (CCEC) program will provide Ivy Tech students with transformational tools to help them meet their career goals. This expansion will enhance workforce readiness and connect talent to opportunity via Student Experience, Career Development, Navigators, Mentors and staff support, and Success Planning for Minors.</td>
<td>01-24-2022</td>
<td>06-30-2024</td>
</tr>
<tr>
<td>Trek10 Launch Program</td>
<td>Trek10 Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>Trek10 proposes the expansion of an existing platform (Trek10 Launch) to fill a major gap in cloud computing training. The program will upskill 430 individuals ranging from high school and college graduates to Regional IT professionals to accelerate digital skills and facilitate growth and innovation within our Regional companies.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
</tr>
<tr>
<td>Triple P - Positive Parenting Program in Regional Workplaces</td>
<td>Horizen Education Alliance</td>
<td>Strategy Driven Program or Project</td>
<td>Since 2015, 10 partners in Elkhart County have come together to make evidence-based parenting support widely available through Triple P - Positive Parenting Program. Now, various employers (including Local Components and Thor Industries) are joining to provide support to employees to improve workplace culture and increase employee efficacy and retention.</td>
<td>01-01-2022</td>
<td>12-31-2024</td>
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<thead>
<tr>
<th>PROJECT OR PROGRAM NAME</th>
<th>ORGANIZATION NAME</th>
<th>TYPE OF PROJECT</th>
<th>ABSTRACT (50 WORDS). A DESCRIPTION OF THE PROJECT OR PROGRAM ANTICIPATED OUTCOMES AND HOW IT WILL HELP THE REGION ACHIEVE ITS GOALS AND VISION.</th>
<th>START DATE</th>
<th>END DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Venture Development Services</td>
<td>enFocus, Inc.</td>
<td>Strategy Driven Program or Project</td>
<td>We propose a Venture Development Accelerator that will build upon &quot;top of the funnel&quot; idea generation programs in the region and provide key maturation resources for entrepreneurs who need to accelerate their business concept. The accelerator will provide talent, advisory services and help coordinate access to funding across the region.</td>
<td>01-01-2022</td>
<td>12-31-2025</td>
</tr>
<tr>
<td>Water Street Townhomes</td>
<td>City of Plymouth, Indiana</td>
<td>Quality of Place and Quality of Life</td>
<td>Housing creation of all types has been identified as a pillar of the Marshall County Crossroads strategic plan. Water Street Townhomes begins to fill an identified deficit of market rate rental housing in the Plymouth marketplace. This fine-grained, mixed-use, urban solution comports with Plymouth's comprehensive downtown development plan.</td>
<td>08-01-2022</td>
<td>07-01-2023</td>
</tr>
<tr>
<td>WBL and Apprenticeship Ecosystem Advancement - Northern Indiana Workforce Board</td>
<td>NIWB</td>
<td>Quality of Place and Quality of Life</td>
<td>The Northern Indiana Workforce Board, Inc. is legislatively through the Workforce Opportunity and Innovation Act (WIOA) to serve as support to all local economic and workforce development programs within the region, providing labor market information and strategic assistance to achieve success for employers and jobseekers.</td>
<td>07-01-2021</td>
<td>06-30-2024</td>
</tr>
<tr>
<td>Wellfield Botanic Gardens - Visitors Center Project: Growing Community</td>
<td>Wellfield Botanic Gardens</td>
<td>Quality of Place and Quality of Life</td>
<td>The Visitors Center Project: Growing Community’s mission-effectiveness, but also delivers financial sustainability, and increased mission effectiveness, but also delivers necessary infrastructure and amenities, strategic assistance to achieve success for employers and jobseekers.</td>
<td>06-01-2021</td>
<td>06-01-2023</td>
</tr>
<tr>
<td>West Township Trustee Cabin</td>
<td>Marshall County Park and Recreation Board</td>
<td>Quality of Place and Quality of Life</td>
<td>This project is to move this historic log cabin from its present location to a more suitable permanent one. The cabin is the origonal township trustee cabin build around 1840. We would like to establish a historic site to be used for education.</td>
<td>07-18-2021</td>
<td>07-15-2022</td>
</tr>
<tr>
<td>Western Reserve Great Lakes Capital</td>
<td>Great Lakes Capital</td>
<td>Quality of Place and Quality of Life</td>
<td>Project will likely be completed in three phases. Plan anticipates a series of 4-story buildings strategically located on the site. Unique residential living options will include 175 market rate apartments and approximately 115 workforce apartments. The for-sale products will include a mix of townhomes/condominums, approximately 60/50 respectively are currently envisioned.</td>
<td>01-01-2023</td>
<td>07-18-2026</td>
</tr>
<tr>
<td>What’s Next</td>
<td>Greater Elkhart Chamber of Commerce</td>
<td>Strategy Driven Program or Project</td>
<td>What’s Next is a program aimed at recruiting regional and HBCU college students to the area. This is done through two or three day visits to the South Bend Elkhart Region that engage the students with career and quality of life opportunities in the region.</td>
<td>09-16-2023</td>
<td>05-16-2027</td>
</tr>
</tbody>
</table>
C. LETTER OF SUPPORT FROM THE LOCAL PUBLIC SECTOR

September 24, 2021
Secretary of Commerce Brad Chambers
Chief Executive Officer
Indiana Economic Development Corporation
1 North Capitol Avenue, Suite 700
Indianapolis, IN 46204

Dear Secretary Chambers,

As Mayors and Commissioners of the cities and counties in the South Bend - Elkhart region, this letter is written to express our support of the recent collaboration to develop a Regional Economic Development Strategy that, when implemented, will attract, develop, and retain talent in the state by aligning efforts of various stakeholders around five key areas: Educating a world-class workforce, recruiting and retaining great talent, attracting and growing new economy companies in complement to our remarkably strong manufacturing industries, helping entrepreneurs thrive, and promoting inclusion and sparking opportunities for minorities.

We recognize the opportunity to build on this framework and make critical and sustainable investments that will leverage the industrial, academic, and technology assets, as well as the people and place resources within the region to become a magnet for talent and economic growth. We welcome a financial partnership with the state to promote strategic investments aligned with the IEDC's objectives for the Indiana READI program and are committed to providing a one-to-one match of $50 million in local public funding to support a portfolio of programs and projects consistent with the vision of our cities, counties, and region.

We look forward to continuing our work with a broad group of stakeholders from across the South Bend - Elkhart region as we implement these strategies and are confident that this will transform the regional economy for decades to come.

Sincerely,

CITY OF ELKHART
Mayor Rod Roberson

CITY OF GOSHEN
Mayor Jeremy Stutsman

CITY OF MISHAWAKA
Mayor David Wood

CITY OF NAPPANEE
Mayor Philip Jenkins

CITY OF PLYMOUTH
Mayor Mark Senter

CITY OF SOUTH BEND
Mayor James Mueller

ELKHART COUNTY
Suzanne Weirick, Commissioner

MARSHALL COUNTY
Kevin Overmyer, Commissioner

ST. JOSEPH COUNTY
Andrew Kasteleny, Commissioner
D. REFERENCE DOCUMENTS, REGIONAL STUDIES, AND REPORTS

Central Indiana Corporate Partnership. (2021, Feb). Indiana GPS Project Key Findings and Recommendations

King, M. (2018, February). Ensuring Prosperity for the South Bend-Elkhart Region


North Central Indiana Regional Development Authority. (2016). A Plan for Prosperity, Growth and Inclusion Version 1.0

Resonance (2019). WE + YOU South Bend Elkhart Region Marketing Strategy 2020 | 2021


South Bend Elkhart Regional Partnership (2021, September). 2021 Wages and Benefits Report for the South Bend-Elkhart region

TEConomy Partners, LLC. (2018, September). Tides of Change: Critical Investments Needed to Stimulate Long-term Economic Prosperity in the South Bend-Elkhart Region

E. MAPS AND GRAPHICS

### COMMUTING FROM BERRIEN COUNTY (MI)

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>WORKERS</th>
</tr>
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<tbody>
<tr>
<td>ELKHART COUNTY</td>
<td>616</td>
</tr>
<tr>
<td>KOSCIUSKO COUNTY</td>
<td>4</td>
</tr>
<tr>
<td>LAPORTE COUNTY</td>
<td>1,659</td>
</tr>
<tr>
<td>MARSHALL COUNTY</td>
<td>13</td>
</tr>
<tr>
<td>ST. JOSEPH COUNTY</td>
<td>4,977</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>6,457</strong></td>
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### COMMUTING TO BERRIEN COUNTY (MI)

<table>
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<tr>
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<tr>
<td>ELKHART COUNTY</td>
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<tr>
<td>KOSCIUSKO COUNTY</td>
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<td>LAPORTE COUNTY</td>
<td>1,659</td>
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<tr>
<td>MARSHALL COUNTY</td>
<td>21</td>
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<tr>
<td>ST. JOSEPH COUNTY</td>
<td>2,307</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>4,325</strong></td>
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**Workers**

<table>
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<tr>
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<tr>
<td>Elkhart County</td>
<td>1,714</td>
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<tr>
<td>Kosciusko County</td>
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<tr>
<td>Laporte County</td>
<td>80</td>
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<tr>
<td>Michigan</td>
<td>24</td>
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<tr>
<td>Out of State</td>
<td>238</td>
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<tr>
<td>St. Joseph County</td>
<td>2,174</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>5,268</strong></td>
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**Commuting from Marshall County**

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<td>Elkhart County</td>
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<td>Kosciusko County</td>
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<td>Laporte County</td>
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<tr>
<td>Michigan</td>
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<tr>
<td>Out of State</td>
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<tr>
<td>St. Joseph County</td>
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<td><strong>Total</strong></td>
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**Commuting to Marshall County**

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<tr>
<td>Elkhart County</td>
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<td>Kosciusko County</td>
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<td>Laporte County</td>
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<td>Michigan</td>
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<td>Out of State</td>
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<tr>
<td>St. Joseph County</td>
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<td><strong>Total</strong></td>
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**Commuting from St. Joseph County (IN)**

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<td>Elkhart County</td>
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<tr>
<td>Kosciusko County</td>
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<td>Laporte County</td>
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<tr>
<td>Marshall</td>
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<tr>
<td>Michigan</td>
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<tr>
<td>Out of State</td>
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<td><strong>Total</strong></td>
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**Commuting to St. Joseph County (IN)**

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<th>Workers</th>
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<td>Kosciusko County</td>
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<td>Laporte County</td>
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<tr>
<td>Marshall</td>
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<tr>
<td>Michigan</td>
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<tr>
<td>Out of State</td>
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<tr>
<td><strong>Total</strong></td>
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MAP OF THE GREATER REGION

1. Berrien (MI)
2. Cass (MI)
3. LaPorte (IN)
4. St. Joseph (IN)
5. Elkhart (IN)
6. Marshall (IN)
7. Kosciusko (IN)
8. Fulton (IN)

DISTANCE TO MAJOR CITIES

Chicago, IL (West) .................. 96 Miles
Indianapolis, IN (South) .......... 138 Miles
Detroit, MI (Northeast) .......... 215 Miles
Columbus, OH (Southeast) ...... 253 Miles

RIVER BASIN MAP
MUNICIPAL BUS TRANSPORTATION CONNECTIVITY

Before 2009 No Regional Connections

2009 – New Interurban Trolley Yellow Line

For more information about the South Bend - Elkhart region's READI proposal, please call 574-344-4686 or email info@southbendelkhart.org.
Ensuring Prosperity for the South Bend-Elkhart Region

47 Smart, Connected Communities in North Central Indiana and Southwest Michigan

SOUTH BEND | ELKHART
SMART CONNECTED COMMUNITIES

South Bend-Elkhart Regional Development Authority and South Bend-Elkhart Regional Partnership

February 2018
From the board of the South Bend-Elkhart Regional Development Authority:

People came together in the South Bend-Elkhart Region to pursue a Regional Cities grant from the Indiana Economic Development Corp., but from very early in the process, one thing was clear: Coming together was what makes the region stronger, not a grant.

Since those initial conversations in the fall of 2014, working together has become part of how people are doing business not just for themselves or their own communities, but as a region.

The South Bend-Elkhart Regional Development Authority (RDA) was established in 2015 to apply for and then distribute the $42 million of state funding to spur investment and redevelopment across the region, which is primarily St. Joseph, Elkhart and Marshall counties. That grant was simply a reward for doing the right thing, an early win proving to the region that working together is in everyone’s best interests.

The South Bend-Elkhart Region needs more than a singular win. In order to grow prosperity, in order to make the region thrive as one offering great jobs, cool places to live and play, and diversity in our communities, we need to continue to work together. A group of about 100 of the region’s leaders have joined together to create a plan for success in the global marketplace.

Fifty years ago, per capita personal income in the region was above the national average. Today, the South Bend-Elkhart Region’s per capita income is $42,946, 87 percent of the national average according to U.S. Bureau of Economic Analysis (BEA) numbers.

For the region and its residents to succeed in the global economy, we must execute a plan that will drive per capita income to reach or exceed the national average. Raising per capita income will take a collective effort to grow quality of place, attract talent and help businesses succeed.

We are optimistic about the future. The soil is fertile for a renaissance. As we look around the region, we see new initiatives emerging from the foundation of hard work and entrepreneurship that has made the region historically strong. We are excited and are ready to get to work on enacting this plan and growing per capita personal income in the region.

Sincerely,

John DeSalle
Hoosier Racing Tire

John Affleck-Graves
University of Notre Dame

Kristin Pruitt
Lake City Bank

Dallas Bergl
INOVA Federal Credit Union

Pete McCown
Community Foundation of Elkhart County
How a region has come together

What if people in the South Bend-Elkhart Region talked about not having a labor short, a talent problem, and easily named the ways the region has grown together? What if a local mantra a few years or a generation from now was simply, “We no longer have a talent problem”?

It’s not a dream. It’s a possibility. The South Bend-Elkhart Region is poised for success as never before.

Employers in northern Indiana and southwestern Michigan, like those in many other regions of the United States, need workers with skill sets that match the demands of the global marketplace. Entrepreneurs are seeking investment for new ideas in manufacturing and technology. People are focused on the quality of place challenges that slow growth.

Nationally, people are asking if the Midwest is the next Silicon Valley. In Indiana, Governor Eric Holcomb is touting the benefits of doing business in the state as he woos business growth and expansion. “Indiana is on a roll. We have a lot to be proud of,” he said in Elkhart in November.

In the South Bend-Elkhart Region, leaders are coming together to achieve what communities can’t individually and grow per capita personal income.

Coming together to grow income for business owners, for the young tech worker, for women and minorities, for those who make things used by people all over the world, will make the region stronger and help those who live here pursue the American dream.

The South Bend-Elkhart Region’s per capita income is $42,946, 87 percent of the national average according to U.S. Bureau of Economic Analysis (BEA) numbers. The most recent survey, using 2016 numbers, show a total rise in income of $1 billion in the region, resulting in a $1,436 per person increase. That’s a good start, but just a start and it’s time to return the regional average to equal or surpass the national average.

Per capita personal income: South Bend-Elkhart Region as percent of national
The story of the South Bend-Elkhart Region includes innovation, entrepreneurship and successes brought about by hard work. The region has given the world Studebaker, Alka-Seltzer and the Fighting Irish of Notre Dame. Recreational vehicles and the seedless watermelon were invented here, but the story of the region and its 47 smart, connected communities is rooted in — not mired — in the past.

Decades from now, its residents will point to the events of 2014 to 2018 as a turning point for the region. The connections being made and the ways investment, ideas and people are coming together are all transforming this region.

People here still talk about the Great Recession of 2008, which hit the region hard. Elkhart County, one of the three primary counties in the region, led the country in unemployment as its rate topped 20 percent. And South Bend was named a “dying city.”

Companies rebuilt and workers found employment, again demonstrating a determination and work ethic that is difficult to match. Workers are again making things, often for people to enjoy in their leisure time. The region makes more than 80 percent of the recreational vehicles purchased each year across the globe and is known for its manufacturing skill.

What the recession didn’t change was what the region is poised to do and become. The South Bend-Elkhart Region is coming together in a new way. This one degree of latitude and longitude on the globe just a little east of Chicago is becoming a region in which people are connected by One Degree, not six; a region in which they’re pointed the same direction working together toward an exciting future.

The region is attracting investment from Wall Street and potentially Silicon Valley. Several people potentially interested in creating an incubator in northern Indiana cited the low cost of living, the plentiful space and access to a range of resources. “What you guys have accomplished in a short period of time is amazing,” said a Silicon Valley investor who toured the area recently. “You guys have so many levers here. It’s exciting to think of the opportunities.”

In South Bend, the Union Station completed in 1928 is now a data center utilizing dark fiber that runs alongside the railroad tracks crisscrossing the region. Union Station is on the edge of the 83 acre campus where Studebaker employees made automobiles. Now entrepreneurs are utilizing the densest fiber corridor in the nation underneath this Renaissance District and the Union Station Tech Center will become the largest mixed use tech campus in the state of Indiana.

The University of Notre Dame has been a key player in the region’s success for decades. It is the largest employer in the region, directly and indirectly accounting for nearly 14,000 jobs and $1.3 billion in economic activity. More than a third of the 41,000 students in the region who are attending college or university go to Notre Dame.
The university is focused on helping the region advance. In its most recent Strategic Plan, the university listed “external engagement” as one of its five primary goals to “engage in external collaborations that extend and deepen Notre Dame’s impact.”

A new vice president and associate provost for innovation is overseeing commercialization efforts. The university launched the Innovation, De-Risking and Enterprise Acceleration Center (IDEA Center) and is raising $15 million to help reduce risk for startups, including the 25 it hopes to launch in 2018.

The concentration of other institutions of higher education is critical to the region’s growth. Indiana University South Bend provides computer science, informatics, and management information systems graduates to support the high tech cluster. IU South Bend students and alumni are critical to the growth of accounting, banking, and finance firms. Two-thirds of the more than 1,000 graduates annually remain in the area. This regional IU campus also is growing its health sciences programs at undergraduate and graduate levels to improve health outcomes and provide more professionals in this rapidly growing industry.

Saint Mary’s focuses on women’s entrepreneurship and leadership. Goshen College’s enrollment increasingly comes from local populations, including the rapidly growing Latino community. Ancilla College, Holy Cross College and Bethel College also serve thousands of students, many who remain local and contribute to regional economic prosperity. All these institutions of higher education and industry are building more partnerships with Ivy Tech Community College to foster technical training as well as increased associate and bachelor’s degree attainment.

The region came together in 2014 and 2015 around applying for a Indiana Regional Cities grant. Winning the grant demonstrated what can happen when the region comes together.

In addition to the Studebaker corridor development, Blue Ways and East Bank redevelopment projects will connect parks and neighborhoods along the river St. Joseph River in South Bend. In Elkhart, a world-class natatorium project costing more than $70 million is underway and will be part of redevelopment that is likely to transform downtown. In Mishawaka, the Riverwalk construction is also changing the face of the city along the river in its downtown.

A coalition has formed to reduce the travel time on the South Shore commuter train between South Bend and Chicago from more than two hours to 90 minutes. The project funded by federal, state and local dollars could top $300 million, but change how people travel, live and work across the northern part of the state.

Because of the funding for quality of place initiatives, communities working to shape what can come next. In Elkhart County, nearly 1,000 people attended meetings or forums and 4,000 comments helped shape a community action agenda focused on how to make the area more livable and connect communities.
South Bend Mayor Pete Buttigieg encourages people to think of how their community or region can be the best version of itself, not the next Silicon Valley. At a TEDx talk in 2015, he said that South Bend can become something new based on what it has been. “This is what happens when you take what you’ve got and see new value for new times,” he said, adding, “You have to make it new, but you don’t have to make it up.”

At the moment, many employers in the region are struggling to find the talent they need to fill open jobs, to advance their companies. The region needs to grow and attract the kind of talent that will make it a world-class community and economy. Changes are in motion to make that happen, to transform the community.

The board of the South Bend-Elkhart Regional Development Authority is focused on the long-term prosperity of the region and is focused on raising per capita income of its residents. Starting in 2016 and continuing in 2017, it has invited leaders in the region to come together to think about our future and focus on how it can raise income. Focusing efforts on five key areas, or pillars, will help the region match national per capita income by 2025:

- Educating a world-class workforce
- Recruiting and retaining great talent
- Attracting and growing new economy companies in complement to our remarkably strong manufacturing industries
- Helping entrepreneurs thrive
- Promoting inclusion and sparking opportunities for women and minorities

What follows are the recommendations of members of Regional Economic Development Strategy subcommittees to grow per capita income across the region.
TALENT ATTRACTION & RETENTION
TRANSFORM NET MIGRATION TO A POSITIVE IN-MIGRATION
- Places to Be
- Telling our Story
- People to Know

EDUCATION & WORKFORCE
RAISE THE POST-SECONDARY ATTAINMENT LEVELS FROM 30 TO 50 PERCENT
- Pathways Systems Framework
- Social Capital
- Financial Support

INDUSTRY GROWTH
GROW JOBS IN HIGHER PAY TRADED INDUSTRY CLUSTERS POSITIVE IN-MIGRATION
- Higher Wage Clusters
- Adopt New Technologies
- Infrastructure

ENTREPRENEURSHIP
ESTABLISH 200 HIGH POTENTIAL STARTUPS
- Business Accelerator
- Networking
- Education
- Mentorship

DIVERSITY & INCLUSION
IMPROVE THE REGION’S NATIONAL RANK OF MINORITY INCOME DISPARITY TO THE 80 PERCENTILE
- Business Ownership
- Visibility
- Leadership
- Networking
- Sponsorship
- Welcoming
From Michiana to South Bend-Elkhart Region (SBE)

The name most commonly used to describe the region encompassing north central Indiana and Southwest Michigan isn’t on any map.

The descriptor has been in use since an Indiana politician named Thurman C. Crook purportedly submitted it to a contest in 1934 conducted by the Associated South Bend Merchants.

It may be time for a change.

“Michiana” is most often used by its residents to describe the area in northern Indiana and southwestern Michigan. It sometimes involves as many as seven counties and as few as five. Local media uses it. The problem is that Google (and hence most of the rest of the world) doesn’t know where it is.

Research by Lou Pierce of Big Idea Company, a consulting and marketing firm, shows that those turning to the world’s biggest internet search engine don’t search for Michiana. A 30-day snapshot of Google searches shows that the most popular terms for the region are South Bend, Elkhart and Notre Dame.

How do you capture a region in just a few words?

Others have done it: The Research Triangle in Raleigh-Durham, North Carolina; Silicon Valley in California; and Austin, Texas. In all those instances, the short term captures a swath of cities and towns and people across the world have come to know them in that way.

This region straddles the Indiana-Michigan state line. It includes major cities such as South Bend, Mishawaka and Elkhart, but also smaller communities such as St. Joseph in Michigan and Goshen and Plymouth in Indiana.

When the Michiana Regional Airport became the South Bend International Airport, it had a huge economic impact. Visitors started renting cars and booking hotel rooms in the area because they could find South Bend on the map.

Based on the research, several entities have already adopted new names. The St. Joseph County Chamber of Commerce is now the South Bend Regional Chamber of Commerce. The Michiana Partnership is now the South Bend - Elkhart Regional Partnership, working with St. Joseph, Marshall and Elkhart counties in Indiana and Berrien and Cass counties in Michigan. Other counties could be considered part of the region as well depending on circumstances.

A growing number of people, after learning the data, are using the term “South Bend - Elkhart Region.” It may take time for the language to change, but using a term no one can find on a map is unlikely to help the region.
Educating a world-class workforce

Goal: Raise the post-secondary attainment level among the region’s residents from 30 to 50 percent by 2025

Educational attainment is a serious issue in our region. Though more than 40,000 people are studying here in higher education, the number and percentage of its residents with more than a high school education are lower than those in other communities. That plays a key role in the kind of jobs and industries that are available.

Wages fell in the region during the Great Recession, particularly in manufacturing jobs. As those wages have fallen, so has the prosperity of the region.

Historically in the region, some residents were able to secure high-paying manufacturing jobs without even high school education, but those jobs have become increasingly rare. The region has a small percentage of Amish or Old Order Mennonites who attend school only through eighth grade and often work in manufacturing, either at factories or home-based businesses. Though the region and surrounding areas is home to the third-largest Amish community in the country, the total is less than 2 percent of our region’s population.

As a whole, the South Bend-Elkhart Region lags behind other areas in educational attainment. One in five residents has attended some college but didn’t get a degree. Less than 10 percent have associate’s degree. Less than 25 percent of people living in the region have a bachelor’s degree. That educational attainment of 30 percent trails much of the country.

The Lumina Foundation has established a national goal of having 60 percent of U.S. residents having a “college degree, workforce certificate, industry certification or some other high-quality credential” by 2025. Currently the nation is at 45.8 percent and Indiana is at 41.1 percent. The three Indiana counties in the region have a blended attainment rate of 35.5 percent, though they vary widely. Elkhart is at 30.1 percent, Marshall at 32.7 percent and St. Joseph at 43.6 percent.

Reaching 50 percent in the region by 2025 would be challenging yet attainable. The addition of certificates would allow counties to set their own goals across different kinds of credentials depending on workforce needs. The region’s 13 colleges and universities are shifting to focus on the needs of the workforce in the region and provide solutions, ranging from several colleges providing customized and certified training to focusing degree programs to meet needs in high-wage sectors.

Education is workforce development. Our educational institutions, ranging from early childhood care and education to the many public and private school systems to the colleges and universities, must be in the business of expanding the workforce that will stay and work in our share of the global economy. We have a concentration of higher educational institutions in the South Bend-Elkhart region, but too many students in the public institutions drop out or stop out
for longer periods of time. Those at private institutions, largely from outside the region, need to see more economic opportunities and quality of life to stay.

The region must focus on increasing the availability of work-ready talent for all key industry sectors. It should set a goal of raising post-secondary education attainment levels to 50 percent by 2025.

The job of preparing workers for a changing global economy both now and in the future isn’t just a task to be handed to educators. It’s something that is best done by a coalition of educators and industry with the participation of students and workers who want to prepare for success in the modern workplace.

The strength of the region’s educational institutions and how engagement is happening between them, employers and agencies such as the WorkOne regional office, Horizon Education Alliance and the South Bend Regional Chamber of Commerce bodes well for the region. People working at solutions from different perspectives have already begun sharing best practices and building efficiencies.

Regional sector partnerships are already being forged in all three counties of the region. Exploration of how to frame educational efforts around career pathways is underway in the region. Creating additional opportunities for One Degree connections, events and career exploration is important as well. Establishing a culture of mentoring in the region will be important as the region works at growing new generations of learners and workers. Developing strong afterschool networks to bulk educational opportunities will also help the region.

Bringing parents and the broader community into these conversations and opportunities can help those who want more post-secondary education opportunities but are unsure how to access them.

The region can remove financial barriers through involvement in Indiana’s 21st Century Scholars program, building dual credit capacity in high schools, and increasing FAFSA completion rates.

In order for the region to grow workforce development, it should undertake the following strategies:

1. Implement a regional “Pathways System Framework” across the region by:
   1.1. Creating regional sector partnerships in key industries that lead to economic success. This can start at the county level, but always building regional infrastructure. In Elkhart County, there are opportunities to convene the recreational vehicles employers. In Marshall County, it could start around business services and education. Within advanced manufacturing, partnerships
have already begun in Elkhart and St. Joseph counties. In the region as a whole, Information Technology and healthcare conversations are also underway.

1.2. **Build the South Bend-Elkhart Region Industry & Education Innovation Network.** This network will help groups share best practices across sectors, determine ways to align cross-sector efforts to meet common goals and work to develop collaborative action when appropriate. It could also be the focal point from which a middle school "Job Spark" event is created for career/sector exposure.

1.3. **Nurture local employers working collaboratively with educators to build out the pathways system framework.** Business-education roundtables can help orient business and education leaders and a Workforce Education & Training Resource Event would connect employers with best practices in recruitment, retention and employee training, as well as introduce them to local education and training resources to support their efforts. Within schools, programs for students and adults can be created with partnerships such as Ford Next Generation Learning and National Center for College and Career Transitions (NC3T). Increasing apprenticeship programs for students and adults would follow. Starting in elementary schools, inquiry-based experiential education is needed to change education in the region.

1.4. **Finish development of the South Bend-Elkhart Region Industry-Education Portal.** The web-based tool is under development with key industry and education partners; rolling it out by late 2018 would help efforts.

1.5. **Expand career development among students.** The region has a growing number of career education pathway and career exposure events, but coordinating Manufacturing Day efforts in which middle school and high school students visit local facilities and growing the range of careers to which students are introduced can happen within sector partnerships. Giving both students and educators work-based learning opportunities through events and internships will help the region’s efforts.

2. Increase social capital to improve academic and life success for individuals across the region.

2.1. **Strengthen after- and out-of-school programming for all students.** Mapping existing programming, identifying gaps and developing stronger networks to enhance out-of-school learning opportunities is important.

2.2. **Establish a culture of mentoring across the region for students and adults.** In the One Degree region, helping learners find mentors and encouraging community leaders to embrace their roles as mentors will strengthen the region. Faith communities can be drawn into the efforts and how mentorship happens in both faith and educational circles can be included in regional storytelling and marketing efforts.

2.3. **Educate parents and the broader community on what future careers look like.**
like and the pathways to them. Broad-based buy-in will help build a different culture around education and career preparation in the region.

2.4. **Build a network of completion counselors to increase post-secondary education success among adults with some college experience.** Hiring counselors that work across the region can help both individual students, but also help identify needs across the region.

2.5. **Connect adult learners and employers with resources to encourage advanced education and training.** Leveraging the Indiana Commission for Higher Education’s Next Level Jobs Initiative would provide grant funding for raising awareness. Colleges and employers could expand customized worker training programs such as the one Bethel College is doing. Ongoing conversations through sector partnerships and One Degree connections can assist employers in supporting employees as lifelong learners.

3. **Help students overcome financial barriers to post-secondary success.**

3.1. **Maximize utilization of Indiana’s 21st Century Scholars program from enrollment to college completion.** Engage school corporations and community partners to ensure that at least 75 percent of low-income, eligible students in our region enroll in the program by the end of eighth grade and 90 percent of enrolled high school students complete the 12 college and career success activities required by the Indiana Commission for Higher Education to maintain scholarship eligibility. Work with Indiana University South Bend, Ivy Tech South Bend-Elkhart and other postsecondary institutions in the region to improve enrollment, completion and retention through improved student counseling, mentoring, tutoring and support.

3.2. **Increase FAFSA completion rates.** High schools in the region and elsewhere encourage filling out the Free Application for Federal Student Aid, but there isn't a systematic approach in the region. Investigating best practices in other communities with one and implementing them here could increase higher education participation and successful completion of degrees.

3.3. **Build dual-credit capacity in high schools.** Indiana law is changing to require teachers to have 18 credit hours in a content area in order to offer both high school and college credit. The region’s higher education providers, particularly Indiana University South Bend, Bethel College and Goshen College, could help teachers obtain the graduate courses in order to continue and expand dual credit options in the region’s high schools.
Recruiting and retaining great talent

Goal: Transforming net out-migration (now nearly double the state average of 2 persons per 1,000 per year) to a positive in-migration by 2025

The South Bend-Elkhart region has succeeded in attracting some of the best and brightest to the region as college students. More than 40,000 students are enrolled in higher education in the region.

The region's challenge isn't getting some of the best talent in the world to come here. The University of Notre Dame is one of the country’s best known universities. Indiana University and Purdue University offer world-class educations to students at campuses in the region. Liberal arts colleges, including Saint Mary's College, Goshen College, Ancilla College and Bethel College, are acclaimed for their programs.

However, the region retains only a small percentage of these well-educated people once they graduate or obtain advanced degrees. If the region can engage the students during their time here, connecting them via One Degree connections to internships, jobs and communities, it can dramatically impact the talent pool. Graduates can become employees and residents in the region.

The problem extends beyond the region. Indiana graduates the 14th highest number of college graduates in the United States, but ranks 48th in keeping them. Lilly Endowment, based in Indianapolis, has poured millions of dollars into trying to solve the issue, but what remains clear is there must be opportunities for graduates in order for them to work and have the lifestyle they want in order to consider staying. “Experience and economic research has demonstrated that the root of the net out-migration problem is a lack of opportunities for young professionals, not their lack of preparedness or awareness,” said the Innovate Indiana Regional Development Plan.

Drew Klacic, senior policy analyst with the Indiana Public Policy Institute, says that the challenge for the state is that jobs don’t match degrees and the quality of life doesn’t match the desires and/or demands of the graduates. The state must grow more and better jobs to stem the flow of talent to other areas, which are also working to grow more and better jobs, perhaps at a faster rate.

Northern Indiana isn’t currently recognized as a hotspot such as Austin, Portland or Silicon Valley for the graduate looking to start a career in a fun place. It can, however, offer quality of life that combines innovation and investment in the future with the Midwestern values of work ethic, tradition and family. The South Bend-Elkhart region also provides easy access to
considerable cultural resources in Chicago as well as recreational access to Lake Michigan and the emerging farm-to-table, vineyards, and breweries of southwest Michigan.

The region also offers easy and quick opportunities for involvement and leadership. In its first five years, EnFocus has worked on 120 projects a year, supporting the region with civic innovation and connecting 100 to 200 interns a year to potential employers in the community. The program’s growth from South Bend to other parts of the region demonstrates how the region can successfully train, retain and connect bright young people.

The barriers to finding employment, affordable housing and ways to contribute to the community are simply lower than most other communities. The connection to potential success isn’t six degrees away. It’s One Degree away.

In order for the region to overcome the out-migration that is common in the Midwest, to grow together, it should undertake the following strategies:

1. **Places To Be:** Enhance desirability of the South Bend - Elkhart Region through increased community spaces, diverse housing choices, and connectivity among communities.
   1.1. **Develop a regional housing strategy to increase diverse housing choices, create a new college graduate homebuyer program and create homebuyer incentives.** The region already has a range of housing options, including downtown apartments, townhouse developments and waterfront properties along dozens of lakes and rivers. Yet as people want housing in walkable environments and new kinds of housing, the region needs to respond with a comprehensive planning approach that doesn’t limit individual communities and enhances the options in the region.
   1.2. **Promote and increase public transportation and trail connectivity options within and between communities in the region.** A trolley system operates in parts of the region, but isn’t fully enough developed to help most of the region’s residents. South Bend’s new Lime Bikes initiative is a different kind of public transportation allowing users to rent bikes for a short period of time for rides within the city. The region has a number of popular trails, but few of them are connected. The communities of the region need to come together to tackle these issues.
   1.3. **Promote and increase broadband access in urban and rural communities.** Though what’s called dark fiber that is the backbone of the internet in the United States runs through the region, some communities lack reliable broadband service. Efforts to expand fiber optic trunks and access to them in the region have been underway for a number of years, but need to advance more quickly.
1.4. **Develop an app for the region to showcase a community dashboard and increase engagement in the region.** By offering a way for current and potential residents in the region to obtain data about it, the engagement and understanding of it as a place can grow. Determining the metrics will help the community determine what drives change.

1.5. **Create and implement an organizational structure to evaluate and certify public and community spaces.** If the region can identify and help assess the types of spaces in each community, residents of the region are more likely to understand how they can be better utilized.

2. **Telling Our Story: Develop a comprehensive internal and external communications strategy based on “One Degree of Separation” from social, physical and professional opportunities.**

   2.1. **Design and implement a long-term storytelling process highlighting unique success stories across the region.** Historically the story has been segmented, but not unified. Telling the stories of how the redeveloped Studebaker corridor is giving birth to new tech-based businesses, how Goshen has become a place for entrepreneurs of lifestyle business, how research at the University of Notre Dame is being commercialized will grow community pride.

   2.2. **Create and promote regional and national branding campaign based on the concept of “One Degree.”** Telling the story nationally of how closely connected the region is and the access its residents have to resources needed for success will help the region compete internationally. Logos, media, merchandise and events can all help tell the region’s story more broadly.

   2.3. **Coordinate and create a regional events database.** Though numerous activity calendars are in place in individual communities, there’s no good regional database. Knitting together existing calendars into one that represents the region would help build regionalism.

   2.4. **Develop and implement a program in which people could contact a local resident with questions about amenities and activities.** The “text-a-townie” program can be promoted as a “One Degree” function.

   2.5. **Organize regular “place-hack” events to generate new place-based ideas and connect those working as placemakers.**

3. **People To Know: Define, organize, and promote engagement initiatives to attract and retain talent at all levels.**

   3.1. **Leverage and expand the enFocus internship program.** The program started in South Bend in 2012 and is expanding into Elkhart. Recent graduates, including those with advanced degrees, join enFocus as fellows to work on research projects for clients in the region. In its first five years, about 80 percent of the
fellows so far have stayed in the region, making enFocus a hugely successful talent attraction engine.

3.2. **Create regional TED-style One Degree events focused on areas of job growth.** One Degree events could be expanded and other events in the region could focus on new opportunities. A new IDEA Week in the region intends to do this each April.

3.3. **Develop a rotational leadership program for regional college interns.** A program drawing up to 20 interns a year from the colleges and universities across the region would expose young people to the opportunities in the region where they’re studying and help retain talent.

3.4. **Develop and implement a regional welcome kit and rewards program for prospective and newly relocated professionals and families, as well as students.** Recruitment efforts in the region can be enhanced by giving tools and resources for employers as they convince workers to move here. Residents can learn the region better as they take part in the program.

3.5. **Coordinate and expand “One Degree of Separation” events across the region for all age groups.** Young Professional groups can come together in the region. Non-profit agencies can unite within the region to tackle larger problems and mobilize volunteers. Social activities geared toward residents of the entire region would help both individuals connect and unite the region as a whole. Engaging those who are studying or working here in civic discourse and activity will help connect them with the region more deeply.
Helping entrepreneurs thrive

Goal: Help establish 200 high-potential startups, both privately and by commercializing research from local universities, by 2025.

Successful entrepreneurs have already put the South Bend-Elkhart Region on the world’s economic map.

The region has a proud history of innovation and successful companies built on the vision and moxie of entrepreneurs. Companies like Oliver Plow, Whirlpool, Miles Laboratories, Studebaker, AM General, Skyline Homes, Hoosier Racing Tire, Jayco, Press-Ganey, Conn-Selmer, Smoker Craft Marine, Crowe Horwath and many others created tens of thousands of jobs here because of a courageous and creative spirit that is part of our region.

In the 21st century, the region can become a hub for a new set of companies with highly skilled workers using advanced tools and methods for bringing products to the global marketplace. The region needs lifestyle startups to serve those who live and work here, but focusing on startups with the potential to employ a larger share of people and grow into the global economy could remarkably improve the region’s economy.

The region has emerging opportunities in data hosting and analysis, cloud computing and other tech sectors. Jobs in those sectors are higher paying and would help raise per capita income in the region, the primary goal of the South Bend - Elkhart Regional Development Authority.

Entrepreneurs often need not only capital, but also business services and a range of support from a local economy. The better the region is at providing that — as well as communicating and connecting what is already available and happening here — the more entrepreneurially minded people will be able to accomplish in raising the region’s per capita income.

In a recent assessment of the best startup cities in the Midwest, South Bend ranked 15th on venture capital funding since 2015, totaling $53 million.

The Regional Development Authority entered a partnership with Elevate Ventures, which is both a venture capital firm and entrepreneurial development advocate for early stage companies and high potential startups in Indiana.

A group of entrepreneurs from the region are part of the Startup South Bend - Elkhart board using the funding to build an entrepreneurial ecosystem. To determine how these funds can be best leveraged, members are working with the local entrepreneurial community to understand their needs when it comes to both investment and workforce talent. With these people, emerging technology in the region, and ongoing research at the University of Notre Dame and other higher education institutions, the South Bend-Elkhart Region has the potential to become a “brainbelt” area the way other rustbelt cities such as Akron and Albany have done, as

Entrepreneurs are fostering and promoting the creation of an entrepreneurial ecosystem in the South Bend-Elkhart Region by stimulating the entrepreneurial spirit and culture in our citizens, identifying and nurturing new business startups, and supporting the growth of existing high-potential businesses. The effort is in concert with the efforts at the University of Notre Dame to commercialize its research. In 2016, the university had 41 inventors named on 24 issued patents, bringing the total to 86 active inventors named on 169 current patents. Nine technology licenses were granted to eight different companies, six of which were startups.

Notre Dame is starting the IDEA Center and has plans help start 25 businesses in 2018 and more in years to come.

IU South Bend is home to multi-county Indiana Small Business Development Center, offering a variety of services, from business strategy to export advice. Saint Mary’s Women’s Entrepreneurship Initiative recently received a $245,000 federal grant to help women in St. Joseph County to build businesses.

The Startup South Bend-Elkhart Board, in its efforts to promote a culture friendly to entrepreneurs, agreed to these principles:

- Support and celebrate entrepreneurship.
- Encourage and support reasoned and calculated risk taking.
- Willingly provide advice, mentoring and assistance to others even when there is no apparent return to you. Everyone helps everyone as much as possible and individuals, the ecosystem and the region all benefit. A rising tide lifts all boats.
- Welcome new members to the community, introduce them to others, and learn from them.
- Encourage and support networking and collaboration as vital to all our success.
- Value failure and its role in the startup community. When anyone in the ecosystem fails, help all involved learn the lessons from the failure and support them in their ongoing start-up efforts.
- Support all other businesses in the region and whenever possible, buy from them.
- Value and respect everyone for their unique attributes, contribution and capabilities.

The region can be the hub for a new set of thriving, cutting edge, and highly skilled businesses that are setting an example in the global marketplace. Those businesses tend to pay higher wages and would raise per capita income in the region.
In order to grow the number of startups and assist entrepreneurs to grow the per capita income, the region should undertake the following strategies:

1. Initiate and support robust business accelerator programs.
   1.1. Support both the Notre Dame and INVANTI programs financially and with mentors if appropriate.
   1.2. Investigate the need for support for enFocus business initiatives, SBIR driven startups and other business accelerators.
   1.3. Court startup inquiries.

2. Establish and support a robust program of regional networking meetings and events along with an aggressive public relations and information dissemination program.
   2.1. Initiate and support regional networking meetings for a broad range of groups working at creating a startup culture.
   2.2. Support and coordinate all regional efforts for the first IDEA week in April 2018.
   2.3. Establish a schedule and promote ongoing startup related events throughout the year.
   2.4. Continually optimize and promote the StartupSouth BendElkhart.com website.
   2.5. Promote and embed our positive business and startup support culture.
   2.6. Utilizing advertising, media and social media including a public relations and blogging strategy should be implemented as part of the One Degree marketing effort.

3. Provide Startup support services and facilities.
   3.1. Establish and support a central point of contact in order to record, direct and track all requests for assistance by startups and inquiries from out of our region.
   3.2. In order to respond and provide assistance to all business inquiries, a network of mentors is needed to offer advice in:
      3.2.1. Business models and strategy.
      3.2.2. Subject matter experts in technology and science.
      3.2.3. Marketing and business operations.
      3.2.4. Accounting, insurance and health insurance.
      3.2.5. Assistance in getting customers.
3.3. Establish a “Finance Mentoring committee” to provide financial mentoring to startups and recommend HPSG applicants to Elevate Ventures.
3.4. Insure the adequacy of coworking and maker spaces and promote their use.
3.5. Develop a standard set of regionally accepted legal documents.
3.6. Provide Angel and Venture Capital investor training to accredited investors.
3.7. Establish a Startup Board Central Office with a paid administrator in order to complete the following:
   3.7.1. Establish and continually complete the processes required to accomplish the boards plans and mission.
   3.7.2. Coordinate our plans and actions with the other committees.
   3.7.3. Monitor the accomplishment of other actions to create a startup culture within the region.
Attracting and growing new economy companies in complement to our remarkably strong manufacturing industries

Goal: Growing jobs in higher pay traded industry clusters by 20 percent by 2025

The South Bend-Elkhart Region has a higher concentration of manufacturing jobs than almost anywhere in the United States. In Elkhart County, more than four in 10 people work in the sector, a level nearly five times higher than the national average.

People in the region are good at making things, whether it’s recreational vehicles, band instruments or racing tires.

We need to keep those jobs, but in the same way a company would scale up to add a product line, the South Bend-Elkhart Region can scale up in industry clusters that build on what’s already here.

That’s both more likely and more practical than trying to add completely new clusters. It’s not likely that the region will become a mining sector hub. It could, however, grow the number of jobs in the downstream chemical cluster and the metalworking technologies cluster.

The average pay is $53,298 in Indiana for downstream chemical products and related clusters. In metalworking technology, the average pay in the region is $47,724.

“The Plan for Prosperity, Growth and Inclusion, V. 1.0,” an analysis conducted in 2016 by volunteers for the Regional Development Authority, identified these clusters and several others as having high potential for the region. In addition, the Brookings Institution listed the clusters among its advanced industries.

If the region can increase the share of employment in higher pay traded industry clusters, per capita income will grow and the region and its residents will flourish.

Several strategies will help the region accomplish this. Simply connecting existing businesses will help. Improving supply chain options and creating ones needed by existing industries will make the region more successful. Creating consortiums and improving communication among industries are steps toward accomplishing this.

Adopting new technologies and helping businesses with technical support will increase productivity and revenue, as well as connecting them more strongly to higher education institutions will help create a workforce of the future.
The region has a huge opportunity to use emerging expertise to land government contracts for existing companies. A number of meetings in the region in recent months have started those processes.

The region is a mere 90 miles from Chicago, the nation’s third largest economy, and near other economic centers such as Indianapolis, Detroit and Columbus. I-80, I-90 and I-94 cross the region and are easily accessible. Norfolk Southern Corp., a railway company which operates 19,500 route miles in 22 states and serves every major container port in the eastern United States, has its second largest rail-car classification yard in Elkhart.

The region has opportunities to better connect to other markets. The South Bend International Airport has capacity to add more airlines, daily flights and non-stop destinations.

A $290 million project funded with federal, state and local support is slated to reduce the travel time between South Bend and Chicago from more than 2½ hours to 90 minutes.

In order for the region to grow employment in higher pay traded industry clusters, it should undertake the following strategies:

1. **Grow connections and relationships by improving company access to Low-Cost and Convenient Supply Chain Options.**
   1.1. Increase the use of local (existing and recruited) supply sources by regional manufacturers. In order to do that, groups such as chambers, the South Bend-Elkhart Regional Partnership and those who have been part of the Regional Development Authority’s Startup and Industry Growth committees will need to educate employers on using Conexus Icon, a statewide business-to-business database. Recruiting or starting companies to meet high-demand needs and helping businesses with similar needs align will also help grow jobs within clusters.

2. **Accelerate expansion of employment and profitability at existing companies in scaleup clusters by:**
   2.1. **Explore the development of an advanced manufacturing lab.** The region would benefit greatly from a lab developed through the partnership of local higher education providers and companies needing workers with that expertise.
   2.2. **Increasing the number of government contracts secured by existing companies.** There is a tremendous opportunity here and several individuals in the region have expertise in other communities in fostering this type of work.
   2.3. **Create a regional position focused on cluster and sector partnerships.** The region needs someone to quarterback activities and build connections across manufacturing and education. While a number of people in the region are
working at these in a variety of ways, a person working at this at a regional level could enhance what can be accomplished.

2.4. **Help companies adopt new technology by:**

2.4.1. Encouraging an innovative business culture. Public incentives, celebrating successes and providing consultation could help accomplish this.

2.4.2. Providing business and technical assistance to help companies accelerate growth and integrate new technologies. Identifying both companies and the kinds of assistance needed are part of this effort.

2.4.3. Fostering both commercialization of technologies from college and university research and the research and development within companies.

2.5. Helping companies find capital to fund expansion by deepening relationship with local banks and increasing investments.

2.6. Increasing exports. International trade opportunities could help companies in the region grow.

2.7. Increase productivity by offering opportunities for business engagement within clusters. Identifying leaders within industries and forming consortiums such as peer groups, sector partnerships and industry councils can spark growth.

2.8. Attracting new companies that support those within the clusters. This could mean changing business recruitment strategies by regional and local economic development professionals.

3. **Improve infrastructure for the region’s growing number of companies and people.**

3.1. **Improve connectivity to major US and International markets.**

3.1.1. Expand options from South Bend International Airport.

3.1.1.1. Increasing the number of major airlines, daily flights and non-stop destinations accessible from SBN. Data is available on how the region’s residents utilize the major airport here as well as others in surrounding areas. Using that to target routes and secure investment to help grow options is key.

3.1.1.2. Increase the number of business and leisure travelers flying existing routes from SBN.

3.1.1.3. Utilize empty charter flight seats originating from private airports in the region.

3.1.2. Improve connectivity to Chicago. Reducing the travel time between South Bend and Chicago from 2 ½ hours on the South Shore commuter train to 90 minutes. Promoting the business and quality of life benefits of the improvement can grow ridership.

3.2. **Increase the availability of speculative buildings and sites available in the market.**
3.2.1. Increasing the region’s ability to help business expansion and relocation requirements for rail-served sites.

3.2.2. Increasing the availability of speculative buildings and shovel-ready sites available in the market. Though land is one of the region’s resources, too few buildings are readily available to help company growth.
Promoting diversity and sparking opportunities for women and minorities

Goal: Improve South Bend-Elkhart Region's national MSA percentile rank of minority income disparity from the 15th percentile to the 80th percentile by 2025.

The South Bend-Elkhart Region is among the most diverse in the state of Indiana and minority populations continue to grow. All three counties in the region became more diverse from 2010 to 2015. According to the Indiana Business Research Center at Indiana University’s Kelley School of Business assessment of the 2013 estimates, Hispanic and Asian populations were predicted to climb while non-Hispanic white populations decline.

As the region looks at its prosperity, it is critical to assure that its minority populations are key contributors both as employees and business owners. We must create a community that embraces the value of diverse experiences, skills, and ideas. In so doing, the region will be better poised for success in the global marketplace.

The region is doing better in terms of minority-owned businesses and employment opportunities than other communities of similar size and makeup, according to the analysis in “A Plan for Prosperity, Growth and Inclusion, Version 1.0.” Yet there is significant room for improvement. The African-American unemployment rate is two times that of the total population in the region and for Hispanics, the rate is 1.5 times higher. Minority households’ average income is between 74 percent and 89 percent lower than the overall average household income for the region.

Members of the Regional Development Authority’s Diversity & Inclusion Committee made a number of recommendations and are now working to establish a Midstates Minority Supplier Council chapter in the region. The chapter would help businesses owned by women and minorities become certified and gain access to an additional level of support and guidance. The group plans to utilize the council as a foundation on which to build its other recommendations and initiatives.

Higher education institutions in the region such as Goshen College, Indiana University South Bend, and Ivy Tech Community College are working closely with minority students and providing opportunities. Goshen College has a goal of being a Hispanic-Serving Institution with at least 25 percent of full-time students being Hispanic. In 2016-17, Goshen was 20 percent Hispanic among traditional students, 17 percent if you add in adult and graduate students. Bethel College’s enrollment of students of color has grown from 19 percent to 26 percent over the last five years. IU South Bend’s Latino population has grown by nearly 40 percent in the past several years, raising its undergraduate Hispanic population to 10 percent of its student body,
about the same percentage as its African-American student body.

The Center for Intercultural and International Education at the college and the Institute for Latino Studies at the University of Notre Dame are both conducting research and working with the fastest-growing and youngest population group in the United States. IU South Bend’s Civil Rights Heritage Center fosters conversations on the diverse experiences of African-Americans, Latinos, and Native Americans in the region. Bringing together minority students at the region’s colleges and universities is a key way to strengthen growth opportunities both for the individuals and the region as a whole.

In the South Bend-Elkhart Region, an emerging collection of groups are working to knit together minority groups and promote diversity and inclusion. Creating and enhancing One Degree networks in the region among minorities will help grow per capita income among workers, business owners and potential entrepreneurs.

Expanding opportunities for minorities isn’t just the task of one group or set of people. It’s an effort that must be woven throughout all efforts to grow per capita income and sustained prosperity in the region. The region cannot realize its full potential when any of its citizens are left behind. As such, diversity and inclusion must be integrated into the strategies prioritized by the other four pillars and subcommittees.

In order for the region to grow opportunities and and per capita income for women and minorities, the region should:

1. **Increase the number of minority- and women-owned businesses in the region.** Establish a local chapter of the Midstates Minority Supplier Development Council, an affiliate of the National Minority Supplier Development Council which is the global leader in advancing business opportunities for its certified Asian, Black, Hispanic and Native American business enterprises and connecting them to member corporations. The council helps chapters and their members with education, support, and guidance. The council could also be key in developing initiatives to guiding business enterprises toward securing government contracts.

2. **Develop a database of minority professionals and students.** When looking to fill a position, employers often have a difficult time ensuring that the candidate pool is sufficiently diverse. By creating a database of diverse professionals and students in the region, employers can ensure they are including diverse candidates in their recruiting efforts. (similar to North Texas LEAD [http://northtexaslead.org/](http://northtexaslead.org/)) Inviting professionals and students to participate will be key. Educating the community about the database and its benefits, as well as inviting employers and recruiting firms to utilize it, will help the effort.
3. **Raise the visibility of minority leaders.** Telling the stories of leaders in minority communities and filling public and influential roles with minority professionals can strengthen the region. The current generation and next generation of minorities in the labor force need to be able to see faces like their own in positions of leadership. Telling those stories through marketing and journalistic channels, as well as assuring that minority leaders are visible at local conferences, meetings, ceremonies and other events is important, as is promoting diversity and inclusion as groups seek people for key leadership roles locally.

4. **Increase networking opportunities for minority professionals and students in the region.** Providing professional networking spaces that are inclusive to diversity is a critical step to overcoming barriers that exist for many in our community. By utilizing current networking groups such as Young Professionals Network and creating new networking events, in general and industry-specific, this region will be able move toward its full potential.

5. **Develop sponsorship opportunities for minority professionals and students.** Mentorship is important and can be helpful, but sponsorship goes beyond that to advocate and act on behalf of proteges rather than simply providing advice and guidance. By utilizing the growing database and creating more One Degree connections, successful minorities in the region can ensure others are able to find and grow opportunities.

6. **Increase minority participation in management training.** Educational institutions and others with established management training programs can be a foundation for the region to improve opportunities available to its diverse population. Funding minority participation and promoting diversity and inclusion in management and leadership programs will be critical to sparking opportunities for all individuals in the region. Further, working with businesses to ensure their training programs and career pathways are inclusive and diverse will have an extraordinary impact on the prosperity of all the citizens in the region.

7. **Support immigrants to fully participate in the social, civic and economic opportunities of the South Bend - Elkhart Region.** Local government, business and civil society partners have a strong commitment to understand and highlight the contributions immigrants are making by growing the population, increasing the tax base, starting new businesses, creating jobs, and adding vibrancy and culture to our social fabric. The Region was recently awarded a Gateways for Growth research grant from New American Economy and Welcoming America to assess contributions of immigrants in the five-county area and use the data to develop concrete strategies to integrate immigrants and foster economic growth.
A history of the South Bend-Elkhart Regional Development Authority and the future of collaboration

In the fall of 2014, the Indiana Economic Development Corp. planned a series of regional forums around the state to discuss possible grants to communities who could come together as regions.

One wasn’t planned for North Central Indiana, but after a phone call, the IEDC agreed to have one in South Bend. The event was publicized, but no one really knew how many and who would show up at the Gillespie Center.

Several hundred folks came. The crowd was a mix of public officials and civic leaders, a collection of people from around the region representing a number of industries and interests. Community organizers joined together with some of the region’s largest employers to pursue this opportunity.

A group of people agreed to gather and discuss whether to pursue the $42 million state Regional Cities grant to fund quality of life projects in the region. There was not only agreement to pursue the grant, but eager contributions of the $130,000 needed to pull together an application.

Michiana Partnership (now South Bend-Elkhart Regional Partnership), which had been created by local economic development organizations to market the area and pursue leads, worked closely with the Michiana Area Council of Governments in convening local organizations such as the Community Foundation of Elkhart County, City of Goshen and enFocus, to pursue good for the region. A group of leaders began meeting weekly to complete the application. Forums and meetings in St. Joseph, Elkhart and Marshall counties helped identify gaps and themes in each county and throughout the region.

Eventually, 40 potential projects totaling $736.93 million of needed investment became part of the “Innovate Indiana Regional Development Plan” for Regional Cities of Northern Indiana that was submitted in August 2015. In December, the IEDC approved the application. The region joined Gov. Mike Pence in lobbying the Indiana General Assembly for addition funds to support a third $42 million grant and in April 2016 the Legislature approved funding for the three winning regions including Fort Wayne and Evansville. Gov. Pence came to the region to sign the bill into law in Goshen.

Local government leaders appointed five people to the board for the Regional Development Authority. John Affleck-Graves, executive vice president of the University of Notre Dame, agreed to be chairman of the group. In its 2012 strategic plan, Notre Dame had put forth the
goal of becoming the premier research institution and that led to further engagement with the community.

The RDA board awards grants funding up to 20 percent into a portfolio of construction or development projects focused on improving the quality of life and contributing toward the positive national branding of the region. The RDA has prioritized 26 projects to receive funding.

Early in the conversations, those at the table agreed that coming together as a region was worth the effort even if North Central Indiana wasn’t selected for one of the $42 million grants. Ultimately, the success in winning the $42 million grant demonstrated how the region working together is in everyone’s best interest. Even as the RDA was implementing the regional cities projects, community leaders voiced strong interest in developing a comprehensive plan that would build economic strength in the region and lead our efforts beyond the quality of place focus.

In January 2016, 15 leaders from three counties gathered as a Strategy Development Team to develop underlying principles for a regional development plan. The members discussed at length the region’s strengths, weaknesses, opportunities and threats. Following these discussions, Karl King, retired partner with Crowe Horwath LLC, drafted “A Plan for Prosperity, Growth and Inclusion Version 1.0.” The 90-page report outlines in detail the data points for the region compared to benchmarks from peer regions, including Appleton, Wisconsin; Cedar Rapids, Iowa; Wichita, Kansas; and both Lancaster and York, Pennsylvania.

Following that report, the Regional Development Authority convened a process to build on that foundation. The RDA appointed a group of 19 people as the Entrepreneurship Subcommittee, now called the Startup South Bend - Elkhart Board That group began meeting in late 2016 to create, grow and sustain a regional entrepreneurial ecosystem. Civic, business and university representatives contributed $1 million and Elevate Ventures contributed $1.5 million.

The RDA created four additional subcommittees to work at industry growth, talent attraction and retention, education and workforce development, and diversity and inclusion, all with the goal of increasing per capita income in the region.

Over the last number of months, they’ve had meetings, forums and even a PlaceHack, an event focused on telling the region’s story. All the meetings and conversations have resulted in a plan that is optimistic about the opportunities and the future of the South Bend-Elkhart Region.
The need for a regional economic development body

Throughout 2016 and 2017, the RDA convened hundreds of stakeholders in developing strategies in support of the overarching goal to increase per capita personal income in the region. This work launched an evolving process to assess, manage, and improve the South Bend-Elkhart Region’s economy. In order for that process to be implemented, a well-resourced and coordinated regional economic development body is needed.

The South Bend-Elkhart Regional Partnership was formed in 2011 by the lead economic development organizations (LEDOs) in seven counties and the first staff was hired in 2013. The initial focus was marketing the region, but the partnership was instrumental in applying for Indiana’s Regional Cities grant and became the administrative entity for the Regional Development Authority when the region won the $42 million grant in 2015. Throughout 2016 and 2017, the Partnership was key in disbursing the funds for the projects and assisting with the Regional Economic Development Strategy work and a growing number of regional activities.

The RDA and the LEDOs have worked together to develop the following proposed framework for execution of the Plan in which the RDA and LEDOs, along with other key stakeholders and representatives from the five committees, align in their economic development efforts and appoint representatives to govern the South Bend-Elkhart Regional Partnership as it works to execute the strategies in this plan.
Part of what sets the region apart is also what highlights the need for a framework that includes such broad geographic and thematic representation.

The South Bend-Elkhart Region spans northern Indiana and southwestern Michigan with differing funding engines and state governments, but residents that flow back and forth across the border regularly for work and play. While many regions in the United States are defined by a single urban area, the South Bend-Elkhart Region has a collection of small to mid-sized cities and a number of smaller communities, totaling 47 across multiple counties.

The University of Notre Dame is the region’s largest employer and research institution, but it is far from the only significant player in the region’s higher education efforts. Indiana University, Purdue University, Ivy Tech Community College, and Southwestern Michigan College are all public, state schools with campuses in the region. A number of private colleges educate nurses, teachers, and those in other professions, who choose to live and work in the region.

These schools, as well as the municipalities, the chambers of commerce, and economic development corporations, and others share a common interest in advancing the region’s economy. If the region is to act on the recommendations in this plan, it needs an organization that helps coordinate the work, ranging from executing coordinating activities for the Startup Board to assuring that the commitment to enroll 21st Century Scholars happens. The region must focus on aligning the efforts of various stakeholders and encourage the region to work together to achieve what it can’t as individual communities.

That will take engagement and funding. An effort to raise funds to adequately resource the Partnership is underway so that the infrastructure is in place to support the region’s growth.
Simply put

As dozens of people gathered over a period of months to talk about the future of the South Bend-Elkhart Region, a number of common themes emerged. Simply put, numerous people independently identified common opportunities for the region to grow and advance together.

**Mentorship:** Young entrepreneurs need ones who have been through the process of coming up with an idea, launching a company and then exiting successfully. Minorities and women are asking for mentors. Companies facing transitions or unsure of how to navigate potential growth can use the help of others in service sectors or regional economic development. Time and time again, the need for mentors, for counsel from those who have experience, was named as important and needed in SBE.

**Connection:** The notion of “One Degree” works in the region. People are tightly knit. Cities and towns are often closely connected. South Bend and Mishawaka are distinct cities, but the boundaries abut one another. When someone wants to make a difference, the region affords the opportunity and encourages success. Civic and thought leaders in the region are coming together in an unprecedented way to envision the future of South Bend - Elkhart and its communities. In addition, the region is geographically close to Chicago and linked by rail, highways and internet fiber to the Midwest, eastern United States and global economy.

**Work Ethic:** The region is good at making things. The residents work hard. Many employers tout the way workers tackle tasks. The only complaint at the moment is needing more workers.

**Vast educational resources:** The University of Notre Dame is the largest and best known of any of the higher education institutions in the region, but Indiana University, Saint Mary’s College, Goshen College, Bethel College, Purdue University, Ivy Tech Community College and several other private colleges educate students. The South Bend-Elkhart Region has a stunning range of options for those seeking additional education. Burgeoning entrepreneurship education programs are growing from elementary to college levels. There are challenges, but also immense resources already here.

**Regaining prosperity:** The region’s average wages were once above the national average. They’ve now fallen below. The educational institutions are working with businesses in new ways. Access to internet fiber is spurring growth of a tech sector. Advanced manufacturing is within reach of entrepreneurs who have excelled at innovating new ways of making things. Wages are on the rise again in a strong local economy, but larger initiatives are being discussed regionally to assure that long-term, sustained growth of per capita income is possible for the region’s workers.
South Bend-Elkhart Regional Economic Development Strategy Team

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NORTHCENTRAL INDIANA REGIONAL DEVELOPMENT AUTHORITY

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EXECUTIVE SUMMARY

The Northcentral Indiana Regional Development Authority Board wants to stimulate and give direction to ongoing discussion about how to make the most of the region's existing assets and nurture development of the new assets needed to achieve continuous improvement. Accordingly, it appointed a 15-member Strategy Development Team to develop a plan that will guide a coordinated endeavor to assess, manage, and improve the region's economy.

The Strategy Development Team's work product is this Plan for Prosperity, Growth and Inclusion, Version 1.0 (the "Plan"), which provides a set of goals and strategies for which—with further research and deliberation—actionable initiatives will be able to be executed. The Strategy Development Team included "Version 1.0" in the title because we intend the Plan to begin an evolving process that will yield additional versions, each of which becomes both more robust and more precisely calibrated to the structure of Northcentral Indiana's economy.

The Strategy Development Team performed a Situation Analysis to evaluate Northcentral Indiana's performance in the measures of economic well-being we consider most important: prosperity, growth, and inclusion. We evaluated how our region is doing and how it compares to the performance of five benchmark regions. Because structural factors drive performance, we also analyzed the key structural characteristics of our region's economy and compared them to those of the benchmark regions.

We recommend Programs for Improvement based on our Situation Analysis findings, specifying Goals, Strategies, and expected Outcomes for the region. We suggest for further research and deliberation actionable initiatives—Activities—to implement each Strategy, the Resources that might be used to support those Activities, and Output indicators to measure the success of the Activities.

We also recommend that a regional economic development body will be needed to implement the Programs for Improvement. We outline the functions of such a body and suggest funding models that could be used to support its operation.

Situation Analysis Findings

Economic Performance

The Strategy Development Team measured economic performance in terms of the factors we believe matter most to prosperity, growth, and inclusion. Accordingly, our evaluation of Northcentral Indiana's economic performance is based on the measures, and comparisons to selected Benchmark Metropolitan Areas (Appleton, WI Metropolitan Area; Cedar Rapids, IA Metropolitan Area; Lancaster, PA Metropolitan Area; Wichita, KS Metropolitan Area; and York, PA Metropolitan Area), 1 described below.

1 See Appendix A for an explanation of how the Strategy Development Team selected these Benchmark Regions.
Prosperity
We measured Prosperity as the level of income produced by the regional economy on a per capita, per worker, and per proprietor basis because higher personal income leads to an increased demand for goods and services, resulting in greater employment, investment, and production within the region. We also included poverty rate because it reflects how well the benefits of personal income are spread through the population.

Northcentral Indiana's:
• Per Capita Personal Income is $5,241 (11.9%) below the Benchmark MSAs' average;
• Employee Compensation Per Worker is $2,981 (5.2%) below the Benchmark MSAs' average;
• Average Nonfarm Proprietor's Net Income is $5,638 (17.8%) above the Benchmark MSAs' average; and
• Poverty Rate (16.7%) is more than 1½ times the Benchmark MSAs' average.

Growth
We measured Growth by the increases over time in employment and productivity because these increases ultimately improve the economic well-being of those who live in the region. We used as measures of employment performance the Employment-Growth To Population-Growth Ratio, Prime-Age Employment Ratio, and the Compound Annual Rate Of Workforce Growth. We also included net migration as a measure of Growth because the region's labor supply can be increased through net in-migration of workers from outside the region or decreased by net out-migration of workers to other regions. We used as our measure of productivity performance the compound annual rate at which Gross Domestic Product per worker has increased.

Northcentral Indiana's:
• Employment-Growth-to-Population-Growth Ratio 2004 through 2014 was negative and 1.13 points lower than the Benchmark MSAs' average,
• Prime-Age Employment Ratio is 4.4 points below the Benchmark MSAs' average,
• Compound Annual Growth Rate of Northcentral Indiana's workforce 2010 through 2014 was negative and .84 points below the Benchmark MSAs' average,
• Net Migration 2010 through 2014 was more negative than all but one of the Benchmark MSAs, and
• Compound Annual Growth Rate of Real GDP Per Worker 2004 through 2014 was more than double the Benchmark MSAs' average.

Inclusion
The Strategy Development Team focused on racial and ethnic inclusion, in particular as it relates to the availability of economic opportunity to persons of African-American race and Hispanic ethnicity. Accordingly, we measured Inclusion by: (a) the ratio of the African-American race population Unemployment Rate to the total population Unemployment Rate, (b) the ratio
of the Hispanic ethnicity population Unemployment Rate to the total population Unemployment, (c) the percentage of businesses that are minority-owned, and (d) the ratio of the average number employed by minority-owned business firms with paid employees to the average number employed by nonminority-owned business firms with paid employees.

Northcentral Indiana's:

- ratio of the African-American race population Unemployment Rate to the total population Unemployment Rate is two points better than the Benchmark MSAs' average, but its African-American Unemployment Rate is more than double the total population Unemployment Rate,
- ratio of the Hispanic ethnicity population Unemployment Rate to the total population Unemployment Rate is 12 points worse than the Benchmark MSAs' average, and its Hispanic Unemployment Rate in our region is more than 1½ times the total population Unemployment Rate,
- percentage of businesses that are minority-owned is more than 1½ times the Benchmark MSAs' average,
- ratio of the average number employed by minority-owned businesses with paid employees to the average number employed by nonminority-owned businesses with paid employees is more than 1½ times the Benchmark MSAs' average.

**Economic Structural Factors**

The structural factors that most directly drive economic performance are the distribution of employment by industry, the distribution of employment by occupation, and human capital. Accordingly, our evaluation of Northcentral Indiana's economic structural factors is based on the measures, and comparisons to selected Benchmark MSAs, described below.

**Employment by Industry Cluster**

The Strategy Development Team analyzed the distribution of employment by industry in terms of Industry Clusters—groups of industries closely related by skill, technology, supply, demand, and other linkages—defined by The U.S. Cluster Mapping Project.²

Industry Clusters are either Traded Clusters or Local Clusters. A Traded Cluster is composed of traded industries, which are concentrated in a geographic region and sell to other regions and nations. A Local Cluster is composed of local industries, which primarily sell locally and tend to grow as local population grows.

Northcentral Indiana's employment distribution by Traded and Local Clusters is detailed by number, percentage, and Location Quotient³ in Appendix B, Table B-2. Employment is equally split between Traded Industry Clusters and Local Industry Clusters.

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² The U.S. Cluster Mapping Project ([http://www.clustermapping.us](http://www.clustermapping.us)) is a national economic initiative led by Harvard Business School's Institute for Strategy and Competitiveness in partnership with the U.S. Department of Commerce and U.S. Economic Development Administration.

³ A Location Quotient (LQ) is the ratio of an industry’s share of total employment in a location relative to its share of total national employment. The LQ measures the specialization or concentration of a cluster in a
We focused on Traded Clusters because a region grows by exporting goods and services it produces to elsewhere, thus bringing income into the region. That new income then further increases the region’s income as a portion of it is spent on local goods and services (the multiplier effect).

Northcentral Indiana’s:

- top two Traded Industry Clusters by employment — “Trailers, Motor Homes, and Appliances” and “Education and Knowledge Creation” account for 32.7% of all Traded Industry Cluster employment; and
- ten largest Traded Industry Clusters by employment account for 73% of all Traded Industry Cluster employment, and the average annual pay of three is less than the approximately $39,000 average annual pay for all Traded Industry Clusters.

**Employment Distribution by Occupation**

The Strategy Development Team analyzed the occupation structure of Northcentral Indiana using the U.S. Bureau of Labor Statistics Occupational Employment Statistics, which provides data for over 800 Standard Occupational Classifications (based on the nature of the work performed and the skills required) for non-governmental occupations in 23 Major Occupation Groups.

In Northcentral Indiana:

- The Major Occupations Group "Production" accounts for 21.85% of employment, which is more than 1½ times the Benchmark MSAs’ average percentage of employment in Production and more than three times the national average.
- The five largest Major Occupation Groups provide average annual pay less than the approximately $39,000 average annual pay for all occupations in the region.
- The third largest Major Occupation Group, "Food Preparation and Serving", provides the lowest average annual pay.
- Eight of the top 10 Production Occupations provide average annual pay less than the approximately $39,000 average annual pay for all occupations in the region.
- The average annual pay for the largest Production Occupation, "Team Assemblers", is nearly $10,000 less than the average annual pay for all occupations in the region.
- 27% of employment is in low-skill Occupations for which no formal education credential is required, and only 22% is in Occupations for which education more than a High School Diploma is required.

**Human Capital**

"Human Capital" refers to the stock of knowledge, skills, expertise, and capacities embedded in the labor force. Human Capital is the single biggest driver of economic growth in metropolitan areas and continues to increase in importance in the knowledge economy.
Regions with higher levels of Human Capital experience greater increases in outputs, productivity, wages, and employment.

We used Workforce Growth Rate, Education Attainment, and Weighted Workforce Education Index as indicators of the region’s Human Capital structural characteristics. The Workforce Growth Rate—the rate at which labor supply is increasing—is especially important because it affects the ability of firms to hire the workers they need in order to expand and, accordingly, the rate at which a region’s output can grow.

Northcentral Indiana’s:

- workforce shrunk 1.36% in the period 2010 through 2014, while the workforces of the Benchmark MSAs grew an average of 2.0%,
- percentage of population with an education attainment of Associate’s Degree or higher is less than any of the Benchmark MSAs, and
- Weighted Workforce Education Index is seven points (20%) below the Benchmark MSAs' average.

Programs for Improvement

The Strategy Development Team concludes from our Situation Analysis that the Northcentral Indiana region needs to enhance its prosperity, growth, and inclusion through Programs for Improvement, to achieve:

- greater employment in higher-pay traded clusters,
- better access to quality, skilled workers, and
- increased employment and business ownership opportunities for minority populations.

We have set forth below the Strategies we recommend to effect these Programs for Improvement and the Outcomes we expect these Strategies to produce.

To Achieve Greater Employment in Higher Pay Traded Clusters

Strategies

1. Accelerate expansion of employment in "Scaleup" Clusters (i.e., existing, already strong clusters for which the average annual pay is higher than the average for all Traded Industry Clusters; the adoption of new technologies such as 3-D Printing, Big Data, Digital Manufacturing, computational modelling, and robotics could have a transformative effect; there are existing companies willing to expand; and there is good potential for attracting new companies).

2. Accelerate expansion of employment in "Entrepreneurial" Clusters (i.e., existing, not yet strong clusters with a high Between Cluster Relatedness to strong clusters, for which the average annual pay is higher than the average for all Traded Industry Clusters, and which involve technology likely to match up with one of Notre Dame's Key Research Areas (Advanced Diagnostics and Therapeutics, Circuits, Computational Data Science, NDnano,
Precision Medicine, Stem Cells and Regenerative Medicine, Sustainable Energy, Turbomachinery & Propulsion, Wireless Institute).

Outcomes
1. Greater diversity of industries and occupations providing employment in the region
2. Increased income produced by the regional economy on a per capita and per worker basis
3. Growth in employment, investment, and production within the region because of higher personal income leading to an increased demand for goods and services
4. Net migration into the region by workers—attracted from elsewhere by the availability of high-paid jobs—producing growth in the workforce and population

To Achieve Better Access to Quality, Skilled Workers

Strategies
1. Improve the number of work-ready people.
2. Stimulate inward migration.

Outcomes
1. Greater availability of "human capital" to companies in the region produced both by improved work-readiness of workers within the region and by attracting skilled labor from outside of the region
2. Increased growth and profitability of companies in the region enabled by their ability to obtain enough workers with the skills and education levels they need
3. Net migration into the region by workers from elsewhere, producing growth in the workforce and population
4. Growth in employment, investment, and production within the region

To Achieve Increased Employment and Business Ownership Opportunities for Minority Populations

Strategies
1. Increase minorities' employment opportunity by reducing barriers to their employment.
2. Increase the number and size of minority-owned businesses by reducing barriers and providing business assistance.

Outcomes
1. Increased employment, income, and economic well-being for African-American and Hispanic populations within the region
2. Increased growth and profitability of minority-owned companies
3. Growth in employment, investment, and production within the region
4. Increased racial and ethnic diversity of the region's population
Mobilizing to Implement the Programs for Improvement

The Strategy Development Team intends this "Plan for Prosperity, Growth and Inclusion, Version 1.0" to begin an evolving process and to launch a coordinated endeavor to assess, manage, and improve Northcentral Indiana's economy. In order for that process to be implemented, an organization designated by the Regional Development Authority to be the regional economic development body operating under its auspices will be needed.

Functions of a Regional Economic Development Body

The functions of a regional economic development body should include the following:

1. Implementing the Program for Improvement strategies
2. Driving the ongoing evolution of this Plan
3. Convening key regional actors and creating collaborations
4. Creating a platform for public-private collaboration on regional economic strategy
5. Marketing the region
6. Directly encouraging collaboration among local governments and local economic development organizations by applying jointly for state, federal, and philanthropic grants

Funding a Regional Economic Development Body

Linked to the formation of a regional economic development body is deciding its funding model. Whereas county- or city-specific economic development organizations are often provided substantial funding by local government, a regional organization would have no counterpart regional government entity with taxing authority to act as a funding source.

The Strategy Development Team recommends consideration of two approaches to funding the regional economic development:

1. Solicit contributions directly from "investors" and, in addition, create a foundation dedicated to supporting the regional economic development organization that separately solicits contributions.

2. Pool funds from local foundations, similar to what is done by an organization in Northeast Ohio—the Fund for Our Economic Future. The Fund for Our Economic Future ("Fund") was launched in 2004 by the community foundations in several counties and a set of other philanthropic institutions from across Northeast Ohio. Presently, the Fund includes over 50 members, which now are not only philanthropic institutions but also businesses, nonprofits, governmental entities, and higher education institutions.
INTRODUCTION

The Northcentral Indiana Regional Development Authority Board appointed a 15-member Strategy Development Team to develop a plan for enhancing the economic well-being of Northcentral Indiana. This document is the product of that work. This Plan for Prosperity, Growth and Inclusion, Version 1.0 (the "Plan") provides a set of goals and an initial set of strategies for which—with further research and deliberation—actionable initiatives will be able to be executed. The Strategy Development Team has included "Version 1.0" in the title of this document because we intend it to begin an evolving process by stimulating and giving direction to ongoing discussion about how to make the most of the region's existing assets and nurture development of the new assets needed to achieve future improvements. We hope it will lead to additional versions, each of which becomes both more robust and more precisely calibrated to the structure of Northcentral Indiana's economy. The best known economic development education and certifying body, the International Economic Development Council (IEDC), defines economic development as "improving the economic well-being of a community through the fostering of a dynamic environment where economic opportunities can be discovered, taken advantage of, and maximized to their fullest extent to create balanced and sustainable economic growth, jobs, a positive sense of 'place', and an improved quality of life in a defined geographic region."

Accordingly, the scope of this Plan is goals and strategies for enhancing the economic well-being—the prosperity, growth, and inclusion—of Northcentral Indiana through an improved economic structure. We fully acknowledge the need for planning with regard to community development, education, housing, poverty, public health, safety, transportation, the environment, and the overall quality of life. However, these issues are beyond the scope of this Plan and should be addressed by other efforts. Strong schools and a safe and livable environment certainly are critical factors for a successful economy, but this is a plan for improving economic structure. That is, we focused on those aspects of the region that have the most direct effect on improving employment, wages, and inclusion.

Although this is not a plan for poverty elimination and community development, we believe execution of the Plan will contribute to increased economic opportunity for individuals and enhanced quality of place for communities.

The Plan incorporates, as resources for executing strategies, much of the work presently being performed by entities in the region that is directed to the drivers and mechanics of economic growth. We formulated the Plan taking into consideration these existing efforts, and its strategies are meant to encompass many existing initiatives.

Finally, the Strategy Development Team urges all who read this Plan to recognize that our economy extends beyond governmental boundaries. The goals are ambitious, and implementation of the strategies will have to reach beyond the limits of any county, city, or town. Collaborative and coordinated action throughout the region will be vital to the Plan's implementation. Hence, adherence to a regional strategy by local governments and local

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economic development organizations will be a critical success factor for improving prosperity, growth, and inclusion in our shared economy.

The Strategy Development Team began by deciding our work product should be a plan that:

- is based on documented facts about the performance and structure of Northcentral Indiana's economy,
- sets specific, measurable, achievable, realistic, and time-bound goals ("SMART" goals),
- proposes explicit strategies from which results-oriented activities can be derived,
- defines measurable outputs desired to be produced by the strategies, and
- links the facts, goals, strategies, and outputs in a structure that has a built-in basis for evaluating progress.

Accordingly, we used the Program Logic Model as the organizing architecture for each program in the Plan. A Program Logic Model is a structure consisting of: the problem addressed, the goal that defines success, the rationale and assumptions underlying the goal, and a roadmap of the plan illustrating how it is expected to work--what resources will be used, what activities will be executed and what outcomes are desired. It is a systematic way to understand and communicate the relationships among the resources available, the activities planned, and the results intended to be achieved.

Figure 1 is a graphic depiction of the structure and components of a Program Logic Model.
The Team believes the Program Logic Model architecture fulfills our guiding principle that the Plan should link facts, goals, strategies, and outputs in a structure that has a built-in basis for evaluating progress. Because Program Logic Models "connect the dots" between resources, activities, and outcomes, they can be the basis for project management. Using data collection and a project plan, our logic models can help implementation teams track and monitor operations to manage results.

The Program Logic Model architecture also provides a built-in basis for evaluating progress by data collection and using the logic model as the foundation for an evaluation plan as illustrated by the schematic in Figure 2.

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5 Used by permission of Innovation Network, Inc.
OVERVIEW

The Plan for Prosperity, Growth and Inclusion is set forth in the following pages in three parts:

1. **Situation Analysis** presents an evaluation of Northcentral Indiana's performance in measures of economic well-being – prosperity, growth, and inclusion. It shows how our region is doing and how it compares to the performance of benchmark regions. Furthermore, because structural characteristics drive performance, it also presents analyses of the structural characteristics of our region's economy and compares them to those of the benchmark regions.

2. **Programs for Improvement** identifies Problem Statements, Goals, and Strategies for the region derived from the Situation Analysis. These Goals and Strategies express the consensus of the Strategy Development Team as to the most important areas for further research and deliberation. Also presented in this part are Activities – actionable initiatives – proposed for consideration in relation to each Strategy, potential Resources to support those Activities, and measurable Outputs by which the results of the Activities can be evaluated.

3. **Mobilizing for Implementation** outlines the functional and funding structures for a regional economic development body, which the Strategy Development Team considers to be needed to support implementation of the Programs for Improvement.
SITUATION ANALYSIS

Economic Performance

The Strategy Development Team for our situation analysis measured economic performance in terms of the factors that matter most to prosperity, growth, and inclusion. Accordingly, our evaluation of Northcentral Indiana's economic performance is based on the measures and comparisons to selected Benchmark Metropolitan Areas (Appleton, WI Metropolitan Area; Cedar Rapids, IA Metropolitan Area; Lancaster, PA Metropolitan Area; Wichita, KS Metropolitan Area; and York, PA Metropolitan Area) set forth below.

Prosperity

We measured Prosperity as the level of income produced by the regional economy on a per capita, per worker, and per proprietor basis because higher personal income leads to an increased demand for goods and services, resulting in greater employment, investment, and production within the region. We also included poverty rate because it reflects how well the benefits of personal income are spread through the population.

Per Capita Personal Income

As illustrated in Figure 3, Northcentral Indiana's Per Capita Personal Income is $5,241 (11.9%) below the Benchmark MSAs' average.

Figure 3: Per Capita Personal Income

![Per Capita Personal Income Chart]

See Appendix A for an explanation of how the Strategy Development Team selected these Benchmark Regions.

Source: U.S. Bureau of Economic Analysis, 2014 data
Employee Compensation Per Worker and Average Nonfarm Proprietor’s Net Income

As illustrated in Figures 4 and 5, Northcentral Indiana’s Employee Compensation Per Worker is $2,981 (5.2%) below the Benchmark MSAs’ average, but Average Nonfarm Proprietor’s Net Income is $5,638 (17.8%) above the Benchmark MSAs’ average 8.

Figure 4: Employee Compensation Per Worker

Figure 5: Average Nonfarm Proprietor’s Income

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8 Ibid.
Poverty Rate

As Figure 6 illustrates, the percentage of Northcentral Indiana's population living in poverty (16.7%) is more than 1½ times the Benchmark MSAs' average.9

Figure 6: Poverty Rate

Growth

We measured Growth by the increases over time in employment and productivity because these increases ultimately improve the economic well-being of those who live in the region. The extent to which the population is employed is an indicator of the extent to which the region is utilizing its productive capacity. Employment is also significant as an end itself, because having a job and the ability to generate income profoundly influences a person's sense of well-being and generating income is critical to the life and sustainability of a community. We used as our measures of employment performance the employment-growth to population-growth ratio, prime-age employment ratio, and the compound annual rate of workforce growth. The workforce growth rate — the rate at which labor supply is increasing — is especially important because it affects the ability of firms to expand and, accordingly, the rate at which the region's output can grow. We also included net migration as a measure of Growth because the region's labor supply can be increased through net in-migration of workers from outside the region or decreased by net out-migration of workers to other regions. We used as our measure of productivity performance the compound annual rate at which Gross Domestic Product per worker has increased.

9 U.S. Census Bureau, American Community Survey, 2010-2014
**Employment-Growth-to-Population-Growth Ratio**

As illustrated in Figure 6, Northcentral Indiana's Employment-Growth-to-Population-Growth Ratio 2004 through 2014 was negative and 1.13 points lower than the Benchmark MSAs' average.\(^{10}\)

![Figure 6: Employment-Growth-to-Population-Growth Ratio, 2004 - 2014](image)

**Prime-Age Employment Ratio**

As illustrated in Figure 7, Northcentral Indiana's Prime-Age Employment Ratio is 4.4 points below the Benchmark MSAs' average\(^{11}\).

Prime-Age Employment Ratio is calculated as the number of 25 to 64 year-olds who are either employed or looking for work, divided by the total number of people in that age group. Thus, the Prime-Age Employment Ratio (ER) captures both the Labor Force Participation Rate (LFPR) and the Unemployment Rate (UR) for the population that is most likely to be working, as:

\[
ER = LFPR \times (1 - UR)
\]

Details of Labor Force Participation Rate, Employment Ratio, and Unemployment Rate for several demographic segments of the population in Northcentral Indiana and the Benchmark MSAs are shown in Appendix B, Table B-1.

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\(^{10}\) Source: U.S. Bureau of Economic Analysis

\(^{11}\) Computed using data from U.S. Census Bureau, American Community Survey, 2010-2014

Northcentral Indiana Regional Development Authority
Workforce Growth Rate

As illustrated in Figure 8, Northcentral Indiana’s workforce compound annual growth rate 2010 through 2014 was negative and .84 points below the Benchmark MSAs' average.12

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12 Computed using data from U.S. Census Bureau, American Community Survey, 2010-2014
Net Migration

As illustrated in Figure 9, Northcentral Indiana's net migration 2010 through 2014 was more negative than all but one of the Benchmark MSAs.\textsuperscript{13}

\textbf{Figure 9: Net Migration, 2010 - 2014}

Productivity - Compound Annual Growth Rate of Real GDP Per Worker

As illustrated in Figure 9, Northcentral Indiana's Compound Annual Growth Rate of Real GDP Per Worker 2004 through 2014 was more than double the Benchmark MSAs' average\textsuperscript{14}.

\textbf{Figure 9: Compound Annual Growth Rate of Real GDP Per Worker, 2004 - 2014}

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\textsuperscript{13} Source: U.S. Census Bureau, Estimates of the Components of Resident Population Change: 2010 to 2015

\textsuperscript{14} Computed using data from U.S. Bureau of Economic Analysis
Inclusion

In today's environment of concern about income inequality, income mobility, social equitability, and environmental sustainability, writers of economic and social literature are assigning an ever-expanding variety of meanings to "inclusion". However, the Strategy Development Team focused on racial and ethnic inclusion as it relates, in particular, to the availability of economic opportunity to persons of African-American race and Hispanic ethnicity. Therefore, we measured Inclusion by the (a) ratio of the unemployment rate of the African-American race population to the unemployment rate of total population 16 years and over, (b) ratio of the unemployment rate of the Hispanic ethnicity population to the unemployment rate of total population 16 years and over, (c) the percentage of businesses that are minority-owned, and (d) the ratio of the average number employed by minority-owned business firms with paid employees to the average number employed by nonminority-owned business firms with paid employees.

Ratio of African-American Unemployment Rate to Total Population Unemployment Rate

As illustrated in Figure 10, Northcentral Indiana's ratio of the unemployment rate of the African-American race population to the unemployment rate of the total population 16 years and over is two points better than the Benchmark MSAs' average. However, the African-American unemployment rate in our region is more than double the total population unemployment rate.15

Figure 10: Ratio of African-American Unemployment Rate to Total Unemployment Rate

![Bar Chart]

Ratio of Hispanic Unemployment Rate to Total Population Unemployment Rate

As illustrated in Figure 11, Northcentral Indiana's ratio of the unemployment rate of the Hispanic ethnicity population to the unemployment rate of total population 16 years and over

15 Computed using data from U.S. Census Bureau, American Community Survey, 2010-2014
is 12 points worse than the Benchmark MSAs' average. The Hispanic unemployment rate in our region is more than 1½ times the total population unemployment rate.¹⁶

**Figure 11: Ratio of Hispanic Unemployment Rate to Total Unemployment Rate**

Percentage of Businesses That Are Minority-Owned

As illustrated in Figure 12, Northcentral Indiana's percentage of businesses that are minority-owned is more than 1½ times the Benchmark MSAs' average.¹⁷

**Figure 12: Percentage of Businesses That Are Minority-Owned**

¹⁶ Ibid.
¹⁷ Computed from U.S. Census Bureau, 2012 Survey of Business Owners
Ratio of Average Number Employed—Minority-Owned Firms to Nonminority-Owned Firms

As illustrated in Figure 13, Northcentral Indiana's ratio of the average number employed by minority-owned businesses with paid employees to the average number employed by nonminority-owned businesses with paid employees is more than 1½ times the Benchmark MSAs' average.\(^{18}\)

\(^{18}\) Ibid.
Economic Structural Factors

Every region has structural factors that interact in a way unique to that locality and drive its economic performance.19 The structural factors that most directly drive economic performance are the distribution of employment by industry, the distribution of employment by occupation, and human capital. Accordingly, our evaluation of Northcentral Indiana's economic structural factors is based on the measures and comparisons to selected Benchmark MSAs described below.

Employment by Industry Cluster

The Strategy Development Team analyzed the distribution of employment in terms of "Industry Cluster" instead of the industries identified by North American Industry Classification System (NAICS) codes, for the following reasons:

- In the NAICS, industries are classified according to the type of goods or services they produce. These designations in the NAICS impose artificial constraints that make it hard to understand how a regional economy actually functions. In the real world, instead of a single industry being an economic driver, each industry is part of a cluster of productive activities that are related to it—many of which are classified in other NAICS sectors. A cluster might embody not only the firms that produce a good or service itself, but also local suppliers to those firms, professional and financial services that provide services to these firms, and institutions that train the labor force for the jobs in those firms.

- Industry Clusters are groups of industries closely related by skill, technology, supply, demand, and other linkages. Because the definitions of Industry Clusters incorporate this inter-industry relatedness, they enable the comparison of clusters across locations and over time by mapping the defined clusters into regional units and measuring the specialization patterns of regions in the clusters.20

Our source of Industry Cluster data is The U.S. Cluster Mapping Project.21

Industry Clusters are either Traded Clusters or Local Clusters. A Traded Cluster is composed of traded industries, which are concentrated in a geographic region and sell to other regions and nations. A Local Cluster is composed of local industries, which primarily sell locally and tend to grow as local population grows.

21 The U.S. Cluster Mapping Project (http://www.clustermapping.us) is a national economic initiative that provides over 50 million open data records on industry clusters and regional business environments in the United States to promote economic growth and national competitiveness. The project is led by Harvard Business School's Institute for Strategy and Competitiveness in partnership with the U.S. Department of Commerce and U.S. Economic Development Administration.
Employment Distribution by Industry Cluster

Northcentral Indiana's employment distribution by Traded and Local Clusters is detailed by number, percentage, and Location Quotient (LQ)\textsuperscript{22} in Appendix B, Table B-2. Employment is equally split between Traded Industry Clusters and Local Industry Clusters.

For our analysis, we focused on Traded Clusters. We did so because the techniques used in most studies to assess an area's economic competitiveness are all, in one way or another, based on an analysis of the area's current or potential ability to trade with the outside world. An economy—a region in our case—grows by exporting goods and services it produces to outside the region, thus bringing income into the region. That new income then further increases the region's income as a portion of it is spent on local goods and services (the multiplier effect).\textsuperscript{23}

Appendix B, Table B-3 shows for Northcentral Indiana and the Benchmark MSAs the percentage of total Traded Industry Cluster employment accounted for by each Traded Industry Cluster. In both Northcentral Indiana and the Benchmark MSAs, the top two clusters combined account for more than 25% of all Traded Industry Cluster employment. The top two clusters and their combined percentage of Traded Industry Cluster employment for each region are:

- Northcentral Indiana — "Trailers, Motor Homes, and Appliances"; "Education and Knowledge Creation" (32.7%)
- Appleton — "Business Services"; "Distribution and Electronic Commerce" (27.1%)
- Cedar Rapids — "Business Services"; "Aerospace Vehicles and Defense" (26.8%)
- Lancaster — "Distribution and Electronic Commerce"; "Business Services" (27.1%)
- Wichita — "Aerospace Vehicles and Defense"; "Business Services" (48.2%)
- York — "Distribution and Electronic Commerce"; "Business Services" (26.7%)

We noted especially that, although all the Benchmark MSAs have Business Services and four of the five have Distribution and Electronic Commerce as one of their top two Traded Industry Clusters, neither of these Traded Industry Clusters is one of Northcentral Indiana's top two.

\textsuperscript{22} A Location Quotient (LQ) is the ratio of an industry's share of total employment in a location relative to its share of total national employment. The LQ measures the specialization or concentration of a cluster in a particular location relative to the national average. An LQ > 1 indicates a higher than average cluster concentration in a location.

\textsuperscript{23} Hal Wolman, Alice Levy, Garry Young, Pamela Blumenthal, "Economic Competitiveness And The Determinants Of Sub-National Area Economic Activity", (Washington, D.C., George Washington Institute of Public Policy, 2008), 6
Figure 14, on the following page, is an illustration of Northcentral Indiana's Traded Industry Clusters and their linkages to related clusters.\(^{24}\)

In Figure 14:

- "Cluster Specialization" is measured by the value of a cluster’s Location Quotient.
- "BCR" is an abbreviation for "Between Cluster Relatedness", a measure of the average relatedness between the industries in two different clusters.
- "RI" is an abbreviation for "Related Industries", a measure of the average relatedness between a specific industry and a specific cluster.

An explanation of the methodology by which Between Cluster Relatedness and Related Industries are determined can be viewed at [www.clustermapping.us/content/related-clusters-methodology](http://www.clustermapping.us/content/related-clusters-methodology).

\(^{24}\) Figure 14 is adapted from a U.S. Cluster Mapping Project illustration; U.S. Cluster Mapping Project ([http://clustermapping.us](http://clustermapping.us))
Figure 14: Northcentral Indiana's Traded Industry Clusters and Cluster Linkages
Figure 15 is a graphic depiction of Northcentral Indiana's 10 largest Traded Industry Clusters by employment, with each cluster's Average Annual Pay. It shows that 73% of all Traded Industry Cluster employment is in these 10, the top two account for 33%, and the average annual pay for three is less than the approximately $39,000 average annual pay of all Traded Clusters.\textsuperscript{25}

![Figure 15: Northcentral Indiana's Top 10 Traded Industry Clusters by Number Employed, with Average Annual Pay](image)

Employment Distribution by Occupation

Occupation classifications are based on the nature of the work performed and the skills required. We used the U.S. Bureau of Labor Statistics Occupational Employment Statistics (OES), which provides data for over 800 Standard Occupational Classifications for non-governmental occupations in 23 major groups.\textsuperscript{26}

Employment Distribution and Average Annual Pay by Major Occupation Group

Northcentral Indiana's employment distribution by Major Occupation Group is detailed by number, percentage, Location Quotient and Average Annual Pay in Appendix B, Table B-4. Table B-4 shows that the Production Occupations Group, at 21.85% of total employment, constitutes more than three times the national average.

Appendix B, Table B-5 shows for Northcentral Indiana and the Benchmark MSAs the percentage of total employment accounted for by each Major Occupation Group. In both

\textsuperscript{25} Source: U.S. Cluster Mapping Project (http://clustermapping.us)

\textsuperscript{26} The list of all Standard Occupational Classifications can be accessed at http://www.bls.gov/oes/current/oes_stru.htm
Northcentral Indiana and the Benchmark MSAs, the top two Major Occupation Groups combined account for 25% or more of all employment. The top two Major Occupation Groups and their combined percentage of total employment for each region are:

- Northcentral Indiana — "Production"; "Office and Administrative Support" (35.2%)
- Appleton — Office and Administrative Support; Production (27.8%)
- Cedar Rapids — "Office and Administrative Support"; "Transportation and Material Moving" (25%)
- Lancaster — "Office and Administrative Support"; "Sales and Related" (26.4%)
- Wichita — "Office and Administrative Support"; "Sales and Related" (26.5%)
- York — "Office and Administrative Support"; "Production" (26.8%)

We noted especially that Northcentral Indiana and all the Benchmark MSAs have Office and Administrative Support as one of their top two Major Occupation Groups. Also, Northcentral Indiana and two of the Benchmark MSAs have Production as one of their top two Major Occupation Groups, but Northcentral Indiana’s percentage of total employment in Production is more than 1½ times that of the Benchmark MSAs.

Figure 16 graphically illustrates the top 10 Major Occupation Groups by number employed and the average annual pay for each.27

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We noted especially that Figure 16 shows:

- The five largest Major Occupation Groups provide average annual pay less than the approximately $39,000 average annual pay for all occupations in the region.
- The third largest Major Occupation Group, Food Preparation and Serving, provides the lowest average annual pay.

Employment in Occupations in the National Upper Quartiles of Average Annual Pay

Table B-6 shows that Northcentral Indiana’s percentage of employment in Major Occupational Group that are in the national upper quartiles of average annual pay is lower than all the Benchmark MSAs and 5.6 points (21.3%) below the Benchmark MSAs’ average.

A Drill-down into the Production Occupations Group

Because the Production Occupations Group constitutes the largest occupational employment group in Northcentral Indiana and is more than a fifth of total employment, we decided to analyze further the individual occupations in the Production group.

Northcentral Indiana’s employment distribution by individual occupation within the Production Occupations Group is detailed by number, percentage, and Average Annual Pay in Appendix B, Table B-7.

Figure 17 graphically illustrates the top 10 Production Occupations by number employed and the average annual pay for each.\(^\text{28}\)

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\(^{28}\) Ibid
We noted especially that Figure 17 shows:

- The average annual pay for eight of the top 10 Production Occupations is less than the approximately $39,000 average annual pay for all occupations in the region.
- The average annual pay for the largest Production Occupation, Team Assemblers, is nearly $10,000 less than the average annual pay for all occupations in the region.

The Education and Training Requirements for Occupations

The distribution of Northcentral Indiana’s total employment by individual occupation according to the education attainment level required for the occupation is detailed in Appendix B, Table B-8.

Figure 18 graphically illustrates the percentage of total employment in occupations for which each education level is required.\(^{29}\)

To the extent the education attainment required is an indication of the skill level of an occupation, Table B-7 and Figure 18 show that a large percentage of Northcentral Indiana’s employment is in low-skill occupations. Occupations for which no formal education credential is required account for 27% of all employment, and occupations for which education more than a High School Diploma is required account for only 22%.

\(^{29}\) Ibid.
Human Capital

Human Capital refers to the stock of knowledge, skills, expertise, and capacities embedded in the labor force. Human Capital is the single biggest driver of economic growth, and it continues to increase in importance in the knowledge economy. Regions with higher levels of Human Capital experience greater increases in outputs, productivity, wages, and employment.

Workforce Growth

The workforce growth rate— the rate at which labor supply is increasing— affects the ability of firms to hire the workers they need in order to expand and, accordingly, the rate at which a region's output can grow.

The workforce growth of Northcentral Indiana and the Benchmark MSAs for the post-recession years 2010 through 2014 is set forth in Appendix B, Table B-9.

Figure 19 graphically illustrates that Northcentral Indiana's workforce shrunk 1.36% in the 2010 through 2014 period, while the workforces of the Benchmark MSAs grew an average of 2.0%.

Figure 19: Civilian Workforce Growth, 2010 - 2014

30 Source: U.S. Census Bureau, Population Division

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30 Source: U.S. Census Bureau, Population Division

Northcentral Indiana Regional Development Authority
Education Attainment of Population Age 25 and Older

The education attainment level distribution of the population age 25 and older in Northcentral Indiana and the Benchmark MSAs is detailed in Appendix B, Table B-10.31

Figure 20 illustrates that Northcentral Indiana's percentage of population with an education attainment of Associate's Degree or higher is less than any of the Benchmark MSAs.

Weighted Workforce Education Index

Using a Weighted Workforce Education Index is an effective means of comparing the level of total workforce education across locations and over time. A "Weighted Workforce Education Index" is a weighted score of the educational attainment of the workforce devised by the Ewing Marion Kauffman Foundation as part of its "New Economy Index". The measure is computed by (a) weighting the percentage of residents with less than a high school education with a multiplier of -0.5, (b) weighting the percentage of residents with a high school diploma or equivalent with a multiplier of 0.0, (c) weighting the percentage of residents with some college but no degree with a multiplier of 0.25, (d) weighting the percentage of residents with an associate's degree with a multiplier of 0.5, (c) weighting the percentage of residents with a bachelor's degree with a multiplier of 1.0, (e) weighting the percentage of residents with graduate and professional degrees with a multiplier of 1.5, and (f) totaling the weighted percentages to produce the Weighted Workforce Education Index value.

31 Source: U.S. Bureau of Census, 2010-2014 American Community Survey 5-Year Estimates

Northcentral Indiana Regional Development Authority
The Weighted Workforce Education Index for Northcentral Indiana and the Benchmark MSAs is shown in Appendix B, Table B-10. Figure 20 illustrates that Northcentral Indiana's Weighted Workforce Education Index is seven points (20%) below the Benchmark MSAs' average.\textsuperscript{32}

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\textsuperscript{32} Source: Computed from U.S. Bureau of Census, 2010-2014 American Community Survey 5-Year Estimates data
The Strategy Development Team concluded from our Situation Analysis that the Northcentral Indiana region should establish programs to improve prosperity, growth, and inclusion through:

- greater employment in higher-pay traded clusters,
- better access to quality, skilled workers, and
- increased employment and business ownership opportunities for minority populations.

We have described these programs in the following pages, setting out for each the following Program Logic Model components:

- Problem Statement
- Goal
- Rationale
- Assumptions
- Strategies
- Activities
- Resources
- Outputs
- Outcomes

Greater Employment in Higher-Pay Traded Clusters

Problem Statement

A high concentration of employment in certain manufacturing clusters which employ a large percentage of low-skill, low-pay occupations such as Assemblers and Fabricators, Production Helpers, and Team Assemblers:

a) causes average employee earnings and per capita personal income to be less than in comparable areas, and

b) is unattractive to skilled workers, thus contributing to negative net migration.

Goal

A greater share of employment in higher-pay, Traded Industry Clusters
Rationale

Increased employment in higher-pay, Traded Industry Clusters:

a) will produce higher employee compensation per worker, which will result in higher per capita income,

b) will attract inward migrants to the region, and

c) will further increase the region's income as a portion of the new income from higher-paid jobs is spent on local goods and services.

Assumptions

1. There will be companies in the selected clusters that will take advantage of innovation and business assistance services to accelerate their growth.

2. There will be sufficient market demand to enable existing companies and startups in the selected clusters, with an appropriate growth strategy, to expand and increase their employment of higher-skill, higher-pay occupations.

Strategies

Although creating new clusters from scratch is not practical, growth of existing clusters can be accelerated.\(^{33}\) As the diagram in Figure 14 presented earlier illustrates, Northcentral Indiana is home to over 20 existing Traded Industry Clusters which are already strong (i.e., their Location Quotient is greater than 1.0) and several others which, while not yet strong, have a high Between Cluster Relatedness to already strong clusters. Accordingly, a greater share of employment in higher-pay, Traded Industry Clusters can be attained by extending innovation and business assistance services to established companies and startup companies with significant growth potential in selected clusters:

Therefore, we recommend the following Strategies:

**Accelerate expansion of employment in "Scaleup" Clusters**

Accelerate expansion of employment by companies in "Scaleup" Clusters (i.e., existing, already strong clusters for which: the average annual pay is higher than the average for all Traded Industry Clusters; the adoption of new technologies such as 3-D Printing, Big Data, Digital Manufacturing, computational modelling, and robotics could have a transformative effect; there are existing companies willing to expand; and there is good potential for attracting new companies.)

\(^{33}\) George Washington University and RW Ventures, LLC, "Implementing Regionalism: Connecting Emerging Theory and Practice to Inform Economic Development" (Washington, D.C., George Washington Institute of Public Policy, 2011), 85-95
Figures 21 through 24 show that Paper and Packaging, Downstream Chemical Products, Distribution & eCommerce, and Metalworking Technology should be considered as potential Scaleup Clusters.\textsuperscript{34}

\textbf{Figure 21: Paper & Packaging and Related Clusters}

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{figure21.png}
\caption{Paper & Packaging and Related Clusters}
\end{figure}

\begin{itemize}
\item \textit{Printing}
- Employment: 945
- Rank in US: 65
\item \textit{Paper & Packaging}
- Employment: 1,216
- Rank in US: 88
\end{itemize}

\textbf{NCI}
\begin{itemize}
\item Average Annual Pay
\item $54,812
\end{itemize}

\textsuperscript{34} Figures 21 through 24 are adapted from U.S. Cluster Mapping Project illustrations.
Figure 22: Downstream Chemical Products and Related Clusters

Indiana Average Annual Pay
$53,298

Figure 23: Distribution & eCommerce and Related Clusters

NCI Average Annual Pay
$51,818
Accelerate expansion of employment in "Entrepreneurial" Clusters

Accelerate expansion of employment by companies in "Entrepreneurial" Clusters (i.e., existing, not yet strong clusters with a high Between Cluster Relatedness to strong clusters, for which the average annual pay is higher than the average for all Traded Industry Clusters, and which involve technology likely to match up with one of Notre Dame's Key Research Areas--Advanced Diagnostics and Therapeutics, Circuits, Computational Data Science, NDnano, Precision Medicine, Stem Cells and Regenerative Medicine, Sustainable Energy, Turbomachinery & Propulsion, Wireless Institute).

Figures 25 through 28 show that Information Technology and Analytical Instruments, Business Services, Biopharmaceuticals, and Communications Equipment and Services should be considered as potential "Scaleup" Clusters.\textsuperscript{35}

\textsuperscript{35} Figures 25 through 28 are adapted from U.S. Cluster Mapping Project illustrations.

Northcentral Indiana Regional Development Authority
Figure 25: Information Technology & Analytical Instruments and Related Clusters

Indiana Average Annual Pay
$62,693

Figure 26: Business Services and Related Clusters

NCI Average Annual Pay
$81,272
Figure 27: Biopharmaceuticals and Related Clusters

- **Downstream Chemicals**
  - Employment: 1,620
  - Rank in US: 41

- **Biopharma**
  - Employment: 285
  - Rank in US: 93

- **Medical Devices**
  - Employment: 571
  - Rank in US: 75

- **Business Services**
  - Employment: 10,521
  - Rank in US: 109

- **Marketing**
  - Employment: 800
  - Rank in US: 124

- **Education**
  - Employment: 19,293
  - Rank in US: 38

**Indiana Average Annual Pay**
$85,284

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Figure 28: Communications Equipment & Services and Related Clusters

- **Distribution & eCommerce**
  - Employment: 9,738
  - Rank in US: 104

- **Video Production**
  - Employment: 41
  - Rank in US: 121

- **Lighting**
  - Employment: 794
  - Rank in US: 80

- **IT**
  - Employment: 1,335
  - Rank in US: 80

- **Business Services**
  - Employment: 10,521
  - Rank in US: 109

- **Marketing**
  - Employment: 800
  - Rank in US: 124

**Indiana Average Annual Pay**
$88,432
Activities

Activities to accelerate expansion of employment in Scaleup Clusters

1. Identify and select for innovation and business assistance services companies in Scaleup Clusters which are willing to undertake accelerated growth and for which the adoption of new technologies such as 3-D Printing, advanced manufacturing methods, "Big Data", computational modelling, digital manufacturing, high-bandwidth telecommunications, high-performance computing, and robotics could have a transformative effect.

2. Provide innovation and business assistance services to help Scaleup Cluster companies accelerate their growth. (Consider providing these services through a Business Accelerator like Butler University’s Butler Business Consulting Group, https://www.butler.edu/consulting).

3. Provide technical resources to help Scaleup Cluster companies integrate new technologies and methods into their operations. (Consider providing these services through a Manufacturing Innovation Center like Buffalo, New York’s "Buffalo Manufacturing Works", http://buffalomanufacturingworks.com).

4. Facilitate the availability of capital for companies to fund expansion.

5. Foster commercialization of technologies emerging from research by universities in the region.

6. Emphasize companies in the Scaleup Traded Industry Clusters as business attraction targets.

Activities to accelerate expansion of employment in Entrepreneurial Clusters

1. Identify and select for innovation and business assistance services existing and startup companies in Entrepreneurial Clusters which are willing to undertake accelerated growth and for which the adoption of new technologies such as 3-D Printing, advanced manufacturing methods, "Big Data", computational modelling, digital manufacturing, high-bandwidth telecommunications, high-performance computing, and robotics could have a transformative effect.

2. Provide innovation and business assistance services to help existing Entrepreneurial Cluster companies accelerate their growth. (Consider providing these services through a Business Accelerator like Butler University’s Butler Business Consulting Group, https://www.butler.edu/consulting).

3. Provide business incubation services to help Entrepreneurial Cluster startup companies become established.

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36 Companies in the Scaleup Clusters can be identified by searching a database such as Hoovers or Mergent Intellect and searching for companies in the region whose NAICS codes match a NAICS code in the cluster.

37 Companies in the Entrepreneurial Clusters can be identified by searching a database such as Hoovers or Mergent Intellect and searching for companies in the region whose NAICS codes match a NAICS code in the cluster.
4. Provide technical resources to assist companies with prototyping and designing manufacturing processes for their products. (Consider providing these services through a Manufacturing Innovation Center like Buffalo, New York’s "Buffalo Manufacturing Works", http://buffalomanufacturingworks.com).

5. Foster commercialization of technologies emerging from research by universities in the region.

6. Facilitate the availability of capital to fund expansion of existing companies, establishment of startup companies, and commercialization of technologies emerging from research by universities in the region.

7. Emphasize companies in the Entrepreneurial Traded Industry Clusters as business attraction targets.

Resources

The Strategy Development Team identified several entities and programs as potential Resources for executing the Activities described above. However, because further research will be required to ascertain for each the role it might fulfill and its capability and willingness to do so, we have listed them separately in Appendix C.

Outputs

Outputs from Activities to accelerate expansion of employment in Scaleup Clusters

1. Employment share of Scaleup Clusters (Paper and Packaging, Downstream Chemical Products, Distribution & eCommerce, and Metalworking Technology) increased by a percentage to be determined from the present 12.3%.


Outputs from Activities to accelerate expansion of employment in Entrepreneurial Clusters

1. Employment share of Entrepreneurial Clusters (Information Technology and Analytical Instruments, Biopharmaceuticals, Business Services, and Communications Equipment and Services) increased approximately 25% from the present 9.4% to 12%.

2. Employment share of Occupations in national upper quartiles of Average Annual Pay increased approximately 10% from 26.1% to 28.6% (about ½ the difference to the present 31.6% Benchmark MSA Average)


Outcomes

1. Greater diversity of industries and occupations providing employment in the region

2. Increased income produced by the regional economy on a per capita and per worker basis
3. Growth in employment, investment, and production within the region because of higher personal income leading to an increased demand for goods and services
4. Net migration into the region by workers—attracted from elsewhere by the availability of high-paid jobs—producing growth in the workforce and population

Better Access to Quality, Skilled Workers

Problem Statement

The availability of quality, skilled workers is insufficient to meet employers' needs because:

a) career path education and workforce preparation is inadequate,
b) the Labor Force Participation Rate is low, and
c) inward migration of highly skilled workers is low.

Goal

Better access to quality, skilled workers.

Rationale

Understanding this problem requires recognition of the following:\textsuperscript{38}

a) Regional labor supply is principally determined by the number of individuals of working age within the region, the Labor Force Participation Rate (the percentage of individuals of working age who are either working or actively seeking work), and worker decisions about the wage rates at which they will work. These decisions about wage rates (and number of hours to be worked) reflect individual worker opportunity cost (or what labor economists call a worker’s "reservation wage"). The reservation wage must equal or exceed the value a worker places on leisure time (plus any transfer payments the worker receives in lieu of working) and must also cover the costs of commuting and living in the region; thus regional transportation systems and housing markets are inputs into labor supply.

b) Labor supply is also influenced by net migration into the region of workers from elsewhere. Workers will be attracted to the region if jobs are available and real wage rates (accounting for the cost of living) are higher in the region relative to elsewhere, or if the region has other attractions such as low housing costs or high quality amenities.

\textsuperscript{38} Hal Wolman, Alice Levy, and Andrea Sarzynski, "Regional Systems and Regional Economic Growth: A Systems Approach to Understanding the Regional Economy" (Washington, DC: The George Washington Institute of Public Policy, 2011), 6-8
c) The supply of labor can be increased through increases in the Labor Force Participation Rate of individuals already in the region.

d) In addition to balancing the amount of labor demanded and supplied, the regional labor market should work to balance the skills and education needs of businesses with the skills and education levels of available workers. Worker skills and education reflect the "human capital" of the labor which can be produced both from educating workers within the region and by attracting skilled labor from outside of the region. There is a close connection between the education and training systems and labor quality.

Assumptions

1. Effectively implementing the Indiana Career Council's "Align, Engage, Advance - A Strategic Plan to Transform Indiana's Workforce" will remedy presently inadequate career path education and workforce preparation.

2. Reducing the factors we have identified as possible obstacles to employment or seeking employment will increase the Labor Force Participation Rate.

Strategies

1. Improve the number of work-ready people.

2. Stimulate inward migration.

Activities

Activities to Increase the Number of Work-Ready People

1. Execute the Indiana Career Council's "Align, Engage, Advance - A Strategic Plan to Transform Indiana's Workforce".

2. Encourage adults who did not graduate from high school to take advantage of programs to help them achieve a high school diploma and develop workplace skills.


4. Consider regional common competency assessments for both open positions and potential job candidates.

5. Establish more effective interaction with WorkOne Northern Indiana to improve (a) the matching of potential workers seeking employment with potential employers seeking workers through better job information exchange and (b) the linking of employer needs to potential workers through workforce training institutions and through community college programs such as customized training.

6. Develop clusters of young professionals for in-demand occupations through internship and fellowship programs.
Activities to Stimulate Inward Migration

1. Enhance the region’s "quality of place" by coordinating and improving region-wide land use planning, smart streets and walkability programs, and expansion of cultural and recreational amenities.

2. Deploy RCNI grants to assist in funding quality of place enhancement projects and population attraction projects.

3. Improve marketing and brand of the region, accenting great things in the region and welcoming attitude to other cultures/minorities/immigrants.

4. Consider a campaign to encourage residents to recruit their family members and friends back to the region for existing opportunities. "Dakota Roots", a program by the South Dakota Department of Labor to attract talent back to South Dakota, could be a model for such a campaign (https://dakotaroots.test.sd.gov/).

Resources

The Strategy Development Team identified several entities and programs as potential Resources for executing the Activities described above. However, because further research will be required to ascertain for each the role it might fulfill and its capability and willingness to do so, we have listed them separately in Appendix C.

Outputs

Outputs from Activities to Increase the Number of Work-Ready People

1. "High School graduate" share of age 25 - 64 population increased from 35.0% to 38.5% (a 10% increase).

2. "Some college, no degree" share of age 25 - 64 population increased from 20.5% to 22.1% (a 10% increase).

3. "Associate’s degree" share of age 25 - 64 population increased from 7.1% to 8.1% (a 14% increase — ½ the difference to 9.1% Benchmark MSA Average).

4. "Bachelor’s degree" share of age 25 - 64 population increased from 14.3% to 16.1% (a 14% increase — ½ the difference to 18% Benchmark MSA Average)

Outputs from Activities to Stimulate Inward Migration

1. Net Migration percentage of population improved from -1.19% to the +0.0025% Benchmark MSA average.

2. Inward migrants with Some College or an Associate’s Degree increased by at least 12%.

3. Inward migrants with Graduate or professional degree increased by at least 19%.

4. Inward migrants with High School Diploma increased by at least 6%
Outcomes

1. Greater availability of "human capital" to companies in the region produced both by improved work-readiness of workers within the region and by attracting skilled labor from outside of the region

2. Increased growth and profitability of companies in the region enabled by their ability to obtain enough workers with the skills and education levels they need

3. Net migration into the region by workers from elsewhere, producing growth in the workforce and population

4. Growth in employment, investment, and production within the region

Increased Employment and Business Ownership Opportunities for Minority Populations

Problem Statement

Minority populations have insufficient access to economic opportunity.

Goals

1. Less minority unemployment
2. Increased number and size of minority-owned businesses

Rationale

1. The Unemployment Rate for racial and ethnic minorities is above the average of the Benchmark MSAs.

2. Although minority ownership of businesses in our region is above the average of the Benchmark MSAs, increases in the number and size of minority-owned businesses would help the region in retaining, and attracting as inward migrants, a more diverse population.

Assumptions

1. Racial and ethnic minorities will take advantage of programs to help them overcome obstacles to employment.

2. Present and potential minority business owners will take advantage of programs to help them establish or expand businesses.

Strategies

1. Increase minorities' employment opportunity by reducing barriers to their employment.

2. Increase the number and size of minority-owned businesses by reducing barriers and providing business assistance.
Activities

Activities to Increase Minorities' Employment

1. Expand the availability of programs to help workers master not only occupational skills but also other work-related skills such as communication, problem solving, and dealing with supervisors and coworkers (like the Georgia Youth Apprenticeship Program, http://www.gadoe.org).

2. Examine the availability of public transportation between Census Tracts where a large share of the population consists of minorities and the locations of their most-likely potential employers and, to the extent feasible, remedy any deficiencies.

3. Expand the availability of programs to overcome cultural or language barriers to seeking employment.

4. Nurture and mentor minority-owned nonemployer firms to grow into employer firms.

Activities to Increase the Number and Size of Minority-Owned Businesses

1. Acknowledge and address institutional bias and how racial and ethnic differences can affect business opportunities. For example, multiple studies document higher loan application rejection rates among minority business enterprises (MBEs), compared with equally creditworthy White-owned firms. When MBEs do receive bank financing, they get smaller loans than Whites do39.

2. Bridge the language divide, translating chamber of commerce and economic development corporation websites into native languages.

3. Align racial- and ethnic-oriented chambers such as Black and Latino businesses leaders to access needed resources such as leadership roundtables.

4. Evaluate the feasibility of assisting startup and small minority-owned businesses by establishing a region-wide Community Development Venture Capital Fund (see http://cdvca.org).

5. Using Cleveland’s "Minority Business Accelerator 2.5+" as a model, create a region-wide minority business accelerator to help established minority-owned businesses expand and prosper by: (a) Minority business development - growing the number, size, and infrastructure of existing medium-to-large minority-owned businesses (annual revenue of at least $2.5 million) that offer products or services in one of five target industries: construction, manufacturing, information technology, financial services or healthcare (which research has shown tend to hire more minority individuals) and (b) corporate supplier diversity development - strengthening and expanding large companies’ supplier diversity programs.

6. Launch in the region's urbanized areas a "Cleveland Model" type of community wealth-building initiative to increase opportunities for anchor institutions (such as cultural institutions, health care facilities, faith-based institutions, public utilities, and municipal governments) to purchase goods and services locally, and help minority-owned

businesses increase their capacity to meet these needs. (http://community-wealth.org/content/cleveland-model-how-evergreen-cooperatives-are-building-community-wealth).

Resources

The Strategy Development Team identified several entities and programs as potential Resources for executing the Activities described above. However, because further research will be required to ascertain for each the role it might fulfill and its capability and willingness to do so, we have listed them separately in Appendix C.

Outputs

Outputs from Activities to Increase Minorities' Employment

1. Labor Force Participation Rate of African-Americans increased from 62.9% to 63.6% (a 1.1% increase — ¼ the difference to the 65.6% LFPR of Total Population Age 16 and Over)
2. Unemployment Rate of African-Americans reduced from 20.4% to 18.8% (a 7.8% decrease — ¼ the difference to 14% Benchmark MSA average)
3. Unemployment Rate of Hispanics reduced from 14.9% to 13.6% (an 8.7% decrease — ¼ the difference to 9.7% Benchmark MSA average)

Outputs from Activities to Increase the Number and Size of Minority-Owned Businesses

1. Number of minority-owned business firms increased from 12.8% to 14% of all business firms (a 10% increase).
2. Number of minority-owned business firms with paid employees increased from 6.1% to 6.7% of all business firms (a 10% increase).
3. Average number employed by minority-owned business firms with paid employees increased from 13 to 15 (a 15% increase).

Outcomes

1. Increased employment, income, and economic well-being for African-American and Hispanic populations within the region
2. Increased growth and profitability of minority-owned companies
3. Growth in employment, investment, and production within the region
4. Increased racial and ethnic diversity of the region's population
MOBILIZING TO IMPLEMENT THE PROGRAMS FOR IMPROVEMENT

The Need for a Regional Economic Development Body

As stated in the Introduction, we intend this "Plan for Prosperity, Growth and Inclusion, Version 1.0" to begin an evolving process and to launch a coordinated endeavor to assess, manage, and improve Northcentral Indiana's economy. We mean it to stimulate and give direction to ongoing discussion about how to make the most of the region's existing assets and nurture development of the new assets needed to achieve future improvement. We have provided in this Plan a set of goals and an initial set of strategies for which—with further research and deliberation—actionable initiatives will be able to be executed. However, in order for the intended process to be implemented, a strong regional economic development body will be needed.

Unlike the Benchmark MSAs and other economic regions such as Chicago and Indianapolis, that concentrate around a single major city, the Northcentral Indiana region consists of three counties in which there are three cities with population more than 50,000 and over 20 smaller cities and towns. The larger cities in the region each have an economic development department and an economic development corporation operates in each of the three counties. Each has its own strategy for attracting and retaining jobs, with little coordination across the region and frequent competition between localities. This horizontal fragmentation is understandable because, while from a regional perspective it matters little where within the region economic activity locates, it matters deeply to individual local governments that receive a property tax yield only if the activity locates within their boundaries. Localities, therefore, have an incentive to compete with one another to be the "winner" in the location decisions of new development projects.

Nevertheless, parochial interests will have to be overcome in order to implement this Plan. There are many issues involved, including land use planning, workforce skills development, transportation planning and investment, environmental quality, communications infrastructure, and quality of place. A regional economic development body is needed to induce cooperation and collaboration among local governments and actors. A regional economic development body also could help the region's smaller communities, whose means are limited, connect with economic opportunities in the region and align their efforts with the strategic needs of the region.

Functions of a Regional Economic Development Body

The Strategy Development Team recommends that the Regional Development Authority designate an entity to be a regional economic development body that would operate under its auspices. The functions of the regional economic development body should include the following:
1. **Program implementation** – Implementing the Programs for Improvement set forth in this Plan by:
   
a) performing further research and deliberation to produce a set of Activities to implement the Strategies, decide the Resources to be used for executing the Activities, and determine the Outputs—targeted values of indicators related to each of the Activities—by which to measure progress;

b) developing the project plan, timetable, and responsible party assignments for executing the Activities; and

c) managing execution of the Activities.

2. **Plan evolution** – Driving the evolution of this Plan to effect the ongoing coordinated endeavor to continually assess, manage, and improve Northcentral Indiana’s economy.

3. **Convening key regional actors and creating collaborations** – Encouraging greater regional activity by creating, supporting or facilitating networks that bring together the potential actors in the region concerned with economic growth, including local governments, local economic development corporations, local land use planning agencies, agencies of the State of Indiana (such as Indiana Economic Development Corporation, Indiana Procurement Technical Assistance Center, Northern Indiana Small Business Development Center, and WorkOne Northern Indiana), K–12 education institutions, postsecondary education institutions, elected officials, Elevate Ventures, Innovation Park at Notre Dame, Ignition Park, the Michiana Area Council of Governments, local foundations, local non-profits, and local civic organizations to discuss regional strategies and how they might be implemented.

4. **Creating a platform for public-private collaboration on regional economic strategy** – Aggregating public planning and development goals, and conveying that information to developers and businesses looking to expand their operations. This should include:
   
a) fostering dialogue between businesses, local government, local economic development organizations, key stakeholders, and regional agencies about changing needs and new strategies related to workforce, infrastructure, communications connectivity, and related issues;

b) helping local governments create consistent business permitting guidelines across jurisdictions and streamlining development permitting processes;

c) serving as the regional clearinghouse on land availability, zoning permitting, and local development;

d) serving as the regional clearinghouse for "leads" received from the Indiana Economic Development Corporation, and

e) assisting businesses looking to expand within or enter the region through site selection services and consulting.

5. **Marketing the region** – Communicating the region's attractiveness to businesses, investors, and potential inward migrants and expanding awareness of its brand, its distinct assets, its diversity of locations for business activities, and its innovation ecosystem.

Northcentral Indiana Regional Development Authority
6. **Directly encouraging collaboration** – Directly encouraging local governments and local economic development organizations to engage in cooperative activity by applying jointly for state, federal, and philanthropic grants.

**Funding a Regional Economic Development Body**

Linked to the designation of an entity to be the regional economic development body is deciding its funding model. Whereas county- or city-specific economic development organizations are often provided substantial funding by local government, a regional organization would have no counterpart regional government entity with taxing authority to act as a funding source.

A key finding of a study of 10 regions participating in the Brookings-Rockefeller Project on State and Metropolitan Innovation (an effort designed to advance a new model of economic development that achieves better results for more people and communities) is that it takes a sustained, comprehensive effort over many years to make lasting improvements in a regional economy. Yet, most of the innovative economic development work in the United States is grant funded, typically in small chunks, for a limited duration, restricted to particular programs, and often focused on short-term results.

The disconnect between short-term, programmatic funding and the need for long-term, systemic change is creating a predicament for regional partnerships, forcing them to cobble together enough short-term grants to keep their innovative efforts going long enough to make a lasting difference. Their heavy reliance on grant funding is also making it difficult to retain core staff, who are critical to holding the pieces together and keeping the work moving in the right direction.

In those 10 regions, the most common approach is to house their core functions and staff in a chamber of commerce or local economic development organization that has strong, stable support from private sector members, along with a willingness to redirect some of that revenue stream to the regional entity. However, those efforts have often come up short of what is needed, particularly when trying to expand the work.⁴⁰

Hence, a different approach should be used in Northcentral Indiana for funding an organization to implement the region's strategies.

One would be the approach used by the Northeast Indiana Partnership. This is to solicit contributions directly from "investors" and, in addition, create a foundation dedicated to supporting the regional economic development organization, which separately solicits contributions. The Northeast Indiana Partnership's 2014 Annual Report lists 120 investors contributing $10,000 or more annually and 30 investors contributing less than $10,000 annually, and its total assets were $1,415,318. Its Northeast Indiana Foundation, Inc., ("NIF"), formed in 2005, is a 501(c)(3) Type 1 supporting organization to the Northeast Indiana

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⁴⁰Pete Carlson, "Funding for Regional Growth", (Washington, D.C., Brookings Institution 2015), Metropolitan Innovations Series Number 28 of 34
Regional Partnership under section 509(a)(3) of the Internal Revenue Code. NIF's 2014 Annual Report lists 50 donors and its total assets were $1,680,588.

Another approach would be to pool funds from local foundations, similar to what the Fund for Our Economic Future does in Northeast Ohio. The Fund for Our Economic Future ("Fund") was launched in 2004 by the community foundations in several counties and a set of other philanthropic institutions from across Northeast Ohio. Its mission was to promote a regional approach for increasing economic prosperity and opportunity. The original 28 Fund members committed a total of $30 million over three years to begin restoring regional economic competitiveness through pooled grant-making, research, and convening. This regional collaboration has grown in strength over time. Presently, the Fund includes over 50 members, which now are not only philanthropic institutions but also businesses, nonprofits, governmental entities, and higher education institutions. Funders have pooled more than $90 million and invested nearly twice that amount through economic development grants made by their individual organizations, including $141 million in grants in 2011 and 2012. In addition, the Fund has helped the region attract more than $100 million in federal and state support for its strategies.
APPENDIX A:
SELECTION OF BENCHMARK REGIONS

The Strategy Development Team decided to compare Northcentral Indiana's economic performance to Metropolitan Statistical Areas (MSAs) that are performing better in at least one key measure: Per Capita Personal Income as a percentage of U.S. Per Capita Personal Income. Our reasoning was that comparing to regions performing better in Per Capita Personal Income would help decide the levels of other performance measures that would be improvements our region might reasonably aspire to achieving.

In addition to the MSA's Per Capita Personal Income, our other selection criteria were:

1. MSA's primary state is not an East Coast state, Sun Belt state, or West Coast state
2. MSA does not encompass a state capital city
3. MSA's population in 2014 was between 200,000 and 1,000,000
4. MSA's Compound Annual Growth Rate of Real GDP Per Worker 2004-2014 was positive
5. MSA's Manufacturing industry accounted for more than 14% of total employment in 2014 (We used 14% because that is the lowest percentage of Manufacturing employment in any of Northcentral Indiana's three counties.)

Thirteen Metropolitan Areas met these criteria:

- Appleton, WI
- Canton, OH
- Cedar Rapids, IA
- Davenport-Moline-Rock Island, IA-IL
- Fort Wayne, IN
- Green Bay, WI
- Kalamazoo, MI
- Lancaster, PA
- Lexington, KY
- Peoria, IL
- Toledo, OH
- Wichita, KS
- York, PA

Based on a review of the economic performance measures in Table A-1 below and profiles of these 13 Metropolitan Areas prepared for us by enFocus Fellows, the Strategy Development Team voted to select as our "Benchmark MSAs" Appleton, WI; Cedar Rapids, IA; Lancaster, PA; Wichita, KS; and York, PA.

Table A-2 below shows the economic performance measures for Northcentral Indiana and the five selected Benchmark MSAs.
<table>
<thead>
<tr>
<th>Performance Measure</th>
<th>NCI</th>
<th>Appleton</th>
<th>Canton</th>
<th>Cedar Rapids</th>
<th>Davenport</th>
<th>Ft Wayne</th>
<th>Green Bay</th>
<th>Kalamazoo</th>
<th>Lancaster</th>
<th>Lexington</th>
<th>Peoria</th>
<th>Toledo</th>
<th>Wichita</th>
<th>York</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Capita Personal Income as a % of U.S. Per Capita Personal Income</td>
<td>84.3</td>
<td>95.1</td>
<td>87.0</td>
<td>100.7</td>
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<td>95.3</td>
<td>88.2</td>
<td>98.4</td>
<td>93.5</td>
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<tr>
<td>Compensation of Employees Per Worker as a % of U.S. Compensation of Employees Per Worker</td>
<td>82.0</td>
<td>85.2</td>
<td>80.1</td>
<td>91.5</td>
<td>90.2</td>
<td>81.9</td>
<td>89.0</td>
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<td>82.4</td>
<td>85.6</td>
<td>100.6</td>
<td>87.9</td>
<td>86.6</td>
<td>87.0</td>
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<tr>
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<td>81.8</td>
<td>88.3</td>
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<td>107.0</td>
<td>124.7</td>
<td>66.7</td>
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<tr>
<td>Real GDP Per Worker (2009 Chained $)</td>
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<td>70,036</td>
<td>93,147</td>
<td>78,869</td>
<td>72,408</td>
<td>77,083</td>
<td>74,612</td>
<td>70,851</td>
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<td>80,428</td>
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<td>Compound Annual Growth Rate of Real GDP Per Worker 2004 - 2014</td>
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<td>0.22</td>
<td>0.83</td>
<td>1.94</td>
<td>0.71</td>
<td>0.63</td>
<td>0.24</td>
<td>0.07</td>
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<td>0.04</td>
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<td>1.02</td>
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<td>81.4</td>
<td>71.6</td>
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<td>74.9</td>
<td>79.5</td>
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<td>73.4</td>
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<tr>
<td>Percentage of population living in poverty</td>
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<td>15.1</td>
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<td>13.1</td>
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<td>-1.78</td>
<td>1.29</td>
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<table>
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<th>Performance Measure</th>
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<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
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</thead>
<tbody>
<tr>
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<td>95.1</td>
<td>100.7</td>
<td>90.6</td>
<td>98.4</td>
<td>93.5</td>
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<td>104.0</td>
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<td>66.7</td>
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<td>$93,147</td>
<td>$70,851</td>
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<td>81.4</td>
<td>80.6</td>
<td>76.5</td>
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<td>75.9</td>
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<tr>
<td>Percentage of population living in poverty</td>
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<td>9.5</td>
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<tr>
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<td>ER%</td>
<td>UR%</td>
<td>PR%</td>
<td>ER%</td>
<td>UR%</td>
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<td>York-Hanover</td>
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<td>-----------</td>
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</tr>
<tr>
<td></td>
<td>65 to 74 years</td>
<td>75 years and over</td>
<td>Race and Hispanic or Latino</td>
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<td></td>
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<td>PR%</td>
<td>ER%</td>
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PR% = Labor Force Participation Rate; ER% = Employment Ratio; UR% = Unemployment Rate
N.A. = data not available

Source: U.S. Census Bureau, American Community Survey
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<td>07 Coal Mining</td>
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<td>08 Communications Equipment and Services</td>
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<td>25 Jewelry and Precious Metals</td>
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<td>35 Oil and Gas Production and Transportation</td>
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<td>41 Recreational and Small Electric Goods</td>
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<td>43 Tobacco</td>
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<td>44 Trailers, Motor Homes, and Appliances</td>
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<td>45 Transportation and Logistics</td>
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<td>48 Video Production and Distribution</td>
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<td>49 Vulcanized and Fired Materials</td>
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<td>50 Water Transportation</td>
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<td>103 Local Health Services</td>
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<td>112 Local Commercial Services</td>
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<td>115 Local Real Estate, Construction, and Development</td>
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<tr>
<td>116 Local Industrial Products and Services</td>
<td>1,806</td>
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<sup>1</sup>LQ (Location Quotient) is the ratio of an industry’s share of total employment in a location relative to its share of total national employment. The LQ measures the specialization or concentration of a cluster in a particular location relative to the national average. An LQ > 1 indicates a higher than average cluster concentration in a location.

<sup>2</sup>Indiana Average Pay because Northcentral Indiana data is not available

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<tr>
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<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
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<tr>
<td>01 Aerospace Vehicles and Defense</td>
<td>0.70%</td>
<td>0.00%</td>
<td>13.22%</td>
<td>0.01%</td>
<td>35.32%</td>
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<td>02 Agricultural Inputs and Services</td>
<td>0.16%</td>
<td>0.13%</td>
<td>0.19%</td>
<td>0.35%</td>
<td>0.04%</td>
<td>0.07%</td>
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<tr>
<td>03 Apparel</td>
<td>0.04%</td>
<td>0.41%</td>
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<td>0.14%</td>
<td>0.25%</td>
<td>0.33%</td>
</tr>
<tr>
<td>04 Automotive</td>
<td>7.21%</td>
<td>5.75%</td>
<td>0.04%</td>
<td>1.37%</td>
<td>0.57%</td>
<td>5.93%</td>
</tr>
<tr>
<td>05 Biopharmaceuticals</td>
<td>0.20%</td>
<td>0.00%</td>
<td>0.11%</td>
<td>0.14%</td>
<td>0.03%</td>
<td>0.10%</td>
</tr>
<tr>
<td>06 Business Services</td>
<td>7.93%</td>
<td>16.31%</td>
<td>13.61%</td>
<td>12.26%</td>
<td>12.91%</td>
<td>10.53%</td>
</tr>
<tr>
<td>07 Coal Mining</td>
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<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>08 Communications Equipment and Services</td>
<td>0.24%</td>
<td>0.39%</td>
<td>1.22%</td>
<td>0.53%</td>
<td>0.78%</td>
<td>0.30%</td>
</tr>
<tr>
<td>09 Construction Products and Services</td>
<td>1.47%</td>
<td>1.35%</td>
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<td>10.61%</td>
<td>1.03%</td>
<td>2.69%</td>
</tr>
<tr>
<td>10 Distribution and Electronic Commerce</td>
<td>7.34%</td>
<td>10.81%</td>
<td>11.66%</td>
<td>14.84%</td>
<td>10.30%</td>
<td>16.20%</td>
</tr>
<tr>
<td>11 Downstream Chemical Products</td>
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<td>0.10%</td>
<td>1.20%</td>
<td>0.63%</td>
<td>0.44%</td>
<td>0.31%</td>
</tr>
<tr>
<td>12 Downstream Metal Products</td>
<td>2.98%</td>
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<td>0.60%</td>
<td>2.28%</td>
<td>0.57%</td>
<td>2.96%</td>
</tr>
<tr>
<td>13 Education and Knowledge Creation</td>
<td>14.53%</td>
<td>4.28%</td>
<td>6.02%</td>
<td>6.69%</td>
<td>3.18%</td>
<td>4.03%</td>
</tr>
<tr>
<td>14 Electric Power Generation and Transmission</td>
<td>0.01%</td>
<td>0.13%</td>
<td>1.64%</td>
<td>0.10%</td>
<td>0.02%</td>
<td>1.95%</td>
</tr>
<tr>
<td>15 Environmental Services</td>
<td>0.11%</td>
<td>0.16%</td>
<td>0.29%</td>
<td>0.17%</td>
<td>0.25%</td>
<td>0.41%</td>
</tr>
<tr>
<td>16 Financial Services</td>
<td>1.02%</td>
<td>2.42%</td>
<td>5.07%</td>
<td>1.77%</td>
<td>3.73%</td>
<td>1.24%</td>
</tr>
<tr>
<td>17 Fishing and Fishing Products</td>
<td>0.05%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.02%</td>
<td>0.00%</td>
</tr>
<tr>
<td>18 Food Processing and Manufacturing</td>
<td>1.42%</td>
<td>8.55%</td>
<td>5.55%</td>
<td>8.04%</td>
<td>1.22%</td>
<td>10.03%</td>
</tr>
<tr>
<td>19 Footwear</td>
<td>0.00%</td>
<td>0.04%</td>
<td>0.00%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>20 Forestry</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.02%</td>
<td>0.04%</td>
<td>0.01%</td>
<td>0.02%</td>
</tr>
<tr>
<td>21 Furniture</td>
<td>3.86%</td>
<td>0.33%</td>
<td>0.16%</td>
<td>2.24%</td>
<td>0.89%</td>
<td>1.38%</td>
</tr>
<tr>
<td>22 Hospitality and Tourism</td>
<td>1.87%</td>
<td>1.94%</td>
<td>2.91%</td>
<td>4.11%</td>
<td>3.80%</td>
<td>3.34%</td>
</tr>
<tr>
<td>23 Information Technology and Analytical Instruments</td>
<td>1.01%</td>
<td>1.35%</td>
<td>1.44%</td>
<td>1.16%</td>
<td>0.71%</td>
<td>2.53%</td>
</tr>
<tr>
<td>24 Insurance Services</td>
<td>0.88%</td>
<td>4.97%</td>
<td>8.38%</td>
<td>1.83%</td>
<td>0.86%</td>
<td>0.38%</td>
</tr>
<tr>
<td>25 Jewelry and Precious Metals</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.10%</td>
</tr>
<tr>
<td>26 Leather and Related Products</td>
<td>0.37%</td>
<td>0.15%</td>
<td>0.02%</td>
<td>0.08%</td>
<td>0.28%</td>
<td>0.03%</td>
</tr>
<tr>
<td>27 Lighting and Electrical Equipment</td>
<td>0.60%</td>
<td>0.15%</td>
<td>0.23%</td>
<td>1.34%</td>
<td>0.25%</td>
<td>0.59%</td>
</tr>
<tr>
<td>28 Livestock Processing</td>
<td>0.60%</td>
<td>3.83%</td>
<td>0.05%</td>
<td>1.77%</td>
<td>0.88%</td>
<td>0.10%</td>
</tr>
<tr>
<td>29 Marketing, Design, and Publishing</td>
<td>0.60%</td>
<td>0.84%</td>
<td>4.25%</td>
<td>2.87%</td>
<td>2.20%</td>
<td>1.79%</td>
</tr>
<tr>
<td>Cluster Name</td>
<td>NCI</td>
<td>Appleton</td>
<td>Cedar Rapids</td>
<td>Lancaster</td>
<td>Wichita</td>
<td>York-Hanover</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>------</td>
<td>----------</td>
<td>--------------</td>
<td>-----------</td>
<td>---------</td>
<td>--------------</td>
</tr>
<tr>
<td>30 Medical Devices</td>
<td>0.43%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.40%</td>
<td>0.09%</td>
<td>0.52%</td>
</tr>
<tr>
<td>31 Metal Mining</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>32 Metalworking Technology</td>
<td>2.85%</td>
<td>5.16%</td>
<td>1.29%</td>
<td>1.17%</td>
<td>1.04%</td>
<td>1.92%</td>
</tr>
<tr>
<td>33 Music and Sound Recording</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.02%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>34 Nonmetal Mining</td>
<td>0.06%</td>
<td>0.39%</td>
<td>0.25%</td>
<td>0.25%</td>
<td>0.09%</td>
<td>0.37%</td>
</tr>
<tr>
<td>35 Oil and Gas Production and Transportation</td>
<td>0.04%</td>
<td>0.06%</td>
<td>0.02%</td>
<td>0.04%</td>
<td>2.30%</td>
<td>0.12%</td>
</tr>
<tr>
<td>36 Paper and Packaging</td>
<td>0.92%</td>
<td>6.19%</td>
<td>0.93%</td>
<td>0.79%</td>
<td>0.17%</td>
<td>3.91%</td>
</tr>
<tr>
<td>37 Performing Arts</td>
<td>0.63%</td>
<td>0.78%</td>
<td>0.39%</td>
<td>1.32%</td>
<td>0.30%</td>
<td>0.18%</td>
</tr>
<tr>
<td>38 Plastics</td>
<td>5.49%</td>
<td>2.73%</td>
<td>0.78%</td>
<td>3.19%</td>
<td>2.70%</td>
<td>3.03%</td>
</tr>
<tr>
<td>39 Printing Services</td>
<td>0.73%</td>
<td>3.95%</td>
<td>1.03%</td>
<td>5.19%</td>
<td>1.11%</td>
<td>3.80%</td>
</tr>
<tr>
<td>40 Production Technology and Heavy Machinery</td>
<td>2.44%</td>
<td>5.22%</td>
<td>2.04%</td>
<td>3.99%</td>
<td>6.62%</td>
<td>5.61%</td>
</tr>
<tr>
<td>41 Recreational and Small Electric Goods</td>
<td>0.76%</td>
<td>0.13%</td>
<td>0.14%</td>
<td>0.12%</td>
<td>0.14%</td>
<td>3.56%</td>
</tr>
<tr>
<td>42 Textile Manufacturing</td>
<td>0.24%</td>
<td>0.49%</td>
<td>0.04%</td>
<td>0.22%</td>
<td>0.09%</td>
<td>0.40%</td>
</tr>
<tr>
<td>43 Tobacco</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.21%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>44 Trailers, Motor Homes, and Appliances</td>
<td>18.21%</td>
<td>0.04%</td>
<td>0.11%</td>
<td>0.49%</td>
<td>0.06%</td>
<td>0.32%</td>
</tr>
<tr>
<td>45 Transportation and Logistics</td>
<td>2.08%</td>
<td>6.73%</td>
<td>11.14%</td>
<td>2.10%</td>
<td>2.81%</td>
<td>3.60%</td>
</tr>
<tr>
<td>46 Upstream Chemical Products</td>
<td>0.30%</td>
<td>0.02%</td>
<td>1.63%</td>
<td>0.01%</td>
<td>0.71%</td>
<td>0.42%</td>
</tr>
<tr>
<td>47 Upstream Metal Manufacturing</td>
<td>3.00%</td>
<td>0.54%</td>
<td>0.68%</td>
<td>2.01%</td>
<td>0.40%</td>
<td>2.43%</td>
</tr>
<tr>
<td>48 Video Production and Distribution</td>
<td>0.03%</td>
<td>0.04%</td>
<td>0.15%</td>
<td>0.05%</td>
<td>0.09%</td>
<td>0.01%</td>
</tr>
<tr>
<td>49 Vulcanized and Fired Materials</td>
<td>1.21%</td>
<td>0.42%</td>
<td>0.16%</td>
<td>1.12%</td>
<td>0.25%</td>
<td>1.59%</td>
</tr>
<tr>
<td>50 Water Transportation</td>
<td>1.51%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
<tr>
<td>51 Wood Products</td>
<td>2.67%</td>
<td>1.57%</td>
<td>0.64%</td>
<td>1.94%</td>
<td>0.48%</td>
<td>0.84%</td>
</tr>
</tbody>
</table>

Source: U.S. Cluster Mapping Project (http://clustermapping.us/)
<table>
<thead>
<tr>
<th>Major Occupation Group Title</th>
<th>Employment Number</th>
<th>Percentage</th>
<th>LQ</th>
<th>Average Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Occupations</td>
<td>245,430</td>
<td>100.00%</td>
<td>1.00</td>
<td>$39,431</td>
</tr>
<tr>
<td>Management Occupations</td>
<td>10,730</td>
<td>4.37%</td>
<td>0.88</td>
<td>$92,370</td>
</tr>
<tr>
<td>Business and Financial Operations Occupations</td>
<td>7,430</td>
<td>3.03%</td>
<td>0.60</td>
<td>$61,460</td>
</tr>
<tr>
<td>Computer and Mathematical Occupations</td>
<td>2,420</td>
<td>0.99%</td>
<td>0.35</td>
<td>$59,630</td>
</tr>
<tr>
<td>Architecture and Engineering Occupations</td>
<td>3,440</td>
<td>1.40%</td>
<td>0.78</td>
<td>$64,290</td>
</tr>
<tr>
<td>Life, Physical, and Social Science Occupations</td>
<td>1,130</td>
<td>0.46%</td>
<td>0.54</td>
<td>$51,770</td>
</tr>
<tr>
<td>Community and Social Service Occupinations</td>
<td>2,800</td>
<td>1.14%</td>
<td>0.80</td>
<td>$43,090</td>
</tr>
<tr>
<td>Legal Occupations</td>
<td>930</td>
<td>0.38%</td>
<td>0.49</td>
<td>$73,810</td>
</tr>
<tr>
<td>Education, Training, and Library Occupations</td>
<td>13,810</td>
<td>5.62%</td>
<td>0.90</td>
<td>$49,770</td>
</tr>
<tr>
<td>Arts, Design, Entertainment, Sports, and Media Occupations</td>
<td>2,620</td>
<td>1.07%</td>
<td>0.80</td>
<td>$43,570</td>
</tr>
<tr>
<td>Healthcare Practitioners and Technical Occupations</td>
<td>11,910</td>
<td>4.85%</td>
<td>0.83</td>
<td>$71,400</td>
</tr>
<tr>
<td>Healthcare Support Occupations</td>
<td>5,790</td>
<td>2.36%</td>
<td>0.81</td>
<td>$27,230</td>
</tr>
<tr>
<td>Protective Service Occupations</td>
<td>4,390</td>
<td>1.79%</td>
<td>0.73</td>
<td>$39,050</td>
</tr>
<tr>
<td>Food Preparation and Serving Related Occupations</td>
<td>20,410</td>
<td>8.31%</td>
<td>0.91</td>
<td>$20,810</td>
</tr>
<tr>
<td>Building and Grounds Cleaning and Maintenance Occupations</td>
<td>6,320</td>
<td>2.57%</td>
<td>0.80</td>
<td>$25,960</td>
</tr>
<tr>
<td>Personal Care and Service Occupations</td>
<td>6,610</td>
<td>2.69%</td>
<td>0.88</td>
<td>$22,390</td>
</tr>
<tr>
<td>Sales and Related Occupations</td>
<td>22,250</td>
<td>9.06%</td>
<td>0.86</td>
<td>$36,690</td>
</tr>
<tr>
<td>Office and Administrative Support Occupations</td>
<td>32,860</td>
<td>13.38%</td>
<td>0.84</td>
<td>$32,370</td>
</tr>
<tr>
<td>Farming, Fishing, and Forestry Occupictions</td>
<td>260</td>
<td>0.11%</td>
<td>0.32</td>
<td>$25,750</td>
</tr>
<tr>
<td>Construction and Extraction Occupations</td>
<td>6,850</td>
<td>2.79%</td>
<td>0.71</td>
<td>$45,690</td>
</tr>
<tr>
<td>Installation, Maintenance, and Repair Occupations</td>
<td>10,160</td>
<td>4.14%</td>
<td>1.07</td>
<td>$39,640</td>
</tr>
<tr>
<td>Production Occupations</td>
<td>53,660</td>
<td>21.85%</td>
<td>3.31</td>
<td>$31,610</td>
</tr>
<tr>
<td>Transportation and Material Moving Occupations</td>
<td>18,750</td>
<td>7.64%</td>
<td>1.12</td>
<td>$32,260</td>
</tr>
</tbody>
</table>

1Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas only - data not available at the county level
2Percentage of Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas total employment
3LQ (Location Quotient) is the ratio of an industry’s share of total employment in a location relative to its share of total national employment. The LQ measures the specialization or concentration of a cluster in a particular location relative to the national average. An LQ > 1 indicates a higher than average cluster concentration in a location.

### Table B-5: Employment Distribution by Major Occupational Category

**Northcentral Indiana Region and Benchmark Metropolitan Areas**

<table>
<thead>
<tr>
<th>Major Occupational Category Code and Title</th>
<th>NCI</th>
<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td>11-0000 Management</td>
<td>4.37%</td>
<td>4.38%</td>
<td>6.80%</td>
<td>3.35%</td>
<td>4.36%</td>
<td>3.40%</td>
</tr>
<tr>
<td>13-0000 Business and Financial Operations</td>
<td>3.03%</td>
<td>4.44%</td>
<td>5.14%</td>
<td>3.62%</td>
<td>4.52%</td>
<td>3.78%</td>
</tr>
<tr>
<td>15-0000 Computer and Mathematical</td>
<td>0.99%</td>
<td>1.73%</td>
<td>4.30%</td>
<td>1.63%</td>
<td>2.10%</td>
<td>1.27%</td>
</tr>
<tr>
<td>17-0000 Architecture and Engineering</td>
<td>1.40%</td>
<td>1.62%</td>
<td>2.20%</td>
<td>1.59%</td>
<td>2.52%</td>
<td>2.05%</td>
</tr>
<tr>
<td>19-0000 Life, Physical, and Social Science</td>
<td>0.46%</td>
<td>0.43%</td>
<td>0.35%</td>
<td>0.43%</td>
<td>0.39%</td>
<td>0.45%</td>
</tr>
<tr>
<td>21-0000 Community and Social Service</td>
<td>1.14%</td>
<td>0.94%</td>
<td>1.62%</td>
<td>1.38%</td>
<td>1.34%</td>
<td>1.50%</td>
</tr>
<tr>
<td>23-0000 Legal</td>
<td>0.38%</td>
<td>0.38%</td>
<td>0.57%</td>
<td>0.29%</td>
<td>0.53%</td>
<td>0.35%</td>
</tr>
<tr>
<td>25-0000 Education, Training, and Library</td>
<td>5.62%</td>
<td>5.02%</td>
<td>6.05%</td>
<td>4.71%</td>
<td>6.18%</td>
<td>5.49%</td>
</tr>
<tr>
<td>27-0000 Arts, Design, Entertainment, Sports, and Media</td>
<td>1.07%</td>
<td>1.17%</td>
<td>1.04%</td>
<td>1.21%</td>
<td>1.23%</td>
<td>0.85%</td>
</tr>
<tr>
<td>29-0000 Healthcare Practitioners and Technical</td>
<td>4.85%</td>
<td>4.58%</td>
<td>4.95%</td>
<td>5.49%</td>
<td>5.55%</td>
<td>6.13%</td>
</tr>
<tr>
<td>31-0000 Healthcare Support</td>
<td>2.36%</td>
<td>2.51%</td>
<td>2.57%</td>
<td>3.63%</td>
<td>3.02%</td>
<td>2.61%</td>
</tr>
<tr>
<td>33-0000 Protective Service</td>
<td>1.79%</td>
<td>1.43%</td>
<td>1.58%</td>
<td>0.98%</td>
<td>2.00%</td>
<td>1.56%</td>
</tr>
<tr>
<td>35-0000 Food Preparation and Serving Related</td>
<td>8.31%</td>
<td>8.91%</td>
<td>7.62%</td>
<td>9.17%</td>
<td>8.51%</td>
<td>8.73%</td>
</tr>
<tr>
<td>37-0000 Building and Grounds Cleaning and Maintenance</td>
<td>2.57%</td>
<td>2.42%</td>
<td>2.71%</td>
<td>3.02%</td>
<td>2.82%</td>
<td>2.74%</td>
</tr>
<tr>
<td>39-0000 Personal Care and Service</td>
<td>2.69%</td>
<td>3.25%</td>
<td>2.28%</td>
<td>3.22%</td>
<td>3.42%</td>
<td>2.46%</td>
</tr>
<tr>
<td>41-0000 Sales and Related</td>
<td>9.06%</td>
<td>12.87%</td>
<td>9.37%</td>
<td>11.30%</td>
<td>10.23%</td>
<td>10.05%</td>
</tr>
<tr>
<td>43-0000 Office and Administrative Support</td>
<td>13.38%</td>
<td>14.63%</td>
<td>14.95%</td>
<td>15.12%</td>
<td>16.24%</td>
<td>15.11%</td>
</tr>
<tr>
<td>45-0000 Farming, Fishing, and Forestry</td>
<td>0.11%</td>
<td>0.12%</td>
<td>0.11%</td>
<td>0.34%</td>
<td>0.08%</td>
<td>0.03%</td>
</tr>
<tr>
<td>47-0000 Construction and Extraction</td>
<td>2.79%</td>
<td>4.41%</td>
<td>4.33%</td>
<td>5.39%</td>
<td>4.52%</td>
<td>4.15%</td>
</tr>
<tr>
<td>49-0000 Installation, Maintenance, and Repair</td>
<td>4.14%</td>
<td>4.00%</td>
<td>4.37%</td>
<td>4.24%</td>
<td>4.77%</td>
<td>4.61%</td>
</tr>
<tr>
<td>51-0000 Production</td>
<td>21.85%</td>
<td>13.18%</td>
<td>7.04%</td>
<td>10.78%</td>
<td>10.13%</td>
<td>11.69%</td>
</tr>
<tr>
<td>53-0000 Transportation and Material Moving</td>
<td>7.64%</td>
<td>7.58%</td>
<td>10.04%</td>
<td>9.13%</td>
<td>5.53%</td>
<td>10.99%</td>
</tr>
</tbody>
</table>

1Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas only - data not available at the county level

### Table B-6: Percentage of Employment by Major Occupational Group in National Quartiles of Average Annual Pay

**Northcentral Indiana Region and Benchmark Metropolitan Areas**

<table>
<thead>
<tr>
<th>Major Occupational Category Code &amp; Title</th>
<th>NCI</th>
<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>National Highest Quartile of Average Annual Pay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11-0000 Management</td>
<td>4.37%</td>
<td>4.38%</td>
<td>6.80%</td>
<td>3.35%</td>
<td>4.36%</td>
<td>3.40%</td>
</tr>
<tr>
<td>23-0000 Legal</td>
<td>0.38%</td>
<td>0.38%</td>
<td>0.57%</td>
<td>0.29%</td>
<td>0.53%</td>
<td>0.35%</td>
</tr>
<tr>
<td>15-0000 Computer and Mathematical</td>
<td>0.99%</td>
<td>1.73%</td>
<td>4.30%</td>
<td>1.63%</td>
<td>2.10%</td>
<td>1.27%</td>
</tr>
<tr>
<td>17-0000 Architecture and Engineering</td>
<td>1.40%</td>
<td>1.62%</td>
<td>2.20%</td>
<td>1.59%</td>
<td>2.52%</td>
<td>2.05%</td>
</tr>
<tr>
<td>29-0000 Healthcare Practitioners and Technical</td>
<td>4.85%</td>
<td>4.58%</td>
<td>4.95%</td>
<td>5.49%</td>
<td>5.55%</td>
<td>6.13%</td>
</tr>
<tr>
<td>13-0000 Business and Financial Operations</td>
<td>3.03%</td>
<td>4.44%</td>
<td>5.14%</td>
<td>3.62%</td>
<td>4.52%</td>
<td>3.78%</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>15.01%</td>
<td>17.14%</td>
<td>23.96%</td>
<td>15.96%</td>
<td>19.59%</td>
<td>16.99%</td>
</tr>
<tr>
<td><strong>National Upper Middle Quartile of Average Annual Pay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19-0000 Life, Physical, and Social Science</td>
<td>0.46%</td>
<td>0.43%</td>
<td>0.35%</td>
<td>0.43%</td>
<td>0.39%</td>
<td>0.45%</td>
</tr>
<tr>
<td>27-0000 Arts, Design, Entertainment, Sports, and Media</td>
<td>1.07%</td>
<td>1.17%</td>
<td>1.04%</td>
<td>1.21%</td>
<td>1.23%</td>
<td>0.85%</td>
</tr>
<tr>
<td>25-0000 Education, Training, and Library</td>
<td>5.62%</td>
<td>5.02%</td>
<td>6.05%</td>
<td>4.71%</td>
<td>6.18%</td>
<td>5.49%</td>
</tr>
<tr>
<td>47-0000 Construction and Extraction</td>
<td>2.79%</td>
<td>4.41%</td>
<td>4.33%</td>
<td>5.39%</td>
<td>4.52%</td>
<td>4.15%</td>
</tr>
<tr>
<td>21-0000 Community and Social Service</td>
<td>1.14%</td>
<td>0.94%</td>
<td>1.62%</td>
<td>1.38%</td>
<td>1.34%</td>
<td>1.50%</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>11.08%</td>
<td>11.97%</td>
<td>13.39%</td>
<td>13.12%</td>
<td>13.66%</td>
<td>12.44%</td>
</tr>
<tr>
<td><strong>National Lower Middle Quartile of Average Annual Pay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>49-0000 Installation, Maintenance, and Repair</td>
<td>4.14%</td>
<td>4.00%</td>
<td>4.37%</td>
<td>4.24%</td>
<td>4.77%</td>
<td>4.61%</td>
</tr>
<tr>
<td>33-0000 Protective Service</td>
<td>1.79%</td>
<td>1.43%</td>
<td>1.58%</td>
<td>0.98%</td>
<td>2.00%</td>
<td>1.56%</td>
</tr>
<tr>
<td>41-0000 Sales and Related</td>
<td>9.06%</td>
<td>12.87%</td>
<td>9.37%</td>
<td>11.30%</td>
<td>10.23%</td>
<td>10.05%</td>
</tr>
<tr>
<td>43-0000 Office and Administrative Support</td>
<td>13.38%</td>
<td>14.63%</td>
<td>14.95%</td>
<td>15.12%</td>
<td>16.24%</td>
<td>15.11%</td>
</tr>
<tr>
<td>51-0000 Production</td>
<td>21.85%</td>
<td>13.18%</td>
<td>7.04%</td>
<td>10.78%</td>
<td>10.13%</td>
<td>11.69%</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>50.22%</td>
<td>46.11%</td>
<td>37.32%</td>
<td>42.42%</td>
<td>43.37%</td>
<td>43.02%</td>
</tr>
<tr>
<td><strong>National Lowest Quartile of Average Annual Pay</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>35-0000 Food Preparation and Serving Related</td>
<td>8.31%</td>
<td>8.91%</td>
<td>7.62%</td>
<td>9.17%</td>
<td>8.51%</td>
<td>8.73%</td>
</tr>
<tr>
<td>39-0000 Personal Care and Service</td>
<td>2.69%</td>
<td>3.25%</td>
<td>2.28%</td>
<td>3.22%</td>
<td>3.42%</td>
<td>2.46%</td>
</tr>
<tr>
<td>45-0000 Farming, Fishing, and Forestry</td>
<td>0.11%</td>
<td>0.12%</td>
<td>0.11%</td>
<td>0.34%</td>
<td>0.08%</td>
<td>0.03%</td>
</tr>
<tr>
<td>37-0000 Building and Grounds Cleaning and Maintenance</td>
<td>2.57%</td>
<td>2.42%</td>
<td>2.71%</td>
<td>3.02%</td>
<td>2.82%</td>
<td>2.74%</td>
</tr>
<tr>
<td>31-0000 Healthcare Support</td>
<td>2.36%</td>
<td>2.51%</td>
<td>2.57%</td>
<td>3.63%</td>
<td>3.02%</td>
<td>2.61%</td>
</tr>
<tr>
<td>53-0000 Transportation and Material Moving</td>
<td>7.64%</td>
<td>7.58%</td>
<td>10.04%</td>
<td>9.13%</td>
<td>5.53%</td>
<td>10.99%</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>23.68%</td>
<td>24.78%</td>
<td>25.33%</td>
<td>28.51%</td>
<td>23.38%</td>
<td>27.55%</td>
</tr>
</tbody>
</table>

1Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas only - data not available at the county level

<table>
<thead>
<tr>
<th>Production Occupation Title</th>
<th>Employment</th>
<th>Average Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>51-1011 First-Line Supervisors of Production and Operating Workers</td>
<td>2,600</td>
<td>$52,100</td>
</tr>
<tr>
<td>51-2022 Electrical and Electronic Equipment Assemblers</td>
<td>710</td>
<td>$26,985</td>
</tr>
<tr>
<td>51-2041 Structural Metal Fabricators and Fitters</td>
<td>400</td>
<td>$40,065</td>
</tr>
<tr>
<td>51-2091 Fiberglass Laminators and Fabricators</td>
<td>1,230</td>
<td>$28,410</td>
</tr>
<tr>
<td>51-2092 Team Assemblers</td>
<td>14,270</td>
<td>$29,855</td>
</tr>
<tr>
<td>51-2099 Assemblers and Fabricators, All Other</td>
<td>3,440</td>
<td>$25,465</td>
</tr>
<tr>
<td>51-3011 Bakers</td>
<td>270</td>
<td>$23,985</td>
</tr>
<tr>
<td>51-3021 Butchers and Meat Cutters</td>
<td>220</td>
<td>$28,015</td>
</tr>
<tr>
<td>51-3092 Food Batchmakers</td>
<td>190</td>
<td>$28,925</td>
</tr>
<tr>
<td>51-3093 Food Cooking Machine Operators and Tenders</td>
<td>110</td>
<td>$24,290</td>
</tr>
<tr>
<td>51-4011 Computer-Controlled Machine Tool Operators</td>
<td>960</td>
<td>$33,110</td>
</tr>
<tr>
<td>51-4012 CNC Machine Tool Programmers</td>
<td>140</td>
<td>$43,730</td>
</tr>
<tr>
<td>51-4021 Extruding and Drawing Machine Operators</td>
<td>1,060</td>
<td>$30,565</td>
</tr>
<tr>
<td>51-4023 Rolling Machine Operators</td>
<td>320</td>
<td>$45,630</td>
</tr>
<tr>
<td>51-4031 Cutting, Punching &amp; Press Machine Operators</td>
<td>1,750</td>
<td>$27,725</td>
</tr>
<tr>
<td>51-4033 Grinding, Polishing and Buffing Machine Operators</td>
<td>300</td>
<td>$32,450</td>
</tr>
<tr>
<td>51-4034 Lathe and Turning Machine Tool Operators</td>
<td>280</td>
<td>$34,250</td>
</tr>
<tr>
<td>51-4035 Milling and Planing Machine Operators</td>
<td>60</td>
<td>$30,095</td>
</tr>
<tr>
<td>51-4041 Machinists</td>
<td>1,690</td>
<td>$38,090</td>
</tr>
<tr>
<td>51-4061 Model Makers, Metal and Plastic</td>
<td>40</td>
<td>$48,130</td>
</tr>
<tr>
<td>51-4072 Molding, Coremaking and Casting Machine Operators</td>
<td>1,110</td>
<td>$30,635</td>
</tr>
<tr>
<td>51-4081 Multiple Machine Tool Operators</td>
<td>370</td>
<td>$37,460</td>
</tr>
<tr>
<td>51-4111 Tool and Die Makers</td>
<td>410</td>
<td>$48,800</td>
</tr>
<tr>
<td>51-4121 Welders, Cutters, Solderers, and Brazers</td>
<td>2,690</td>
<td>$32,675</td>
</tr>
<tr>
<td>51-4122 Welding, Soldering and Brazing Machine Operators</td>
<td>190</td>
<td>$30,750</td>
</tr>
<tr>
<td>51-4191 Heat Treating Equipment Operators</td>
<td>40</td>
<td>$39,550</td>
</tr>
<tr>
<td>51-4193 Plating and Coating Machine Operators</td>
<td>270</td>
<td>$28,540</td>
</tr>
<tr>
<td>51-4199 Metal Workers and Plastic Workers, All Other</td>
<td>250</td>
<td>$28,610</td>
</tr>
<tr>
<td>51-5112 Printing Press Operators</td>
<td>170</td>
<td>$35,250</td>
</tr>
<tr>
<td>51-6011 Laundry and Dry-Cleaning Workers</td>
<td>400</td>
<td>$19,645</td>
</tr>
<tr>
<td>Production Occupation Title</td>
<td>Employment</td>
<td>Average Pay</td>
</tr>
<tr>
<td>-----------------------------------------------------------------</td>
<td>------------</td>
<td>-------------</td>
</tr>
<tr>
<td>51-6031 Sewing Machine Operators</td>
<td>740</td>
<td>$23,925</td>
</tr>
<tr>
<td>51-6062 Textile Cutting Machine Operators</td>
<td>130</td>
<td>$27,420</td>
</tr>
<tr>
<td>51-6091 Extruding and Forming Machine Operators</td>
<td>90</td>
<td>$34,490</td>
</tr>
<tr>
<td>51-6093 Upholsterers</td>
<td>660</td>
<td>$28,340</td>
</tr>
<tr>
<td>51-7011 Cabinetmakers and Bench Carpenters</td>
<td>1,940</td>
<td>$41,410</td>
</tr>
<tr>
<td>51-7021 Furniture Finishers</td>
<td>130</td>
<td>$27,630</td>
</tr>
<tr>
<td>51-7041 Sawing Machine Operators, Wood</td>
<td>220</td>
<td>$27,970</td>
</tr>
<tr>
<td>51-7042 Woodworking Machine Operators, Except Sawing</td>
<td>710</td>
<td>$27,320</td>
</tr>
<tr>
<td>51-8031 Water and Wastewater Treatment Plant Operators</td>
<td>180</td>
<td>$40,050</td>
</tr>
<tr>
<td>51-9011 Chemical Equipment Operators and Tenders</td>
<td>80</td>
<td>$26,120</td>
</tr>
<tr>
<td>51-9022 Grinding and Polishing Workers, Hand</td>
<td>360</td>
<td>$27,450</td>
</tr>
<tr>
<td>51-9023 Mixing and Blending Machine Operators</td>
<td>350</td>
<td>$34,650</td>
</tr>
<tr>
<td>51-9031 Cutters and Trimmers, Hand</td>
<td>50</td>
<td>$29,790</td>
</tr>
<tr>
<td>51-9032 Cutting and Slicing Machine Operators</td>
<td>420</td>
<td>$32,775</td>
</tr>
<tr>
<td>51-9041 Extruding, etc. Machine Operators</td>
<td>80</td>
<td>$31,935</td>
</tr>
<tr>
<td>51-9061 Inspectors, Testers, etc.</td>
<td>1,900</td>
<td>$35,270</td>
</tr>
<tr>
<td>51-9111 Packaging Machine Operators</td>
<td>1,030</td>
<td>$27,840</td>
</tr>
<tr>
<td>51-9121 Coating, Painting, etc. Machine Operators</td>
<td>700</td>
<td>$31,110</td>
</tr>
<tr>
<td>51-9122 Painters, Transportation Equipment</td>
<td>390</td>
<td>$40,890</td>
</tr>
<tr>
<td>51-9123 Painting, Coating, and Decorating Workers</td>
<td>60</td>
<td>$28,660</td>
</tr>
<tr>
<td>51-9151 Photographic Process Workers</td>
<td>70</td>
<td>$27,230</td>
</tr>
<tr>
<td>51-9191 Adhesive Bonding Machine Operators and Tenders</td>
<td>450</td>
<td>$27,440</td>
</tr>
<tr>
<td>51-9192 Cleaning and Metal Pickling Equipment Operators</td>
<td>130</td>
<td>$26,650</td>
</tr>
<tr>
<td>51-9195 Molders, Shapers, etc., Except Metal and Plastic</td>
<td>50</td>
<td>$30,300</td>
</tr>
<tr>
<td>51-9196 Paper Goods Machine Operators</td>
<td>230</td>
<td>$33,380</td>
</tr>
<tr>
<td>51-9198 Helpers - Production Workers</td>
<td>4,010</td>
<td>$25,660</td>
</tr>
<tr>
<td>51-9199 Production Workers, All Other</td>
<td>470</td>
<td>$29,415</td>
</tr>
</tbody>
</table>

1Elkhart-Goshen & South Bend-Mishawaka Metropolitan Statistical Areas only - data not available at the county level
2Percentage of Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas total employment

<table>
<thead>
<tr>
<th>Occupation Code and Title</th>
<th>Entry Experience</th>
<th>Typical OJT Needed</th>
<th>% of Employment²</th>
</tr>
</thead>
<tbody>
<tr>
<td>31-1011 Home Health Aides</td>
<td>None</td>
<td>Short-term</td>
<td>0.252%</td>
</tr>
<tr>
<td>33-9091 Crossing Guards</td>
<td>None</td>
<td>Short-term</td>
<td>0.049%</td>
</tr>
<tr>
<td>35-2012 Cooks, Institution &amp; Cafeteria</td>
<td>None</td>
<td>Short-term</td>
<td>0.265%</td>
</tr>
<tr>
<td>35-2014 Cooks, Restaurant</td>
<td>Less than 5 years</td>
<td>Moderate-term</td>
<td>0.741%</td>
</tr>
<tr>
<td>35-2021 Food Preparation Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.693%</td>
</tr>
<tr>
<td>35-3011 Bartenders</td>
<td>None</td>
<td>Short-term</td>
<td>0.355%</td>
</tr>
<tr>
<td>35-3021 Combined Food Preparation &amp; Serving Wrkers</td>
<td>None</td>
<td>Short-term</td>
<td>2.922%</td>
</tr>
<tr>
<td>35-3022 Counter Attendants, Cafeteria, etc</td>
<td>None</td>
<td>Short-term</td>
<td>0.212%</td>
</tr>
<tr>
<td>35-3031 Waiters &amp; Waitresses</td>
<td>None</td>
<td>Short-term</td>
<td>1.668%</td>
</tr>
<tr>
<td>35-3041 Food Servers, Nonrestaurant</td>
<td>None</td>
<td>Short-term</td>
<td>0.154%</td>
</tr>
<tr>
<td>35-9011 Dining Room &amp; Cafeteria Attendants</td>
<td>None</td>
<td>Short-term</td>
<td>0.335%</td>
</tr>
<tr>
<td>35-9021 Dishwashers</td>
<td>None</td>
<td>Short-term</td>
<td>0.335%</td>
</tr>
<tr>
<td>35-9031 Hosts &amp; Hostesses, Restaurant, etc</td>
<td>None</td>
<td>None</td>
<td>0.305%</td>
</tr>
<tr>
<td>37-2011 Janitors &amp; Cleaners, Exc. Maids &amp; Hskpg Cleaners</td>
<td>None</td>
<td>Short-term</td>
<td>1.276%</td>
</tr>
<tr>
<td>37-2012 Maids &amp; Housekeeping Cleaners</td>
<td>None</td>
<td>Short-term</td>
<td>0.644%</td>
</tr>
<tr>
<td>37-3011 Landscaping &amp; Groundskeeping Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.596%</td>
</tr>
<tr>
<td>39-3031 Ushers, Lobby Attendants &amp; Ticket Takers</td>
<td>None</td>
<td>Short-term</td>
<td>0.013%</td>
</tr>
<tr>
<td>39-3091 Amusement &amp; Recreation Attendants</td>
<td>None</td>
<td>Short-term</td>
<td>0.163%</td>
</tr>
<tr>
<td>39-9021 Personal Care Aides</td>
<td>None</td>
<td>Short-term</td>
<td>0.984%</td>
</tr>
<tr>
<td>41-2011 Cashiers</td>
<td>None</td>
<td>Short-term</td>
<td>2.295%</td>
</tr>
<tr>
<td>41-2021 Counter &amp; Rental Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.415%</td>
</tr>
<tr>
<td>41-2022 Parts Salespersons</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.221%</td>
</tr>
<tr>
<td>41-2031 Retail Salespersons</td>
<td>None</td>
<td>Short-term</td>
<td>3.032%</td>
</tr>
<tr>
<td>43-5081 Stock Clerks &amp; Order Fillers</td>
<td>None</td>
<td>Short-term</td>
<td>1.598%</td>
</tr>
<tr>
<td>45-2092 Farmworkers &amp; Laborers, Crop</td>
<td>None</td>
<td>Short-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>45-2093 Farmworkers, Animals</td>
<td>None</td>
<td>Short-term</td>
<td>0.031%</td>
</tr>
<tr>
<td>47-2051 Cement Masons &amp; Concrete Finishers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>47-2061 Construction Laborers</td>
<td>None</td>
<td>Short-term</td>
<td>0.154%</td>
</tr>
<tr>
<td>47-2081 Drywall &amp; Ceiling Tile Installers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>47-2141 Painters, Construction &amp; Maintenance</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>47-2181 Roofers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.093%</td>
</tr>
<tr>
<td>51-3011 Bakers</td>
<td>None</td>
<td>Long-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>51-3021 Butchers &amp; Meat Cutters</td>
<td>None</td>
<td>Long-term</td>
<td>0.097%</td>
</tr>
<tr>
<td>51-6011 Laundry &amp; Dry-Cleaning Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.177%</td>
</tr>
<tr>
<td>51-6031 Sewing Machine Operators</td>
<td>None</td>
<td>Short-term</td>
<td>0.327%</td>
</tr>
<tr>
<td>51-9022 Grinding &amp; Polishing Wrkrs, Hand</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.159%</td>
</tr>
<tr>
<td>51-9031 Cutters &amp; Trimmers, Hand</td>
<td>None</td>
<td>Short-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>51-9123 Painting, Coating &amp; Decorating Wrkrs</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>51-9192 Cleaning &amp; Metal Pickling Equip Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>51-9198 Helpers--Production Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>1.770%</td>
</tr>
<tr>
<td>53-3041 Taxi Drivers &amp; Chauffeurs</td>
<td>None</td>
<td>Short-term</td>
<td>0.071%</td>
</tr>
<tr>
<td>53-3099 Motor Vehicle Operators, All Other</td>
<td>None</td>
<td>Short-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>53-6031 Automotive &amp; Watercraft Service Attendants</td>
<td>None</td>
<td>Short-term</td>
<td>0.088%</td>
</tr>
<tr>
<td>53-7011 Conveyor Operators &amp; Tenders</td>
<td>None</td>
<td>Short-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>53-7051 Industrial Truck &amp; Tractor Operators</td>
<td>None</td>
<td>Short-term</td>
<td>0.622%</td>
</tr>
<tr>
<td>53-7061 Cleaners of Vehicles &amp; Equipment</td>
<td>None</td>
<td>Short-term</td>
<td>0.203%</td>
</tr>
<tr>
<td>53-7062 Laborers &amp; Material Movers, Hand</td>
<td>None</td>
<td>Short-term</td>
<td>1.924%</td>
</tr>
<tr>
<td>53-7064 Packers &amp; Packagers, Hand</td>
<td>None</td>
<td>Short-term</td>
<td>0.777%</td>
</tr>
<tr>
<td>53-7081 Refuse &amp; Recyclable Material Collectors</td>
<td>None</td>
<td>Short-term</td>
<td>0.066%</td>
</tr>
<tr>
<td><strong>Total No Formal Education Credential</strong></td>
<td></td>
<td></td>
<td><strong>26.526%</strong></td>
</tr>
</tbody>
</table>

<p>| High School Diploma                                           |                  |                    |                 |
| 11-3071 Transportation, Storage &amp; Distribution Managers       | 5 years or more   | None               | 0.097%          |
| 11-9051 Food Service Managers                                 | Less than 5 years | None               | 0.119%          |
| 11-9081 Lodging Managers                                     | Less than 5 years | None               | 0.013%          |
| 11-9141 Property &amp; Real Estate Managers                      | Less than 5 years | None               | 0.093%          |
| 13-1031 Claims Adjusters, Examiners &amp; Investigators           | None             | Long-term          | 0.035%          |
| 13-2082 Tax Preparers                                         | None             | Moderate-term      | 0.022%          |
| 21-1093 Social &amp; Human Service Assistants                    | None             | Short-term         | 0.230%          |</p>
<table>
<thead>
<tr>
<th>Occupation Code and Title</th>
<th>Entry Experience</th>
<th>Typical OJT Needed</th>
<th>% of Employment ²</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-3021 Self-Enrichment Education Teachers</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.044%</td>
</tr>
<tr>
<td>27-1026 Merchandise Displayers &amp; Window Trimmers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>27-4021 Photographers</td>
<td>None</td>
<td>Long-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>29-2052 Pharmacy Technicians</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.216%</td>
</tr>
<tr>
<td>29-2081 Opticians, Dispensing</td>
<td>None</td>
<td>Long-term</td>
<td>0.044%</td>
</tr>
<tr>
<td>29-2099 Health Technologists &amp; Technicians, All Other</td>
<td>None</td>
<td>None</td>
<td>0.026%</td>
</tr>
<tr>
<td>31-1015 Orderlies</td>
<td>None</td>
<td>Short-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>31-9093 Medical Equipment Preparers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>31-9095 Pharmacy Aides</td>
<td>None</td>
<td>Short-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>31-9096 Veterinary Assistants &amp; Lab. Animal Caretakers</td>
<td>None</td>
<td>Short-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>31-9099 Healthcare Support Wrkrs, All Other</td>
<td>None</td>
<td>None</td>
<td>0.053%</td>
</tr>
<tr>
<td>33-1012 First-Line Supervisors of Police &amp; Detectives</td>
<td>Less than 5 years</td>
<td>Moderate-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>33-1099 First-Line Supervrs of Protectv Svc Wrkrs, Other</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.031%</td>
</tr>
<tr>
<td>33-3021 Detectives &amp; Criminal Investigators</td>
<td>Less than 5 years</td>
<td>Moderate-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>33-3051 Police &amp; Sheriff's Patrol Officers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.503%</td>
</tr>
<tr>
<td>33-9032 Security Guards</td>
<td>None</td>
<td>Short-term</td>
<td>0.463%</td>
</tr>
<tr>
<td>33-9093 Transportation Security Screeners</td>
<td>None</td>
<td>Short-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>33-9099 Protective Service Wrkrs, All Other</td>
<td>None</td>
<td>Short-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>35-1011 Chefs &amp; Head Cooks</td>
<td>5 years or more</td>
<td>None</td>
<td>0.044%</td>
</tr>
<tr>
<td>35-1012 First-Line Supervisors of Food Prep. &amp; Serving Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.534%</td>
</tr>
<tr>
<td>37-1011 First-Line Supervisors of Housekeeping Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>37-1012 First-Line Supervisors of Groundskeeping Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.062%</td>
</tr>
<tr>
<td>37-2021 Pest Control Wrkrs</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>39-1021 First-Line Supervisors of Personal Service Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.066%</td>
</tr>
<tr>
<td>39-2021 Nonfarm Animal Caretakers</td>
<td>None</td>
<td>Short-term</td>
<td>0.115%</td>
</tr>
<tr>
<td>39-4021 Funeral Attendants</td>
<td>None</td>
<td>Short-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>39-9011 Childcare Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.274%</td>
</tr>
<tr>
<td>39-9031 Fitness Trainers &amp; Aerobics Instructors</td>
<td>None</td>
<td>Short-term</td>
<td>0.154%</td>
</tr>
<tr>
<td>39-9032 Recreation Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.053%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>39-9041 Residential Advisors</td>
<td>None</td>
<td>Short-term</td>
<td>0.102%</td>
</tr>
<tr>
<td>41-1011 First-Line Supervisors of Retail Sales Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.861%</td>
</tr>
<tr>
<td>41-1012 First-Line Supervisors of Non-Retail Sales Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.199%</td>
</tr>
<tr>
<td>41-3011 Advertising Sales Agents</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.079%</td>
</tr>
<tr>
<td>41-3021 Insurance Sales Agents</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.163%</td>
</tr>
<tr>
<td>41-3099 Sales Representatives, Services, All Other</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.318%</td>
</tr>
<tr>
<td>41-4012 Sales Reps, Except Technical &amp; Scientific Products</td>
<td>None</td>
<td>Moderate-term</td>
<td>1.704%</td>
</tr>
<tr>
<td>41-9022 Real Estate Sales Agents</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>43-1011 First-Line Supervisors of Office &amp; Admin. Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.790%</td>
</tr>
<tr>
<td>43-2011 Switchboard Operators</td>
<td>None</td>
<td>Short-term</td>
<td>0.075%</td>
</tr>
<tr>
<td>43-3011 Bill &amp; Account Collectors</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.168%</td>
</tr>
<tr>
<td>43-3021 Billing &amp; Posting Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.362%</td>
</tr>
<tr>
<td>43-3051 Payroll &amp; Timekeeping Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.137%</td>
</tr>
<tr>
<td>43-3061 Procurement Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.031%</td>
</tr>
<tr>
<td>43-3071 Tellers</td>
<td>None</td>
<td>Short-term</td>
<td>0.349%</td>
</tr>
<tr>
<td>43-4031 Court, Municipal &amp; License Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.013%</td>
</tr>
<tr>
<td>43-4041 Credit Authorizers, Checkers &amp; Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>43-4051 Customer Service Representatives</td>
<td>None</td>
<td>Short-term</td>
<td>1.470%</td>
</tr>
<tr>
<td>43-4061 Eligibility Interviewers, Government Programs</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.044%</td>
</tr>
<tr>
<td>43-4071 File Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>43-4081 Hotel, Motel &amp; Resort Desk Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.154%</td>
</tr>
<tr>
<td>43-4111 Interviewers, Except Eligibility &amp; Loan</td>
<td>None</td>
<td>Short-term</td>
<td>0.225%</td>
</tr>
<tr>
<td>43-4121 Library Assistants, Clerical</td>
<td>None</td>
<td>Short-term</td>
<td>0.097%</td>
</tr>
<tr>
<td>43-4131 Loan Interviewers &amp; Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.097%</td>
</tr>
<tr>
<td>43-4141 New Accounts Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>43-4151 Order Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.230%</td>
</tr>
<tr>
<td>43-4171 Receptionists &amp; Information Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.649%</td>
</tr>
<tr>
<td>43-4199 Information &amp; Record Clerks, All Other</td>
<td>None</td>
<td>Short-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>43-5021 Couriers &amp; Messengers</td>
<td>None</td>
<td>Short-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment</td>
</tr>
<tr>
<td>-------------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>43-5031 Police, Fire &amp; Ambulance Dispatchers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.031%</td>
</tr>
<tr>
<td>43-5032 Dispatchers, Except Police, Fire &amp; Ambulance</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>43-5051 Postal Service Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>43-5052 Postal Service Mail Carriers</td>
<td>None</td>
<td>Short-term</td>
<td>0.212%</td>
</tr>
<tr>
<td>43-5053 Postal Service Wrkr</td>
<td>None</td>
<td>Short-term</td>
<td>0.053%</td>
</tr>
<tr>
<td>43-5061 Production, Planning &amp; Expediting Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.230%</td>
</tr>
<tr>
<td>43-5071 Shipping, Receiving &amp; Traffic Clerks</td>
<td>None</td>
<td>Short-term</td>
<td>1.134%</td>
</tr>
<tr>
<td>43-5111 Weighers, Measurers, etc.</td>
<td>None</td>
<td>Short-term</td>
<td>0.115%</td>
</tr>
<tr>
<td>43-6011 Executive Secretaries &amp; Administrative Assistants</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.410%</td>
</tr>
<tr>
<td>43-6012 Legal Secretaries</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>43-6013 Medical Secretaries</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.278%</td>
</tr>
<tr>
<td>43-6014 Secretaries &amp; Admin Assts, Exc. Legal, Med &amp; Exec</td>
<td>None</td>
<td>Short-term</td>
<td>1.342%</td>
</tr>
<tr>
<td>43-9021 Data Entry Keyers</td>
<td>None</td>
<td>Short-term</td>
<td>0.102%</td>
</tr>
<tr>
<td>43-9041 Insurance Claims &amp; Policy Processing Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.053%</td>
</tr>
<tr>
<td>43-9051 Mail Clerks, Except Postal Service</td>
<td>None</td>
<td>Short-term</td>
<td>0.049%</td>
</tr>
<tr>
<td>43-9061 Office Clerks, General</td>
<td>None</td>
<td>Short-term</td>
<td>1.916%</td>
</tr>
<tr>
<td>43-9199 Office &amp; Admin Support Wrkr, All Other</td>
<td>None</td>
<td>Short-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>47-1011 First-Line Superv of Construction Wrkrs</td>
<td>5 years or more</td>
<td>None</td>
<td>0.238%</td>
</tr>
<tr>
<td>47-2011 Brickmasons &amp; Blockmasons</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.057%</td>
</tr>
<tr>
<td>47-2031 Carpenters</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.388%</td>
</tr>
<tr>
<td>47-2073 Operating Eng. &amp; Construction Equip. Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.137%</td>
</tr>
<tr>
<td>47-2111 Electricians</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.397%</td>
</tr>
<tr>
<td>47-2152 Plumbers, Pipefitters &amp; Steamfitters</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.402%</td>
</tr>
<tr>
<td>47-2211 Sheet Metal Wrkr</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.084%</td>
</tr>
<tr>
<td>47-3013 Helpers--Electricians</td>
<td>None</td>
<td>Short-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>47-3015 Helpers--Pipelayers, Plumbers, etc</td>
<td>None</td>
<td>Short-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>47-4011 Construction &amp; Building Inspectors</td>
<td>5 years or more</td>
<td>Moderate-term</td>
<td>0.031%</td>
</tr>
<tr>
<td>47-4051 Highway Maintenance Wrkrs</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.062%</td>
</tr>
<tr>
<td>49-1011 First-Line Superv of Mechanics, etc</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.353%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>49-3021 Automotive Body &amp; Related Repairers</td>
<td>None</td>
<td>Long-term</td>
<td>0.102%</td>
</tr>
<tr>
<td>49-3031 Bus &amp; Truck Mechanics</td>
<td>None</td>
<td>Long-term</td>
<td>0.190%</td>
</tr>
<tr>
<td>49-3041 Farm Equipment Mechanics &amp; Service Technicians</td>
<td>None</td>
<td>Long-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>49-3042 Mobile Heavy Equip. Mech. &amp; Exc. Engines</td>
<td>None</td>
<td>Long-term</td>
<td>0.066%</td>
</tr>
<tr>
<td>49-3053 Outdoor Power Equip &amp; Small Engine Mechanics</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>49-3092 Recreational Vehicle Service Technicians</td>
<td>None</td>
<td>Long-term</td>
<td>0.150%</td>
</tr>
<tr>
<td>49-9041 Industrial Machinery Mechanics</td>
<td>None</td>
<td>Long-term</td>
<td>0.353%</td>
</tr>
<tr>
<td>49-9043 Maintenance Wrkr.s, Machinery</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.084%</td>
</tr>
<tr>
<td>49-9044 Millwrights</td>
<td>None</td>
<td>Apprenticeship</td>
<td>0.049%</td>
</tr>
<tr>
<td>49-9069 Precision Instrument &amp; Equipment Repairers, General</td>
<td>None</td>
<td>Long-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>49-9071 Maintenance &amp; Repair Wrkrs, General</td>
<td>None</td>
<td>Long-term</td>
<td>1.192%</td>
</tr>
<tr>
<td>49-9091 Coin, Vending &amp; Amusement Machine Repairers</td>
<td>None</td>
<td>Short-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>49-9098 Helpers--Installation &amp; Repair Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.066%</td>
</tr>
<tr>
<td>49-9099 Installation, Maintenance &amp; Repair Wrkrs, Other</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.084%</td>
</tr>
<tr>
<td>51-1011 First-Line Supervisors of Productn &amp; Oper. Wrkrs</td>
<td>Less than 5 years</td>
<td>None</td>
<td>1.148%</td>
</tr>
<tr>
<td>51-2022 Electrical &amp; Electronic Equipment Assemblers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.313%</td>
</tr>
<tr>
<td>51-2041 Structural Metal Fabricators &amp; Fitters</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.177%</td>
</tr>
<tr>
<td>51-2091 Fiberglass Laminators &amp; Fabricators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.543%</td>
</tr>
<tr>
<td>51-2092 Team Assemblers</td>
<td>None</td>
<td>Moderate-term</td>
<td>6.298%</td>
</tr>
<tr>
<td>51-2099 Assemblers &amp; Fabricators, All Other</td>
<td>None</td>
<td>Moderate-term</td>
<td>1.518%</td>
</tr>
<tr>
<td>51-3092 Food Batchmakers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.084%</td>
</tr>
<tr>
<td>51-3093 Food Cooking Machine Operators &amp; Tenders</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.049%</td>
</tr>
<tr>
<td>51-4011 Computer-Controlled Machine Tool Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.424%</td>
</tr>
<tr>
<td>51-4012 CNC Machine Tool Programmers</td>
<td>None</td>
<td>Long-term</td>
<td>0.062%</td>
</tr>
<tr>
<td>51-4021 Extruding &amp; Drawing Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.468%</td>
</tr>
<tr>
<td>51-4023 Rolling Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.141%</td>
</tr>
<tr>
<td>51-4031 Cutting, Punching &amp; Press Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.772%</td>
</tr>
<tr>
<td>51-4033 Grinding, Polishing &amp; Buffing Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.132%</td>
</tr>
<tr>
<td>51-4034 Lathe &amp; Turning Machine Tool Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.124%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>51-4035 Milling &amp; Planing Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>51-4041 Machinists</td>
<td>None</td>
<td>Long-term</td>
<td>0.746%</td>
</tr>
<tr>
<td>51-4061 Model Makers, Metal &amp; Plastic</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>51-4072 Molding, Coremaking &amp; Casting Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.490%</td>
</tr>
<tr>
<td>51-4081 Multiple Machine Tool Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.163%</td>
</tr>
<tr>
<td>51-4111 Tool &amp; Die Makers</td>
<td>None</td>
<td>Long-term</td>
<td>0.181%</td>
</tr>
<tr>
<td>51-4121 Welders, Cutters, Solderers &amp; Brazers</td>
<td>None</td>
<td>Moderate-term</td>
<td>1.187%</td>
</tr>
<tr>
<td>51-4122 Welding, Soldering &amp; Brazing Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.084%</td>
</tr>
<tr>
<td>51-4191 Heat Treating Equipment Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>51-4193 Plating &amp; Coating Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>51-4199 Metal Wrkrs &amp; Plastic Wrkrs, All Other</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.110%</td>
</tr>
<tr>
<td>51-5112 Printing Press Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.075%</td>
</tr>
<tr>
<td>51-6062 Textile Cutting Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>51-6091 Extruding &amp; Forming Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.040%</td>
</tr>
<tr>
<td>51-6093 Upholsterers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.291%</td>
</tr>
<tr>
<td>51-7011 Cabinetmakers &amp; Bench Carpenters</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.856%</td>
</tr>
<tr>
<td>51-7021 Furniture Finishers</td>
<td>None</td>
<td>Short-term</td>
<td>0.057%</td>
</tr>
<tr>
<td>51-7041 Sawing Machine Operators, Wood</td>
<td>None</td>
<td>Short-term</td>
<td>0.097%</td>
</tr>
<tr>
<td>51-7042 Woodworking Machine Operators, Except Sawing</td>
<td>None</td>
<td>Short-term</td>
<td>0.313%</td>
</tr>
<tr>
<td>51-8031 Water &amp; Wastewater Treatment Plant Operators</td>
<td>None</td>
<td>Long-term</td>
<td>0.079%</td>
</tr>
<tr>
<td>51-9011 Chemical Equipment Operators &amp; Tenders</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>51-9023 Mixing &amp; Blending Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.154%</td>
</tr>
<tr>
<td>51-9032 Cutting &amp; Slicing Machine Operators</td>
<td>None</td>
<td>Short-term</td>
<td>0.185%</td>
</tr>
<tr>
<td>51-9041 Extruding, etc Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.035%</td>
</tr>
<tr>
<td>51-9061 Inspectors, Testers, etc</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.839%</td>
</tr>
<tr>
<td>51-9111 Packaging Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.455%</td>
</tr>
<tr>
<td>51-9121 Coating, Painting, etc Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.309%</td>
</tr>
<tr>
<td>51-9122 Painters, Transportation Equipment</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.172%</td>
</tr>
<tr>
<td>51-9151 Photographic Process Wrkrs</td>
<td>None</td>
<td>Short-term</td>
<td>0.031%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>51-9191 Adhesive Bonding Machine Operators &amp; Tenders</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.199%</td>
</tr>
<tr>
<td>51-9195 Molders, Shapers, etc, Exc Metal &amp; Plastic</td>
<td>None</td>
<td>Long-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>51-9196 Paper Goods Machine Operators</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.102%</td>
</tr>
<tr>
<td>51-9199 Production Wrkrn, All Other</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.207%</td>
</tr>
<tr>
<td>53-1021 First-Line Supervisors of Helpers, Laborers, etc</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.137%</td>
</tr>
<tr>
<td>53-1031 First-Line Superv of Matl-Moving Veh Operators</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.168%</td>
</tr>
<tr>
<td>53-3021 Bus Drivers, Transit &amp; Intercity</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.115%</td>
</tr>
<tr>
<td>53-3022 Bus Drivers, School or Special Client</td>
<td>None</td>
<td>Short-term</td>
<td>0.428%</td>
</tr>
<tr>
<td>53-3031 Driver/Sales Wrkr</td>
<td>None</td>
<td>Short-term</td>
<td>0.256%</td>
</tr>
<tr>
<td>53-3033 Light Truck or Delivery Services Drivers</td>
<td>None</td>
<td>Short-term</td>
<td>0.636%</td>
</tr>
<tr>
<td><strong>Total High School Diploma</strong></td>
<td></td>
<td></td>
<td><strong>44.891%</strong></td>
</tr>
</tbody>
</table>

**Postsecondary Nondegree Certificate**

<table>
<thead>
<tr>
<th>Occupation Code and Title</th>
<th>Entry Experience</th>
<th>Typical OJT Needed</th>
<th>% of Employment²</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-4031 Library Technicians</td>
<td>None</td>
<td>None</td>
<td>0.137%</td>
</tr>
<tr>
<td>27-4011 Audio &amp; Video Equipment Technicians</td>
<td>None</td>
<td>Short-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>29-2041 Emergency Medical Technicians &amp; Paramedics</td>
<td>None</td>
<td>None</td>
<td>0.110%</td>
</tr>
<tr>
<td>29-2055 Surgical Technologists</td>
<td>None</td>
<td>None</td>
<td>0.057%</td>
</tr>
<tr>
<td>29-2061 Licensed Practical &amp; Licensed Vocational Nurses</td>
<td>None</td>
<td>None</td>
<td>0.472%</td>
</tr>
<tr>
<td>29-2071 Medical Records &amp; Health Info. Technicians</td>
<td>None</td>
<td>None</td>
<td>0.181%</td>
</tr>
<tr>
<td>31-1014 Nursing Assistants</td>
<td>None</td>
<td>None</td>
<td>1.006%</td>
</tr>
<tr>
<td>31-9011 Massage Therapists</td>
<td>None</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>31-9091 Dental Assistants</td>
<td>None</td>
<td>None</td>
<td>0.181%</td>
</tr>
<tr>
<td>31-9092 Medical Assistants</td>
<td>None</td>
<td>None</td>
<td>0.512%</td>
</tr>
<tr>
<td>31-9094 Medical Transcriptionians</td>
<td>None</td>
<td>None</td>
<td>0.049%</td>
</tr>
<tr>
<td>31-9097 Phlebotomists</td>
<td>None</td>
<td>None</td>
<td>0.132%</td>
</tr>
<tr>
<td>33-2011 Firefighters</td>
<td>None</td>
<td>Long-term</td>
<td>0.437%</td>
</tr>
<tr>
<td>39-5012 Hairdressers, Hairstylists &amp; Cosmetologists</td>
<td>None</td>
<td>None</td>
<td>0.331%</td>
</tr>
<tr>
<td>39-5094 Skincare Specialists</td>
<td>None</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>49-2022 Telecommunications Equipment Installers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.146%</td>
</tr>
<tr>
<td>49-2092 Electric Motor, Power Tool &amp; Related Repairers</td>
<td>None</td>
<td>Long-term</td>
<td>0.018%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>-------------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>49-2093 Electrical Installers &amp; Repairers, Transp. Equip.</td>
<td>None</td>
<td>Long-term</td>
<td>0.049%</td>
</tr>
<tr>
<td>49-2094 Electrical Repairers, Comm’l &amp; Indust. Equip</td>
<td>None</td>
<td>Long-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>49-3023 Automotive Service Technicians &amp; Mechanics</td>
<td>None</td>
<td>Short-term</td>
<td>0.508%</td>
</tr>
<tr>
<td>49-9021 Heating, Air Conditioning &amp; Ref. Mechanics</td>
<td>None</td>
<td>Long-term</td>
<td>0.146%</td>
</tr>
<tr>
<td>53-3032 Heavy &amp; Tractor-Trailer Truck Drivers</td>
<td>None</td>
<td>Short-term</td>
<td>1.673%</td>
</tr>
<tr>
<td><strong>Total Postsecondary Nondegree Certificate</strong></td>
<td></td>
<td></td>
<td><strong>6.236%</strong></td>
</tr>
<tr>
<td><strong>Some College, No Degree</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15-1151 Computer User Support Specialists</td>
<td>None</td>
<td>None</td>
<td>0.207%</td>
</tr>
<tr>
<td>25-9041 Teacher Assistants</td>
<td>None</td>
<td>None</td>
<td>1.006%</td>
</tr>
<tr>
<td>43-3031 Bookkeeping, Accounting &amp; Auditing Clerks</td>
<td>None</td>
<td>Moderate-term</td>
<td>1.262%</td>
</tr>
<tr>
<td>49-2011 Computer &amp; Office Machine Repairers</td>
<td>None</td>
<td>Short-term</td>
<td>0.093%</td>
</tr>
<tr>
<td><strong>Total Some College, No Degree</strong></td>
<td></td>
<td></td>
<td><strong>2.569%</strong></td>
</tr>
<tr>
<td><strong>Associate's Degree</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15-1134 Web Developers</td>
<td>None</td>
<td>None</td>
<td>0.079%</td>
</tr>
<tr>
<td>17-3011 Architectural &amp; Civil Drafters</td>
<td>None</td>
<td>None</td>
<td>0.062%</td>
</tr>
<tr>
<td>17-3013 Mechanical Drafters</td>
<td>None</td>
<td>None</td>
<td>0.154%</td>
</tr>
<tr>
<td>17-3022 Civil Engineering Technicians</td>
<td>None</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>17-3023 Electrical &amp; Electronics Engineering Technicians</td>
<td>None</td>
<td>None</td>
<td>0.062%</td>
</tr>
<tr>
<td>17-3026 Industrial Engineering Technicians</td>
<td>None</td>
<td>None</td>
<td>0.079%</td>
</tr>
<tr>
<td>17-3027 Mechanical Engineering Technicians</td>
<td>None</td>
<td>None</td>
<td>0.040%</td>
</tr>
<tr>
<td>19-4031 Chemical Technicians</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.066%</td>
</tr>
<tr>
<td>23-2011 Paralegals &amp; Legal Assistants</td>
<td>None</td>
<td>None</td>
<td>0.141%</td>
</tr>
<tr>
<td>25-2011 Preschool Teachers, Except Special Education</td>
<td>None</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>29-2012 Medical &amp; Clinical Laboratory Technicians</td>
<td>None</td>
<td>None</td>
<td>0.088%</td>
</tr>
<tr>
<td>29-2021 Dental Hygienists</td>
<td>None</td>
<td>None</td>
<td>0.221%</td>
</tr>
<tr>
<td>29-2032 Diagnostic Medical Sonographers</td>
<td>None</td>
<td>None</td>
<td>0.057%</td>
</tr>
<tr>
<td>29-2034 Radiologic Technologists</td>
<td>None</td>
<td>None</td>
<td>0.110%</td>
</tr>
<tr>
<td>29-2035 Magnetic Resonance Imaging Technologists</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>29-2051 Dietetic Technicians</td>
<td>None</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>------------------------------------------------------------------------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>29-2056 Veterinary Technologists &amp; Technicians</td>
<td>None</td>
<td>None</td>
<td>0.031%</td>
</tr>
<tr>
<td>31-2021 Physical Therapist Assistants</td>
<td>None</td>
<td>None</td>
<td>0.049%</td>
</tr>
<tr>
<td>43-4161 Human Res. Assistants, Exc, Payroll &amp; Timekeeping</td>
<td>None</td>
<td>None</td>
<td>0.079%</td>
</tr>
<tr>
<td>49-9062 Medical Equipment Repairers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.040%</td>
</tr>
<tr>
<td><strong>Total Associate’s Degree</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Bachelor’s Degree</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11-1011 Chief Executives</td>
<td>5 years or more</td>
<td>None</td>
<td>0.190%</td>
</tr>
<tr>
<td>11-1021 General &amp; Operations Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>1.465%</td>
</tr>
<tr>
<td>11-1031 Legislators</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.026%</td>
</tr>
<tr>
<td>11-2021 Marketing Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.115%</td>
</tr>
<tr>
<td>11-2022 Sales Managers</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.344%</td>
</tr>
<tr>
<td>11-3011 Administrative Services Managers</td>
<td>Less than 5 years</td>
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<td>0.132%</td>
</tr>
<tr>
<td>11-3021 Computer &amp; Information Systems Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.102%</td>
</tr>
<tr>
<td>11-3031 Financial Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.300%</td>
</tr>
<tr>
<td>11-3051 Industrial Production Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.384%</td>
</tr>
<tr>
<td>11-3061 Purchasing Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.084%</td>
</tr>
<tr>
<td>11-3121 Human Resources Managers</td>
<td>5 years or more</td>
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</tr>
<tr>
<td>11-9021 Construction Managers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.119%</td>
</tr>
<tr>
<td>11-9031 Education Administrators, Preschool</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>11-9041 Architectural &amp; Engineering Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.102%</td>
</tr>
<tr>
<td>11-9111 Medical &amp; Health Services Managers</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.234%</td>
</tr>
<tr>
<td>11-9151 Social &amp; Community Service Managers</td>
<td>5 years or more</td>
<td>None</td>
<td>0.084%</td>
</tr>
<tr>
<td>11-9199 Managers, All Other</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.260%</td>
</tr>
<tr>
<td>13-1022 Wholesale &amp; Retail Buyers, Except Farm Products</td>
<td>None</td>
<td>Long-term</td>
<td>0.044%</td>
</tr>
<tr>
<td>13-1023 Purchasing Agents, Except Wholesale, Retail &amp; Farm</td>
<td>None</td>
<td>Long-term</td>
<td>0.322%</td>
</tr>
<tr>
<td>13-1041 Compliance Officers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.088%</td>
</tr>
<tr>
<td>13-1051 Cost Estimators</td>
<td>None</td>
<td>None</td>
<td>0.150%</td>
</tr>
<tr>
<td>13-1071 Human Resources Specialists</td>
<td>None</td>
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<td>0.309%</td>
</tr>
<tr>
<td>13-1075 Labor Relations Specialists</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.084%</td>
</tr>
<tr>
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<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment</td>
</tr>
<tr>
<td>--------------------------</td>
<td>------------------</td>
<td>--------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>13-1081 Logisticians</td>
<td>None</td>
<td>None</td>
<td>0.044%</td>
</tr>
<tr>
<td>13-1111 Management Analysts</td>
<td>Less than 5 years</td>
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</tr>
<tr>
<td>13-1121 Meeting, Convention &amp; Event Planners</td>
<td>None</td>
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<td>0.031%</td>
</tr>
<tr>
<td>13-1131 Fundraisers</td>
<td>None</td>
<td>None</td>
<td>0.026%</td>
</tr>
<tr>
<td>13-1141 Compensation, Benefits &amp; Job Analysts</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>13-1151 Training &amp; Development Specialists</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.128%</td>
</tr>
<tr>
<td>13-1161 Market Research Analysts &amp; Marketing Specialists</td>
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<td>None</td>
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</tr>
<tr>
<td>13-1199 Business Operations Specialists, All Other</td>
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<td>None</td>
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</tr>
<tr>
<td>13-2011 Accountants &amp; Auditors</td>
<td>None</td>
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<td>0.786%</td>
</tr>
<tr>
<td>13-2021 Appraisers &amp; Assessors of Real Estate</td>
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<td>Long-term</td>
<td>0.022%</td>
</tr>
<tr>
<td>13-2041 Credit Analysts</td>
<td>None</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>13-2051 Financial Analysts</td>
<td>None</td>
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<td>0.119%</td>
</tr>
<tr>
<td>13-2052 Personal Financial Advisors</td>
<td>None</td>
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<td>0.088%</td>
</tr>
<tr>
<td>13-2072 Loan Officers</td>
<td>None</td>
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</tr>
<tr>
<td>13-2081 Tax Examiners &amp; Collectors &amp; Revenue Agents</td>
<td>None</td>
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<td>0.013%</td>
</tr>
<tr>
<td>15-1121 Computer Systems Analysts</td>
<td>None</td>
<td>None</td>
<td>0.150%</td>
</tr>
<tr>
<td>15-1131 Computer Programmers</td>
<td>None</td>
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<td>0.075%</td>
</tr>
<tr>
<td>15-1132 Software Developers, Applications</td>
<td>None</td>
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</tr>
<tr>
<td>15-1133 Software Developers, Systems Software</td>
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<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>15-1141 Database Administrators</td>
<td>Less than 5 years</td>
<td>None</td>
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</tr>
<tr>
<td>15-1142 Network &amp; Computer Systems Administrators</td>
<td>None</td>
<td>None</td>
<td>0.243%</td>
</tr>
<tr>
<td>15-1199 Computer Occupations, All Other</td>
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<td>None</td>
<td>0.013%</td>
</tr>
<tr>
<td>15-2031 Operations Research Analysts</td>
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<td>None</td>
<td>0.013%</td>
</tr>
<tr>
<td>17-1011 Architects, Except Landscape &amp; Naval</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.049%</td>
</tr>
<tr>
<td>17-2051 Civil Engineers</td>
<td>None</td>
<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>17-2071 Electrical Engineers</td>
<td>None</td>
<td>None</td>
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</tr>
<tr>
<td>17-2072 Electronics Engineers, Except Computer</td>
<td>None</td>
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</tr>
<tr>
<td>17-2112 Industrial Engineers</td>
<td>None</td>
<td>None</td>
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</tr>
<tr>
<td>17-2131 Materials Engineers</td>
<td>None</td>
<td>None</td>
<td>0.013%</td>
</tr>
<tr>
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<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment2</td>
</tr>
<tr>
<td>---------------------------------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>17-2141 Mechanical Engineers</td>
<td>None</td>
<td>None</td>
<td>0.358%</td>
</tr>
<tr>
<td>19-2031 Chemists</td>
<td>None</td>
<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>19-2041 Environmental Scientists &amp; Specialists, Incl. Health</td>
<td>None</td>
<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>21-1011 Substance Abuse &amp; Behavioral Disorder Counselors</td>
<td>None</td>
<td>None</td>
<td>0.040%</td>
</tr>
<tr>
<td>21-1021 Child, Family &amp; School Social Wrkrs</td>
<td>None</td>
<td>None</td>
<td>0.203%</td>
</tr>
<tr>
<td>21-1023 Mental Health &amp; Substance Abuse Social Wrkrs</td>
<td>None</td>
<td>None</td>
<td>0.026%</td>
</tr>
<tr>
<td>21-1091 Health Educators</td>
<td>None</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>21-1092 Probation Officers &amp; Correctional Treatment Spec.</td>
<td>None</td>
<td>Short-term</td>
<td>0.049%</td>
</tr>
<tr>
<td>21-2011 Clergy</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.013%</td>
</tr>
<tr>
<td>21-2021 Directors, Religious Activities &amp; Education</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>25-2012 Kindergarten Teachers, Except Special Education</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.119%</td>
</tr>
<tr>
<td>25-2021 Elementary School Teachers, Exc. Special Education</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.927%</td>
</tr>
<tr>
<td>25-2022 Middle School Teachers, Except Spec. Education</td>
<td>None</td>
<td>Internship/residency</td>
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</tr>
<tr>
<td>25-2031 Secondary School Teachers, Except Spec. Education</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.600%</td>
</tr>
<tr>
<td>25-2032 Career/Technical Education Teachers, Secondary</td>
<td>Less than 5 years</td>
<td>Internship/residency</td>
<td>0.079%</td>
</tr>
<tr>
<td>25-2052 Special Education Teachers, Elementary School</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.088%</td>
</tr>
<tr>
<td>25-2053 Special Education Teachers, Middle School</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.040%</td>
</tr>
<tr>
<td>25-2054 Special Education Teachers, Secondary School</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.110%</td>
</tr>
<tr>
<td>25-3011 Adult Basic &amp; Secondary Ed. &amp; Literacy Teachers</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.031%</td>
</tr>
<tr>
<td>25-3097 Teachers, All Other, Except Substitute Teachers</td>
<td>None</td>
<td>None</td>
<td>0.066%</td>
</tr>
<tr>
<td>25-3098 Substitute Teachers</td>
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<td>None</td>
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<tr>
<td>27-1021 Commercial &amp; Industrial Designers</td>
<td>None</td>
<td>None</td>
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</tr>
<tr>
<td>27-1024 Graphic Designers</td>
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<td>None</td>
<td>0.150%</td>
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<tr>
<td>27-1025 Interior Designers</td>
<td>None</td>
<td>None</td>
<td>0.031%</td>
</tr>
<tr>
<td>27-2012 Producers &amp; Directors</td>
<td>Less than 5 years</td>
<td>None</td>
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</tr>
<tr>
<td>27-2022 Coaches &amp; Scouts</td>
<td>None</td>
<td>None</td>
<td>0.353%</td>
</tr>
<tr>
<td>27-3022 Reporters &amp; Correspondents</td>
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<td>None</td>
<td>0.031%</td>
</tr>
<tr>
<td>27-3031 Public Relations Specialists</td>
<td>None</td>
<td>None</td>
<td>0.075%</td>
</tr>
<tr>
<td>27-3041 Editors</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>------------------</td>
<td>------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>27-3091 Interpreters &amp; Translators</td>
<td>None</td>
<td>Short-term</td>
<td>0.026%</td>
</tr>
<tr>
<td>29-1031 Dietitians &amp; Nutritionists</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.018%</td>
</tr>
<tr>
<td>29-1141 Registered Nurses</td>
<td>None</td>
<td>None</td>
<td>1.845%</td>
</tr>
<tr>
<td>29-2011 Medical &amp; Clinical Laboratory Technologists</td>
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<td>None</td>
<td>0.115%</td>
</tr>
<tr>
<td>29-9011 Occupational Health &amp; Safety Specialists</td>
<td>None</td>
<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>29-9091 Athletic Trainers</td>
<td>None</td>
<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>41-3031 Securities, Commodities &amp; Financial Svcs Sales Agts</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.106%</td>
</tr>
<tr>
<td>41-4011 Sales Reps, Technical &amp; Scientific Products</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.194%</td>
</tr>
<tr>
<td>41-9031 Sales Engineers</td>
<td>None</td>
<td>Moderate-term</td>
<td>0.022%</td>
</tr>
<tr>
<td><strong>Total Bachelor's Degree</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Master's Degree</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11-9032 Education Administrators, Elementary &amp; Secondary</td>
<td>5 years or more</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>11-9033 Education Administrators, Postsecondary</td>
<td>Less than 5 years</td>
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<td>0.110%</td>
</tr>
<tr>
<td>19-3051 Urban &amp; Regional Planners</td>
<td>None</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>21-1012 Educational, Guidance &amp; Vocational Counselors</td>
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<td>None</td>
<td>0.150%</td>
</tr>
<tr>
<td>21-1015 Rehabilitation Counselors</td>
<td>None</td>
<td>None</td>
<td>0.013%</td>
</tr>
<tr>
<td>21-1022 Healthcare Social Wrks</td>
<td>None</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>21-1099 Community &amp; Social Service Specialists, All Other</td>
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<td>None</td>
<td>0.018%</td>
</tr>
<tr>
<td>25-1072 Nursing Instructors &amp; Teachers, Postsecondary</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.053%</td>
</tr>
<tr>
<td>25-1121 Art, Drama &amp; Music Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>25-4021 Librarians</td>
<td>None</td>
<td>None</td>
<td>0.119%</td>
</tr>
<tr>
<td>25-9031 Instructional Coordinators</td>
<td>5 years or more</td>
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<td>0.040%</td>
</tr>
<tr>
<td>29-1071 Physician Assistants</td>
<td>None</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>29-1122 Occupational Therapists</td>
<td>None</td>
<td>None</td>
<td>0.075%</td>
</tr>
<tr>
<td>29-1127 Speech-Language Pathologists</td>
<td>None</td>
<td>None</td>
<td>0.079%</td>
</tr>
<tr>
<td>29-1171 Nurse Practitioners</td>
<td>None</td>
<td>None</td>
<td>0.097%</td>
</tr>
<tr>
<td><strong>Total Master's Degree</strong></td>
<td></td>
<td></td>
<td><strong>1.170%</strong></td>
</tr>
<tr>
<td>Occupation Code and Title</td>
<td>Entry Experience</td>
<td>Typical OJT Needed</td>
<td>% of Employment²</td>
</tr>
<tr>
<td>---------------------------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>19-3031 Clinical, Counseling &amp; School Psychologists</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.075%</td>
</tr>
<tr>
<td>23-1011 Lawyers</td>
<td>None</td>
<td>None</td>
<td>0.199%</td>
</tr>
<tr>
<td>25-1011 Business Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.106%</td>
</tr>
<tr>
<td>25-1021 Computer Science Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.031%</td>
</tr>
<tr>
<td>25-1022 Mathematical Science Teachers, Postsecondary</td>
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<td>None</td>
<td>0.049%</td>
</tr>
<tr>
<td>25-1042 Biological Science Teachers, Postsecondary</td>
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<td>None</td>
<td>0.071%</td>
</tr>
<tr>
<td>25-1052 Chemistry Teachers, Postsecondary</td>
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<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>25-1066 Psychology Teachers, Postsecondary</td>
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<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>25-1067 Sociology Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.022%</td>
</tr>
<tr>
<td>25-1081 Education Teachers, Postsecondary</td>
<td>Less than 5 years</td>
<td>None</td>
<td>0.053%</td>
</tr>
<tr>
<td>25-1113 Social Work Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.124%</td>
</tr>
<tr>
<td>25-1123 English Language &amp; Lit. Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.040%</td>
</tr>
<tr>
<td>25-1124 Foreign Language &amp;d Lit. Teachers, Postsecondary</td>
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<td>None</td>
<td>0.053%</td>
</tr>
<tr>
<td>25-1125 History Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.035%</td>
</tr>
<tr>
<td>25-1126 Philosophy &amp; Religion Teachers, Postsecondary</td>
<td>None</td>
<td>None</td>
<td>0.075%</td>
</tr>
<tr>
<td>25-1199 Postsecondary Teachers, All Other</td>
<td>None</td>
<td>None</td>
<td>0.230%</td>
</tr>
<tr>
<td>29-1011 Chiropractors</td>
<td>None</td>
<td>None</td>
<td>0.026%</td>
</tr>
<tr>
<td>29-1021 Dentists, General</td>
<td>None</td>
<td>None</td>
<td>0.071%</td>
</tr>
<tr>
<td>29-1051 Pharmacists</td>
<td>None</td>
<td>None</td>
<td>0.159%</td>
</tr>
<tr>
<td>29-1062 Family &amp; General Practitioners</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.097%</td>
</tr>
<tr>
<td>29-1067 Surgeons</td>
<td>None</td>
<td>Internship/residency</td>
<td>0.022%</td>
</tr>
<tr>
<td>29-1123 Physical Therapists</td>
<td>None</td>
<td>None</td>
<td>0.199%</td>
</tr>
<tr>
<td>29-1123 Physical Therapians</td>
<td>None</td>
<td>None</td>
<td>0.128%</td>
</tr>
<tr>
<td>29-1131 Veterinarians</td>
<td>None</td>
<td>None</td>
<td>0.049%</td>
</tr>
</tbody>
</table>

**Total Doctoral or Professional Degree** 1.982%

¹Elkhart-Goshen & South Bend-Mishawaka Metropolitan Statistical Areas only - data not available at the county level
²Percentage of Elkhart-Goshen and South Bend-Mishawaka Metropolitan Statistical Areas total employment

## Table B-9: Civilian Workforce Growth, 2010 - 2014
Northcentral Indiana Region and Benchmark Metropolitan Areas

<table>
<thead>
<tr>
<th>Subject</th>
<th>NCI</th>
<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Civilian Workforce Number</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>262,546</td>
<td>125,603</td>
<td>139,833</td>
<td>266,222</td>
<td>317,886</td>
<td>231,708</td>
</tr>
<tr>
<td>2011</td>
<td>259,991</td>
<td>125,779</td>
<td>141,878</td>
<td>269,206</td>
<td>320,484</td>
<td>233,976</td>
</tr>
<tr>
<td>2012</td>
<td>259,775</td>
<td>126,651</td>
<td>142,398</td>
<td>270,973</td>
<td>322,143</td>
<td>234,339</td>
</tr>
<tr>
<td>2013</td>
<td>258,376</td>
<td>126,686</td>
<td>143,075</td>
<td>272,956</td>
<td>324,118</td>
<td>234,808</td>
</tr>
<tr>
<td>2014</td>
<td>258,980</td>
<td>126,745</td>
<td>143,555</td>
<td>274,629</td>
<td>323,248</td>
<td>235,354</td>
</tr>
<tr>
<td><strong>Civilian Workforce Growth Rate</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td>-0.97%</td>
<td>0.14%</td>
<td>1.46%</td>
<td>1.12%</td>
<td>0.82%</td>
<td>0.98%</td>
</tr>
<tr>
<td>2012</td>
<td>-0.08%</td>
<td>0.69%</td>
<td>0.37%</td>
<td>0.66%</td>
<td>0.52%</td>
<td>0.16%</td>
</tr>
<tr>
<td>2013</td>
<td>-0.54%</td>
<td>0.03%</td>
<td>0.48%</td>
<td>0.73%</td>
<td>0.61%</td>
<td>0.20%</td>
</tr>
<tr>
<td>2014</td>
<td>0.23%</td>
<td>0.05%</td>
<td>0.34%</td>
<td>0.61%</td>
<td>-0.27%</td>
<td>0.23%</td>
</tr>
<tr>
<td>2010 - 2014 Change</td>
<td>-1.36%</td>
<td>0.91%</td>
<td>2.66%</td>
<td>3.16%</td>
<td>1.69%</td>
<td>1.57%</td>
</tr>
<tr>
<td>2010 - 2014 Compound Annual Growth Rate</td>
<td>-0.34%</td>
<td>0.23%</td>
<td>0.66%</td>
<td>0.78%</td>
<td>0.42%</td>
<td>0.39%</td>
</tr>
</tbody>
</table>

*Source: U.S. Census Bureau, Population Division*
### Table B-10: Educational Attainment and Weighted Workforce Education Index of Population Age 25 and Older
Northcentral Indiana Region and Benchmark Metropolitan Areas

<table>
<thead>
<tr>
<th>Education Attainment Level</th>
<th>NCI</th>
<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>5.3%</td>
<td>2.6%</td>
<td>1.9%</td>
<td>6.8%</td>
<td>3.9%</td>
<td>3.6%</td>
</tr>
<tr>
<td>9th to 12th grade, no diploma</td>
<td>9.4%</td>
<td>4.4%</td>
<td>4.4%</td>
<td>8.8%</td>
<td>6.9%</td>
<td>8.1%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>35.0%</td>
<td>34.2%</td>
<td>29.4%</td>
<td>38.6%</td>
<td>27.3%</td>
<td>41.2%</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>20.5%</td>
<td>19.9%</td>
<td>23.3%</td>
<td>14.7%</td>
<td>26.1%</td>
<td>16.5%</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>7.1%</td>
<td>11.8%</td>
<td>11.9%</td>
<td>6.3%</td>
<td>7.3%</td>
<td>8.1%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>14.3%</td>
<td>19.4%</td>
<td>20.4%</td>
<td>16.1%</td>
<td>19.4%</td>
<td>14.7%</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>8.4%</td>
<td>7.7%</td>
<td>8.8%</td>
<td>8.6%</td>
<td>9.0%</td>
<td>7.9%</td>
</tr>
</tbody>
</table>

#### Weighted Workforce Education Index

<table>
<thead>
<tr>
<th>Education Attainment Level</th>
<th>NCI</th>
<th>Appleton</th>
<th>Cedar Rapids</th>
<th>Lancaster</th>
<th>Wichita</th>
<th>York-Hanover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>-2.6%</td>
<td>-1.3%</td>
<td>-1.0%</td>
<td>-3.4%</td>
<td>-2.0%</td>
<td>-1.8%</td>
</tr>
<tr>
<td>9th to 12th grade, no diploma</td>
<td>-4.7%</td>
<td>-2.2%</td>
<td>-2.2%</td>
<td>-4.4%</td>
<td>-3.5%</td>
<td>-4.1%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>5.1%</td>
<td>5.0%</td>
<td>5.8%</td>
<td>3.7%</td>
<td>6.5%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>3.6%</td>
<td>5.9%</td>
<td>6.0%</td>
<td>3.2%</td>
<td>3.7%</td>
<td>4.1%</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>14.3%</td>
<td>19.4%</td>
<td>20.4%</td>
<td>16.1%</td>
<td>19.4%</td>
<td>14.7%</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>12.6%</td>
<td>11.6%</td>
<td>13.2%</td>
<td>12.9%</td>
<td>13.5%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Weighted Workforce Education Index</td>
<td>28.3%</td>
<td>38.4%</td>
<td>42.2%</td>
<td>28.1%</td>
<td>37.6%</td>
<td>28.9%</td>
</tr>
</tbody>
</table>

*Weighted Workforce Education Index* is a measure devised by Kauffman Foundation as part of its *“New Economy Index”*. The measure is computed by (a) weighting the percentage of residents with less than a high school education with a multiplier of -0.5, (b) weighting the percentage of residents with a high school diploma or equivalent with a multiplier of 0.0, (c) weighting the percentage of residents with some college (at least a year) but no degree with a multiplier of 0.25, (d) weighting the percentage of residents with an associate’s degree with a multiplier of 0.5, (e) weighting the percentage of residents with a bachelor’s degree with a multiplier of 1.0, (f) weighting the percentage of residents with graduate and professional degrees with a multiplier of 1.5, and (f) totaling the weighted percentages to produce the Weighted Workforce Education Index value.

*Source: U.S. Bureau of Census, 2010-2014 American Community Survey 5-Year Estimates*
APPENDIX C:
POTENTIAL RESOURCES

We have described in the following pages potential Resources for each of the recommended strategies. We ask that readers note the entities and programs listed are only suggestions for further consideration. We have included every entity or program suggested by a member of the Strategy Development Team. Except where stated along with the name of the entity or program, we have neither specified the role it might fulfill in executing an Activity nor evaluated its capability and willingness to undertake such a role.

For Greater Employment in Higher-Pay Traded Clusters

- Academic Affairs Consortium (a group that meets quarterly and is populated by the Academic Affairs Chancellor/Representative from Bethel, ITT, Trine, IUSB, Holy Cross, Ivy Tech, Purdue, and Saint Mary's College)
- Buffalo Manufacturing Works Buffalo, NY (as a model for creating a Manufacturing Innovation Center, http://buffalomanufacturingworks.com)
- Butler University’s Business Consulting Group (as a model for creating a Business Accelerator, https://www.butler.edu/consulting)
- Center for Business Excellence sponsored by Greater Elkhart Chamber of Commerce
- CEO St. Joe Program
- Chamber Job Board (sponsored by St. Joseph County Chamber of Commerce, http://www.sjchamber.org/job-board/)
- Chambers of Commerce in Elkhart, Marshall, and St. Joseph counties
- Downtown South Bend, Inc.
- Economic Development Corporation of Elkhart County
- Elevate Ventures
- enFocus, Inc.
- Entrepreneurship Initiative Board (This is a new entity that is just being formed as the result of an agreement between the Northcentral Indiana Regional Development Authority and Elevate Ventures. Its mission is to enhance the entrepreneurship ecosystem and infrastructure in our region.)
- EWI - the non-profit engineering and applied research and development organization that designed and operates Buffalo Manufacturing Works (https://ewi.org/)
- Ignition Park
- Indiana Career Connect
• Indiana Procurement Technical Assistance Center Office of Small Business and Entrepreneurship (http://www.indianaptac.com)
• Innovation Park at Notre Dame
• Junior Achievement
• LaunchPad Goshen (a co-working space for freelancers and entrepreneurs, start-up businesses and small businesses http://launchpadgoshen.org/)
• Lifelong Learning Network
• Magnet Investors Group
• Marshall County Career Success Coalition
• Marshall County Development for the Future (quarterly economic development roundtable meetings with MC/business leadership)
• Marshall County Economic Development Corporation
• North Central Indiana Small Business Development Center
• Postsecondary educational institutions including Ancilla College, Bethel College, Goshen College, Holy Cross College, IUSB, IU School of Medicine, ITT, Ivy Tech, Purdue Polytechnic Institute, Saint Mary's College, Trine University, and University of Notre Dame
• Project Lead the Way
• Purdue Technical Assistance Program (TAP) Manufacturing Extension Partnership (MEP)
• R2 Advanced Manufacturing Partnership (sponsored by St. Joseph County Chamber of Commerce)
• Renaissance District
• Secondary educational institutions - Penn-Harris-Madison School Corp; School City of Mishawaka; South Bend Community School Corp; Career Academy, Trinity School at Greenlawn; St. Joseph High School; Marian High School; Elkhart Community Schools; Wa-Nee Community Schools; Goshen Community Schools; Fairfield Community Schools; Middlebury Community Schools; Culver Academies; Argos Community Schools; Bremen Public Schools; Culver Community Schools; John Glenn School Corp; Plymouth Community School Corp; Triton Public Schools; Union North United Schools
• Service Corps of Retired Executives (SCORE)
• South Bend Region Economic Development
• SPARK - a program offered through the Women’s Entrepreneurship Initiative at Saint Mary’s College
• St. Joe Valley Metronet, Inc.
• WorkOne Northern Indiana
For Better Access to Quality, Skilled Workers

- 100+ Women Who Care Elkhart (http://www.100womenwhocareelkhart.com/)
- Ancilla College
- Boys and Girls Clubs of Elkhart, Marshall and St. Joseph counties
- Chambers of Commerce of Elkhart, Marshall, and St. Joseph counties
- Community Education Coalition located in Columbus Indiana focuses on partnerships between manufacturing, business, and government to create and skill up local workforce
- Community Foundations of Elkhart, Marshall, and St. Joseph counties
- Convention and Visitors Bureaus of Elkhart, Marshall, and St. Joseph counties
- County, City, and Town governments in Elkhart, Marshall, and St. Joseph counties
- Crossing Educational Center in Elkhart, Plymouth, and South Bend
- DTSB, Inc. - a group facilitating making downtown South Bend a vibrant destination
- Economic Development Corporation of Elkhart County
- Elkhart Area Career Center
- Elkhart Horizon Education Alliance
- Elkhart Leadership Academy, Leadership Marshall County, and Leadership South Bend-Mishawaka
- enFocus Fellowship Program and Talent-as-a-Service
- ETHOS Science Center in Elkhart - "ETHOS" is an acronym for Encouraging Technology & Hands-On Science (http://www.ethosinc.org/)
- Elkhart County, Marshall County, Mishawaka-Penn-Harris-Madison, and St. Joseph County Public Libraries
- Excel Center at Goodwill - tuition-free school for adults in South Bend that provides a high school diploma and pays tuition costs for students to earn industry-recognized certificates or begin undergraduate degrees at Ivy Tech Community College, Indiana University, IUPUI, and higher-learning institutions (http://excelatgoodwill.org/)
- Goshen College
- Holy Cross College
- Indiana Department of Workforce Development's Jobs for America’s Graduates program
- Indiana Tech
• Indiana University South Bend
• intern SJC
• Ivy Tech
• Judd Leighton Foundation, Inc.
• Junior Achievement
• Kroc Center
• La Casa De Amistad (provides English language education, citizenship classes, computer skills development, job search support, legal services, youth education programs)
• Marshall County Career Success Coalition
• Marshall County Community Table (round table meetings for non-profits, churches, government entities, or any other organization that provides social services to the community)
• Marshall County Neighborhood Center (MCNC) - a group facilitating making downtown Plymouth a vibrant destination
• Marshall County Economic Development Corporation
• Michiana Partnership, Inc.
• National Advanced Manufacturing Portal
• PeopleLink
• Pillars of Elkhart - a group facilitating making downtown Elkhart a vibrant destination
• Plan Commissions of Elkhart County, Marshall County, Mishawaka, and St. Joseph County
• Plymouth Community School Corporation Adult Education (Free ESL and GED classes)
• Project Lead The Way
• Purdue Technical Assistance Program (TAP) Manufacturing Extension Partnership (MEP)
• R2 Advanced Manufacturing Partnership
• Regional Cities Initiative grant funds
• South Bend Code School
• South Bend Region Economic Development
• St. Joe CEO Program
• St. Joseph County, Elkhart County, Marshall County community schools and private schools
• St. Mary's College
• Specialized Staffing Solutions
• United Way of Elkhart, Marshall and St. Joseph counties
University of Notre Dame Dual Career Assistance Program (http://hr.nd.edu/employment-opportunities/dualcareer/)

U.S. Economic Development Administration

Workforce Innovation Opportunity Act (https://www.doleta.gov/wioa/)

WorkOne Northern Indiana

Young Professionals Network in Elkhart County, YAP in Marshall County, and YPN in St. Joseph County

For Increased Employment and Business Ownership Opportunities for Minority Populations

- Elkhart County, Marshall County, Mishawaka-Penn-Harris-Madison, and St. Joseph County Public Libraries
- 100 Black Men of South Bend
- Church Community Services in Elkhart
- Community Development Venture Capital Alliance (http://cdvca.org/) for information and advice about assisting startup and small minority-owned businesses by establishing a community development venture capital fund
- Excel Center at Goodwill
- Goshen College’s Center for Intercultural Teaching and Learning
- Greater Cleveland Partnership Commission on Economic Inclusion for information and advice about their Cleveland’s "Minority Business Accelerator 2.5+"
- Indiana Department of Workforce Development's Jobs for America’s Graduates program (http://www.in.gov/dwd/JAG.htm)
- Kroc Center
- La Casa De Amistad in South Bend
- LaCasa Inc. of Elkhart County
- Latino Chamber of Commerce (Goshen)
- Michiana African-American Chamber of Commerce
- North Central Indiana Small Business Development Center
- Northern Indiana Hispanic Health Coalition
- School Corporation Adult Education ESL classes in Elkhart, Marshall, and St. Joseph counties
- Service Corps of Retired Executives (SCORE)
- St. Joseph County Bridges Out of Poverty
• St. Joseph County Latin-American Chamber of Commerce

• The Democracy Collaborative for information and advice regarding their "Cleveland Model" community wealth-building initiative (http://community-wealth.org/content/cleveland-model-how-evergreen-cooperatives-are-building-community-wealth)

• United Way of Elkhart, Marshall, and St. Joseph counties

• WorkOne Northern Indiana
Executive Summary

A Pressing Need—Changing the Economic Trajectory of the SBE Region

The South Bend-Elkhart (SBE) Region has a strong advanced manufacturing sector on which to build; but, the region’s firms, like firms throughout the United States, are under tremendous competitive pressures. Maintaining and expanding the economic performance of advanced manufacturing in the SBE Region will depend on these firms’ ability to innovate and move new processes and products into the market rapidly.

The SBE Region is thriving during the current economic expansion, making strong advancements in growing jobs, increasing wages, and driving down unemployment to record-setting lows. However, citizens have not forgotten the economic hardships the region experienced during the Great Recession, and fully realize that these gains can quickly be erased during periods of economic downturn. In fact, the underlying root causes of the previous economic decline have not changed:

- The rate of population growth continues to lag both the State of Indiana and the nation, further exacerbated by the levels of out-migration, particularly of the region’s most talented individuals;
- Educational attainment levels continue to lag the state and nation, a limiting factor in creating added value to existing industry as well as expanding into emerging areas of opportunity; and
- The region is highly reliant upon key industry clusters that are highly vulnerable to business cycles, and the lack of industrial diversification raises the concern of many community leaders that the region will not be able to weather the next economic downturn.

An analysis of the region’s innovation ecosystem, including an examination of the SBE Region’s performance against five peer benchmark regions and the nation, finds the SBE Region lagging behind in key facets required for innovation-led economic development, including the following:

- The educational attainment of residents, with lower shares of workers with the higher education requirements needed to enter middle- and high-skilled jobs;
- Occupations related to STEM (science, technology, engineering, and math) such as scientists, engineers, information technology (IT) specialists, and math and statistics experts;
- Patent awards, a key measure and signal of regional innovation;
- Venture capital and federal commercialization funding for emerging high-potential new companies;
- Employment in “young” firms and the high-growth start-ups that will spawn the next generation of regional innovation and wealth-generation.

Despite this current position, the region has both a base of existing activity and the momentum on which to build; and this regional assessment and strategy is intended to address these challenges. The SBE Region is recognizing the importance of its innovation assets, including the evolution of one of its oldest—Notre Dame—as it is successfully shifting from an institution primarily focused on undergraduate education to a major research university among the nation’s top tier and one firmly committed to advancing its home region as a leading partner. In addition to Notre Dame, the region is
home to a number of higher educational institutions that are generating new graduates and that represent a major combined asset in high-skilled talent generation.

The key to long-term economic growth and community prosperity will be in determining how best the region’s innovation assets can be linked to its industrial base, both existing and emerging, to help ensure economic sustainability.

**Drivers of the SBE Region’s Future Economy**

Economic development in general is not easy to achieve; innovation-based economic development is an even greater challenge. For innovation-based economic development to occur, an entire interconnected sequence of positive economic factors must be in place to strengthen the drivers of, and ecosystem for, advanced industries and traded sectors, namely, innovation, capital, and talent. If any stage of this innovation continuum either inadequately addresses the economic needs or is missing altogether, a sustainable innovation-driven economy able to generate quality jobs is unlikely to develop. To succeed, it takes a high-functioning innovation ecosystem (Figure ES-1) that is able to accomplish the following:

- Translate R&D activities into new products;
- Move technology commercialization into high-growth businesses; and
- Provide a competitive advantage in which emerging firms develop and stay, existing businesses grow, and out-of-state businesses are attracted.

**Figure ES-1. A Robust Innovation-Based Economic Development Ecosystem**

The SBE Region must be willing to support collaborations between private and public sectors, serving as facilitator and catalyst to be able to develop an impactful innovation continuum. Its economic development initiatives must be focused on both existing and emerging industries in new and different ways. Economic experts argue that, to compete in the future, a region must have an economic base composed of firms that do the following:

- Constantly innovate based on knowledge;
- Maintain their competitiveness by focusing on innovation, time to market, quality, and cost;
- Integrate the technological revolutions into the workplace, both in terms of how they do business and in terms of the businesses and markets in which they choose to participate;
Tides of Change – SBE Investment Strategy

- Network with other firms and institutions, establishing alliances by collaborating; and
- Reward and invest in their primary resources: talented individuals and teams.

Strategic Recommendations to Position the SBE Region for Long-Term Economic Growth

The SBE Region has a critical role to play in ensuring that its innovation ecosystem is structured to leverage disruptive change and adapt to it. To accelerate the region’s economy, it is proposed that the SBE Regional Partnership focus its efforts on three strategic priorities. Table ES-1 provides a summary of the recommended strategic plan to position the SBE Region for long-term economic growth and prosperity.

Table ES-1. Recommended Strategies and Actions to Position the SBE Region for Long-Term Economic Growth

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Targeted Actions to Pursue</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strategy One</strong>&lt;br&gt;Foster the Infusion of Advanced Innovation Processes, Products, and Techniques into the SBE Region’s Advanced Manufacturing Industries, Starting with the Mobility Meta-Cluster and its Supply Chain</td>
<td><strong>Action 1:</strong> Create an Institute for Industry Innovation, in partnership with regional industrial leaders, University of Notre Dame, Purdue, and other regional institutions of higher education, that focuses on infusing advanced innovation processes, products, and techniques into the SBE Region’s industrial base.</td>
</tr>
<tr>
<td><strong>Strategy Two</strong>&lt;br&gt;Catalyze the Entrepreneurial Ecosystem to Diversify the Economy and Drive Future Economic Growth</td>
<td><strong>Action 2:</strong> Expand the role of the SBE Regional Partnership to provide entrepreneurial support services to innovative start-up companies and coordinate with other entrepreneurial initiatives in the region.&lt;br&gt;<strong>Action 3:</strong> Create an indigenous pipeline of risk capital funds to invest in entrepreneurial efforts in the region.</td>
</tr>
<tr>
<td><strong>Strategy Three</strong>&lt;br&gt;Develop, Retain, and Attract the Talent that the SBE Region’s Existing and Emerging Industries Demand</td>
<td><strong>Action 4:</strong> Create and scale experiential learning opportunities to connect students with industry as well as retrain incumbent workers.&lt;br&gt;<strong>Action 5:</strong> Launch a marketing/branding campaign to attract alumni back to the SBE Region by creating an Alumni Recruitment Program.</td>
</tr>
</tbody>
</table>

The primary strategic recommendation is the creation of an Institute for Industry Innovation, in partnership with regional industrial leaders, University of Notre Dame, Purdue, and other regional institutions of higher education, that focuses on infusing advanced innovation processes, products, and techniques into the SBE Region’s industrial base.

This is needed because of the fundamental shift that is occurring throughout the smart mobility industry cluster and its supply chain as new automation, data collection, and materials technologies are being increasingly incorporated into traditional assembly and processing operations. Next-generation manufacturing and materials represents the broad portfolio of technologies that are expected to revolutionize the way that products are made, ranging from incorporation of more advanced raw materials inputs to analytics-driven predictions of useful life for downstream finished parts and systems.
Tides of Change – SBE Investment Strategy

The technology platforms that make up next-generation manufacturing and materials are aligned with advancing and consolidating the traditional steps of the manufacturing process and include the following:

- Digital product design and modeling, which allows manufacturers to design and test in virtual environments with both the manufacturing process and use life of products in mind.
- Novel advanced materials with highly customizable properties and highly precise means of being shaped into parts and components while maintaining durability and consistency.
- New manufacturing processes that replace traditional subtractive manufacturing, revolving primarily around the scaling of technologies in additive manufacturing and three-dimensional (3-D) printing.
- Industrial automation and robotics systems that perform increasingly complicated fabrication and assembly tasks.
- Embedded sensor and instrument networks within production systems and machinery that collect and report data in real time to help diagnose and dynamically react to problems as well as build out large-scale analytics tools for manufacturing operations.
- Postprocessing and finishing technologies that rely on combinations of novel finishing materials such as coatings and polymers, sensing and materials analysis, and automation to ensure consistency and quality in products across varying production run sizes.

Taken together as a whole, the convergence of these technology platforms within modern manufacturing operations will lead to a more wholly integrated “smart manufacturing” environment, with information from all stages of the production process interacting and creating feedback loops that allow a production line to “tune” itself without any stoppages or retooling requirements. These smart production environments also represent a new vision for the role of manufacturing in supporting the mobility industry, where just-in-time orders and highly variable production run sizes can be efficiently delivered at increasingly local scales to customers of all sizes. Leaders in adopting innovations in this space can expect to gain significant advantages over competitors in terms of producing value-added products and reducing operating costs.

To ensure global competitiveness, the region, in partnership with institutions of higher education and industrial leaders, should create an Institute for Industry Innovation that focuses on infusing advanced innovation processes, products, and techniques into the daily operations of the SBE Region’s industrial base. The Institute should focus on cross-disciplinary areas of technology convergence working to ensure that the innovation needs of existing regional industry are met, new opportunities to diversify the economy emerge, and talent is generated and linked to regional economic drivers.

The core activities of the Institute would include four specific efforts/functions:

- Public-private-academic applied development projects;
- Operational assistance in identifying areas of improvement, streamlining processes, and ultimately increasing competitiveness;
- Commercialization of innovation through entrepreneurial endeavors; and
- Placement of talent into regional firms to help meet industrial innovation needs.
While the creation of the SBE Institute for Industry Innovation is the anchor recommendation, it is not alone sufficient to transform the SBE Region’s economy. To accelerate the region’s economy, it is proposed that the SBE Regional Partnership focus not only on advancing innovation, but also on the following:

- Catalyzing the entrepreneurial ecosystem to diversify the economy and drive future economic growth; and
- Developing, retaining, and attracting the talent that the region’s industry demands.

A Call to Action

The SBE Region has the opportunity to leverage its current momentum by making critical investments today that will enable the region to “leap forward” and become a leading job- and wealth-generating economy over the next decade. In today’s global knowledge-based economy, the recipe for economic success is quite simple—the SBE Region needs to focus its economic development investments to ensure not only that its existing industry drivers can raise their level of competitiveness and added value, but also that it can identify new drivers of innovation to improve the region’s economic prospects. This investment strategy is designed to address these challenges and identify the elements and ingredients to successfully position the region to mitigate its challenges, build on its strengths, seize its opportunities, and put into action a set of strategies that catalyze economic and community prosperity.

The analysis suggests that, to truly transform its economy, the region must do the following:

- Foster the infusion of advanced innovation processes, products, and techniques into the SBE Region’s Advanced Manufacturing Industries, starting with the Mobility Meta-Cluster and its supply chain;
- Catalyze the entrepreneurial ecosystem to diversify the economy and drive future economic growth; and
- Develop, retain, and attract the talent that the SBE Region’s existing and emerging industries demand.

Taking advantage of these opportunities requires key strategic investments that will require the broad support and collaboration of the entire region. By working together, the opportunity for the SBE Region to grow its economic base and increase community prosperity is substantial. If successful, it is expected that what will emerge are public-private-academic partnership initiatives that will advance the region for the coming decades.
TEConomy Partners, LLC is a global leader in research, analysis, and strategy for innovation-based economic development. Today, we’re helping nations, states, regions, universities, and industries blueprint their future and translate knowledge into prosperity.
New Americans in Elkhart, Marshall, and St. Joseph Counties
The Demographic and Economic Contributions of Immigrants in the Region

Population

36,000
the approximate number of immigrants living in the South Bend–Elkhart region in 2019.

33,900
the approximate number of immigrants living in Elkhart, Marshall, and St. Joseph counties in Indiana in 2016.

Population Growth in the South Bend-Elkhart Region

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Population Growth</th>
<th>Immigrant Population Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011-2016</td>
<td>+10.5%</td>
<td>+8.4%</td>
</tr>
<tr>
<td>2014-2019</td>
<td>+10.5%</td>
<td>+1.6%</td>
</tr>
</tbody>
</table>

Demographics

9.7%
of households in the South Bend–Elkhart region had at least one immigrant.

39.3%
more likely to be of working age than their U.S.-born counterparts, allowing them to actively participate in the labor force and contribute to the economy as taxpayers and consumers.

1. Estimates provided in this report may slightly undercount the immigrant population. The American Community Survey (ACS) historically undersamples the immigrant population, especially among lower income, more recently arrived, and less English-fluent immigrant populations.

2. Due to the significant undercount of some groups with certain demographic and socioeconomic characteristics, including income and education in the 2020 ACS, unless otherwise specified, data comes from 5-year samples of the American Community Survey from 2014 and 2019 and figures refer to St. Joseph, Elkhart, and Marshall counties, Indiana.
Demographics (continued)

87.7% of immigrants in the region had resided in the United States for more than five years.

274,700 people worked in the South Bend–Elkhart region in 2019. Of these, 8.7% or 23,900 workers, were immigrants.

The top regions of origin for immigrants living in the region:
- Mexico, Central America, and Caribbean (54.0%)
- India and Southwest Asia (7.5%)
- East Asia (7.3%)
- Southeast Asia (5.6%)
- South America (5.1%)

The top countries of origin for immigrants living in the region were:
- Mexico 45.6%
- India 5.5%
- China 4.2%
- Philippines 3.0%
- Canada 2.8%

The top languages spoken at home other than English among immigrants:
- Spanish 66.8%
- Chinese 4.6%
- Filipino, Tagalog 2.4%
- Arabic 1.4%
- German 1.2%

3. We define “immigrant” as any non-citizen or any naturalized U.S. citizen. They include naturalized citizens, green card holders, temporary visa holders, refugees, asylees, and undocumented immigrants, among others.
5. Ibid.
6. Ibid.
7. Ibid.
8. Ibid.
9. We define working age as 16–64 years of age.
10. Across the report, totals may not add up to 100 percent due to rounding.
New Americans in Elkhart, Marshall, and St. Joseph Counties

Immigrants with Limited English Language Proficiency

8,100 immigrants living in the region had limited English language proficiency, making up 86.4% of the immigrant population.11

22.7% speak Spanish at home.

Spending Power and Tax Contributions

Immigrants paid a significant amount in federal, state, and local taxes, including property, sales, and excise taxes levied by state and local governments.

In 2019, immigrant households12 in the South Bend–Elkhart region earned approximately $1.0 billion

$160.6 million went to federal taxes13
$98.1 million went to state & local taxes14
$783.6 million was left in spending power

This means that immigrant households held 7.6% of all spending power in the region.

In 2019, immigrant residents in the region contributed $3.8 billion to the region’s gross domestic product (GDP), or 9.0% of the total GDP for that year.15

Immigrants in the region also supported federal social programs. In 2019, they contributed

$110.6 million to Social Security
$29.7 million to Medicare

18.4% of immigrants in the region received Medicare or Medicaid, compared with 33.8% of U.S.-born residents in 2019.

11. For the purpose of this report, we define people with limited English language proficiency as those who do not speak English at all or do not speak English well.

12. Immigrant households refer to those with an immigrant as head of the unit.


15. These figures derive from our calculations based on immigrants’ share of wage income and self-employment income in the 5-year ACS sample from 2019 and the statistics of GDP from the U.S. Bureau of Economic Analysis.
### Spending Power and Tax Contributions (continued)

About 67.0% of U.S.-born residents had private health care coverage, compared with 59.8% of immigrants.  

<table>
<thead>
<tr>
<th></th>
<th>U.S.-born</th>
<th>Immigrants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private</td>
<td>67.0%</td>
<td>59.8%</td>
</tr>
</tbody>
</table>

About 34.4% of U.S.-born residents had public health care coverage, compared with 18.4% of immigrants.

The immigrant working age population was 47.6% female and 52.4% male.

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigrants</td>
<td>47.6%</td>
<td>52.4%</td>
</tr>
</tbody>
</table>

The immigrant employed population was 40.4% female and 59.6% male.

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigrants</td>
<td>40.4%</td>
<td>59.6%</td>
</tr>
</tbody>
</table>

Immigrants in the region were more likely to be of working age than their U.S.-born counterparts.

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigrants</td>
<td>39.3%</td>
<td>60.7%</td>
</tr>
</tbody>
</table>

The industries with the largest number of immigrant workers in 2019 includes:

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>12.9%</td>
</tr>
<tr>
<td>Education</td>
<td>9.8%</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>9.4%</td>
</tr>
<tr>
<td>Hospitality</td>
<td>9.1%</td>
</tr>
<tr>
<td>Construction</td>
<td>8.6%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>8.6%</td>
</tr>
<tr>
<td>General Services</td>
<td>8.3%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>5.4%</td>
</tr>
</tbody>
</table>

---

16. Including people who have both public and private health care coverage.

17. STEM refers to occupations that require background or expertise in science, technology, engineering, and/or math.

18. Professional services: Most of these industries include professions that require a degree or a license, such as legal services, accounting, scientific research, consulting services, etc.

19. General services include personal services (e.g., laundry services, barbershops, and repair and maintenance), religious organizations, social services, and labor unions.
The occupations with the largest number of immigrant workers in 2019:

- Other Assemblers and Fabricators: 6.0%
- Postsecondary Teachers: 4.4%
- Misc. Production Workers: 4.3%
- Hand Laborers and Freight, Stock, and Material Movers: 4.2%
- Cooks: 2.9%
- Janitors and Building Cleaners: 2.2%

Due to the role immigrants play in the workforce helping companies keep jobs on U.S. soil, our research says that immigrants living in the region helped create or preserve

1,700 manufacturing jobs

that would have otherwise been eliminated or moved elsewhere by 2019.20

SPOTLIGHT

Job Demand In the South Bend–Elkhart Region In 2021

Not only were immigrants more likely to be of working age in the region, but they were also a crucial part of the region’s economy, helped it meet the needs of its fastest growing and most in-demand fields.21

The top five occupations with the highest demand for bilingual workers were:22

1. Health Care and Social Assistance
2. Educational Services
3. Retail Trade
4. Manufacturing
5. Information

Entrepreneurship

1,600

immigrant entrepreneurs generated

$43.3

million

in business income in the South Bend–Elkhart region.

Immigrant entrepreneurs self-identified as 33.6% female and 66.4% male.

9.2%

Immigrants made up of the business owners in the region in 2019 despite making up 6.9% of the population.

20. Jacob Vigdor,

21. Data is obtained from Lightcast for the time period between January 1, 2019 and December 31, 2019.

22. Data is obtained from Lightcast for the time period between January 1, 2019 and December 31, 2019.
Education

Share of the region’s population aged 25 or above that held a bachelor’s degree or higher in 2019:

- 24.9% of U.S.-born
- 25.6% of immigrants

Share of the region’s population aged 25 or above that held an advanced degree in 2019:

- 9.1% of U.S.-born
- 14.1% of immigrants

- 3.4% of K-12 students in the region were immigrants in 2019.

- 16.4% of K-12 students in the region were immigrants or the children of immigrants in 2019.\(^{23}\)

University Population

In fall 2021, 1,162 jobs in higher education and other areas including accommodations, food, and transportation were supported by international students in the region.

$106.6M was spent by international students in the 2021-2022 academic year in the region.\(^{24}\)

166 international students graduated with STEM degrees from colleges and universities in the region in the 2021-2022 academic year.

The universities with the largest international student populations were:

- University of Notre Dame: 1,593 international students
- Indiana University South Bend: 122 international students
- Goshen College: 75 international students

\(^{23}\) Children of immigrants includes both U.S.-born and immigrants who are under the age of 18 with at least one immigrant parent.

\(^{24}\) Economic data is derived from the International Student Economic Value Tool maintained by NAFSA: An Association of International Educators.
New Americans in Elkhart, Marshall, and St. Joseph Counties

Housing

In 2019, 59.1% of immigrant households in the South Bend–Elkhart region owned their own homes, compared with 70.0% of U.S.-born households.

- **Immigrant households in the South Bend–Elkhart region**
  - Lived in houses 10,300 households, or 69.6%
  - Lived in apartments 3,400, or 23.0%
  - Other 1,100, or 7.4%

Total property value of immigrant households: $1.4B

The average household size for immigrants in the region was 3.2 compared to 2.4 for U.S.-born residents.

- **Immigrant households**
- **U.S.-born households**

- **40.9%** of immigrant households were renters. Their total annual rent paid was $50.8M

- **74.2%** of immigrant households in the region had access to broadband connection in their place of residence as compared with 80.6% of U.S.-born households in 2019.25

Naturalization26

- **36.8%** Naturalized Citizens (13,200)
- **17.2%** Likely Eligible to Naturalize (6,200)
- **46.0%** Not Yet Eligible to Naturalize (16,600)

The top countries of origin for naturalized citizens in the region were:

- **Mexico** 32.6%
- **India** 7.8%
- **Philippines** 4.9%
- **Canada** 4.6%

Nationally, 48.7% of immigrants are naturalized citizens, 15.9% are likely eligible to naturalize, and 35.4% are not yet eligible.

25. This data point reports whether the respondent or any member of their household subscribed to the Internet using broadband (high speed) Internet service such as cable, fiber optic, or DSL.

26. Naturalization is the process through which one can become a U.S. citizen, dependent on certain eligibility requirements. Learn more here: [https://www.americanimmigrationcouncil.org/research/how-united-states-immigration-system-works](https://www.americanimmigrationcouncil.org/research/how-united-states-immigration-system-works)

27. We identify immigrants who are potentially eligible for naturalization based on a set of criteria of eligibility identified by the USCIS, such as immigration status, age, English language proficiency, and length of stay in the United States.
SPOTLIGHT ON

Juan Cervera

Mexican Immigrant Builds Business in Indiana

Juan Cervera spent his childhood farming corn, beans, and tomatillos with his father, but he wanted more. So at 15, he and his brothers migrated from Guanajuato, Mexico, to Chicago, Illinois. “I came for the American dream,” he recalls. “And to have economic opportunities.”

Over the next 10 years, Juan worked in candy factories, in construction and as a mechanic. After marrying a fellow Mexican immigrant named Rosalina, he moved with her to South Bend. They realized their money could go further in a smaller city—and that South Bend had few businesses catering to the city’s growing Hispanic community. In 2002, they opened an ice cream shop called **Paleteria y Nevería La Rosita**. “There wasn’t much competition,” Juan reflects. “There just weren’t any places like this in South Bend.”

The business was a labor and a love. “Everything about starting a business is difficult,” Juan recalled. “The hours we invested, the time it took.” The couple was still struggling to learn English and didn’t know if the city offered resources to help immigrant entrepreneurs. So they drew from the practical business acumen they’d acquired over years of working in different industries, from construction to candy making to car repair.

La Rosita’s menu boasts 32 flavors, including traditional offerings from Mexico and Latin America, like rompope, which is similar to eggnog, and mamey, a popular Latin American fruit. The shop also offers Mexican frozen drinks like diablitos as well as shaved ice, Mexican corn, sandwiches, and fruit bowls. Their paletas, or popsicles, are sold locally by a variety of gas stations and grocery stores. They also have a catering business.

Juan says his clientele has grown far beyond the Spanish-speaking population. “I love South Bend,” he says. “It’s tranquil, calm, and welcoming. Over the last 20 years, the city infrastructure has grown and many more businesses are opening. It’s a welcoming place for immigrants since there’s work here.”

Juan has very much achieved his American Dream. Both his kids are college graduates; one works in marketing and one is a medical engineer. His business now employs 10 people, and has hundreds of positive reviews online. “Best thing I’ve ever had in this town,” one happy customer noted on Instagram.

SPOTLIGHT ON

Dr. Rose Alyousif

Iraqi Immigrant Finds Refuge in South Bend

In 2003, Dr. Rose Alyousif fled her home in Iraq with her husband and one-year old-daughter and moved to another country in the Middle East. The couple’s mixed Sunni-Shiite marriage made the family targeted, and they feared for their lives.

Ten years later, they were resettled in South Bend with their three daughters - ages 5, 8, and 12. Life was way harder than they imagined. In the Middle East, Dr. Alyousif was a physician. But she was not licensed to practice in the United States and could not afford to complete the medical residency needed. The family had to move around. She worked in retail and her husband worked in a factory. “I felt so confused. I didn’t know how to live in America,” she recalls. When someone broke into their home, they even considered returning to Iraq.

Several religious charities stepped in to assist, providing furniture and connecting the family to other resources in South Bend. “I told them, ‘I will show you that I am deserving of your help’” Dr. Alyousif says. In fact, she was able to make an important contribution by filling a need for an Arabic medical interpreter at St Joseph Regional Medical Center- Mishawaka and Memorial Hospital of South Bend. The role also helped her meet medical colleagues, which cultivated a deeper sense of belonging. The key, she learned, was not to “isolate ourselves from the American culture.”

By 2018, Dr. Alyousif’s new friends recommended her for a job teaching Anatomy and Physiology and Medical Terminology at Ivy Tech Community College, a statewide network of community college campuses. Within a couple of years, Dr. Alyousif was able to further advance and become a professor at Indiana University South Bend, one of the regional campuses of the nationally-known Indiana University (IU) system.

“Every Ramadan, I try to put up a lot of decorations related to the holy month,” she says. “We try to keep our traditional Arabic food, but also engage with the American culture. I try to tell immigrants here, ‘If you decide to stay, you should blend with the culture of the community. When I did it, I achieved success.’”
New Americans in Elkhart, Marshall, and St. Joseph Counties

Refugees

1,200 immigrants, or 3.4% of the immigrant population in the South Bend–Elkhart region, were likely refugees in 2019.29

65.5% of refugees in the area were naturalized U.S. citizens.

In 2019, refugee households in the region earned:

- **$30.9 million**
  - $3.9 million went to federal taxes.31
  - $3.1 million went to state & local taxes.32
  - $23.9 million was left in spending power.

DACA-Eligible Population

1,800 immigrants in the South Bend–Elkhart region, or 5.1% of the immigrant population, were eligible for Deferred Action for Childhood Arrivals (DACA).33

In 2019, DACA-eligible households in the region earned:

- **$46.1 million**
  - $5.8 million went to federal taxes.34
  - $5.0 million went to state & local taxes.35
  - $35.3 million was left in spending power.

Undocumented Immigrants

12,300 undocumented immigrants lived in the South Bend–Elkhart region in 2019. They made up 34.2% of the immigrant population.

Share of immigrants that are undocumented by age group:

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-18</td>
<td>30.4%</td>
</tr>
<tr>
<td>19-24</td>
<td>45.4%</td>
</tr>
<tr>
<td>25-34</td>
<td>35.8%</td>
</tr>
<tr>
<td>35-44</td>
<td>44.0%</td>
</tr>
<tr>
<td>45-54</td>
<td>37.1%</td>
</tr>
<tr>
<td>55-64</td>
<td>17.9%</td>
</tr>
</tbody>
</table>

28. Refugees are admitted to the United States based upon an inability to return to their home countries because of a “well-founded fear of persecution” due to their race, membership in a particular social group, political opinion, religion, or national origin. Learn more here: https://www.americanimmigrationcouncil.org/research/how-united-states-immigration-system-works.


30. Refugee household refers to those with a refugee as head of the unit.


33. Deferred Action for Childhood Arrivals (DACA) is a program established in 2012 which permits certain individuals who were brought to the United States while under the age of 16 and who have resided continuously in the United States since June 15, 2007, to remain in the U.S. and work lawfully for at least two years, so long as they meet certain eligibility requirements. Learn more here: https://www.americanimmigrationcouncil.org/research/how-united-states-immigration-system-works.


37. Based on the total number of immigrants in each age group, this is the share of those who are undocumented within each age group.
Undocumented Immigrants (continued)

Undocumented immigrants were highly active in the labor force. About 91.1% were of working age in the South Bend–Elkhart region. 68.7% of undocumented immigrants in the region came from Mexico.

In 2019, undocumented immigrant households earned:
- $237.0 million
- $13.1 million went to federal taxes.
- $12.2 million went to state & local taxes.
- $211.6 million was left in spending power.

The largest number of immigrant workers tended to work in the following industries:

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>51.2%</td>
</tr>
<tr>
<td>Hospitality</td>
<td>10.1%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>8.1%</td>
</tr>
<tr>
<td>Construction</td>
<td>7.7%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>7.4%</td>
</tr>
</tbody>
</table>

H-1B and H-2B Visas

213
H-1B visas were certified in the South Bend–Elkhart region during Fiscal Year 2022. The top occupations among certified H-1B visa applications in the region were:
- Mechanical Engineers (17 certifications)
- Industrial Engineers (11 certifications)
- Computer and Information Research Scientists (10 certifications)
- Economists (10 certifications)
- Transportation, Storage, and Distribution Managers (10 certifications)

361
H-2B visas were certified in the South Bend–Elkhart region during Fiscal Year 2022. The top occupations among certified H-2B visa applications in the region were:
- Team Assemblers (139 certifications)
- Welders, Cutters, Solderers, and Brazers (98 certifications)
- Landscaping and Groundskeeping Workers (50 certifications)

38. We define working age as 16–64 years of age.
39. Undocumented immigrant households refer to people living in a housing unit with an undocumented immigrant being the head of their unit.
42. Before an employer can file a petition with United States Citizenship and Immigration Services (USCIS) to hire an employee using an H-1B visa, the employer must take steps to ensure that hiring the foreign worker will not adversely affect U.S. workers. To do this, employers file a labor condition application (LCA) to be certified by the Department of Labor (DOL), which ensures that employment of the H-1B worker will not adversely affect the wages and working conditions of similarly employed U.S. workers. The number of certified H-1B visas is therefore a good indication of the demand for immigrant workers of a given occupation in a given region. More information on the H-1B process can be found here: [https://www.uscis.gov/working-in-the-united-states/h-1b-specialty-occupations](https://www.uscis.gov/working-in-the-united-states/h-1b-specialty-occupations).
43. Similar to the H-1B process, in order for an employer to obtain an H-2B certification, the DOL must determine that there are not enough U.S. workers available to do the temporary job being petitioned for, and that employing H-2B workers will not adversely affect the wages and working conditions of similar workers. Additionally, the need for the worker must be temporary. Certified jobs are not necessarily the jobs filled, though they do indicate a level of demand for temporary immigrant workers in a particular occupation. More information on the H-2B process can be found here: [https://www.dol.gov/agencies/eta/foreign-labor/programs/h-2b](https://www.dol.gov/agencies/eta/foreign-labor/programs/h-2b).
**New Americans in South Bend**
The Demographic and Economic Contributions of Immigrants in the City

---

**Population**

8,000

the approximate number of immigrants living in South Bend, Indiana in 2019.

---

**Demographics**

Immigrants made up 7.8% of the total population in the city in 2019.

The top regions of origin for immigrants living in the city:

- Mexico, Central America, and Caribbean (51.4%)
- East Asia (6.7%)
- Southeast Asia (5.3%)
- South America (71%)
- Other Regions (29.5%)

The top countries of origin for immigrants living in the city:

- Mexico 45.6%
- China 5.3%

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**Spending Power and Tax Contributions**

Immigrants paid a significant amount in federal, state, and local taxes, including property, sales, and excise taxes levied by state and local governments.

---

In 2019, immigrant households in South Bend earned:

- **$198.1 million**
- **$29.0 million** went to federal taxes.
- **$19.0 million** went to state & local taxes.
- **$150.1 million** left in spending power.

This means that immigrant households held 9.3% of all spending power in the city.

In 2019, immigrant residents in the city contributed **$686.4 million** to the city’s gross domestic product (GDP), or 10.1% of the total for the year.

---

44. Estimates provided in this report may slightly undercount the immigrant population. The American Community Survey historically undersamples the immigrant population, especially among lower income, more recently arrived, and less English-fluent immigrant populations. Additionally, due to the significant undercount of some groups with certain demographic and socioeconomic characteristics, including income and education, in the 2020 ACS, this report uses data from the American Immigration Council analysis of data from 5-year samples of the ACS from 2014 and 2019.

45. Unless otherwise specified, data comes from 5-year samples of the American Community Survey from 2014 and 2019 and figures refer to the city of South Bend, Indiana.

46. Immigrant households refer to people living in a housing unit with an immigrant being the head of their unit.


49. These figures derive from our calculations based on immigrants’ share of wage income and self-employment income in the 5-year ACS sample from 2019 and the statistics of GDP from the U.S. Bureau of Economic Analysis.
**Workforce**

Immigrants played a critical role in several key industries in the city. The industries with the highest share of workers that are immigrants were:

- **Hospitality**: 15.3%
- **Manufacturing**: 14.1%
- **Professional Services**
- **Education**: 12.6%
- **Retail Trade**: 11.3%
- **Health Care and Social Assistance**: 7.7%

**The top most in-demand jobs in the city in 2019 were:**

1. Registered Nurses
2. Heavy and Tractor-Trailer Truck Drivers
3. Sales Representatives, Wholesale and Manufacturing, Except Technical and Scientific Products
4. Retail Salespersons
5. Hand Laborers and Freight, Stock, and Material Movers

**Education**

- 4.0% of K-12 students in the city were immigrants in 2019.
- 19.4% of K-12 students in the city were immigrants or the children of immigrants in 2019.

**Housing**

- Total property value of immigrant households in South Bend in 2019: **$231.0M**
- The total annual rent paid by immigrant households in South Bend in 2019 was: **$8.7M**
- 81.3% of immigrant households in the city had access to broadband connection in their place of residence as compared with 82.4% of U.S.-born households in 2019.

---

50. **Professional services**: Most of these industries include professions that require a degree or a license, such as legal services, accounting, scientific research, consulting services, etc.

51. **Children of immigrants**: includes both U.S.-born and immigrants who are under the age of eighteen with at least one immigrant parent.

52. **This data point** reports whether the respondent or any member of their household subscribed to the Internet using broadband (high speed) Internet service such as cable, fiber optic, or DSL.
New Americans in South Bend

**Naturalization**

- **32.0%** Naturalized Citizens (2,600)
- **21.8%** Likely Eligible to Naturalize (1,700)
- **46.2%** Not Yet Eligible to Naturalize (3,700)

Nationally, **48.7%** of immigrants are naturalized citizens, **15.9%** are likely eligible to naturalize, and **35.4%** are not yet eligible.

- **9.9%** of households in South Bend in 2019 had at least one immigrant resident.
- **33.0%** of naturalized citizens in South Bend in 2019 came from Mexico.

**Undocumented Immigrants**

- **2,400** undocumented immigrants lived in South Bend. They made up **30.7%** of the city’s immigrant population.
- **67.3%** of undocumented immigrants in the city came from Mexico.

**H-1B Visas**

- **32** H-1B applications were filed and approved for employers in South Bend during Fiscal Year 2022.

The top industry for H-1B visas was Professional, Scientific, and Technical Services (20 visas).

53. We identify immigrants who are potentially eligible for naturalization based on a set of criteria of eligibility identified by the USCIS, such as immigration status, age, English language proficiency, and length of stay in the United States.
Theme 2022:

Dark Fiber
Bright Future

Higher education and tier-1 research. Advanced robotics and smart manufacturing. Dark fiber and superior capacity. A mindset focused on the future of the South Bend - Elkhart region and the midwest. Forward is the way.
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WHO WE ARE

Aidan Battista*
Coordinator, Entrepreneurship & Innovation Ecosystem

Lisa Buchanan
Director, Education & Workforce Solutions

Dan Buckenmeyer*
Sr. Specialist, Economic Development

Lori Flotow
Manager, Office Operations

Liz Folkerts
Manager, Digital Marketing & Public Relations

Bethany Hartley
President & CEO

Taryn MacFarlane
Vice President, Regional Initiatives

Sarah Niespodziany
Vice President, Marketing & Communications

Jill Scicchitano
Chief Operations Officer

Bianca Tirado*
Director, Strategic Initiatives

*Denotes Former Employee
The South Bend - Elkhart Regional Partnership is a collaboration of economic development partners from 47 smart connected communities in northern Indiana and southwest Michigan.

We serve as a single point of contact for regional communication and seek to create economic opportunities for all partner members through our four C’s: convening, conveying, monitoring and communicating, and catalyzing through focused investment.

**LIFT INITIATIVE**
The Labs for Industry Futures and Transformation (LIFT) initiative was established to formally connect and enhance the region’s innovation, R&D, workforce training, and educational assets and resources to support industry advancement.

**WE+YOU**
Our regional talent attraction brand, focused on intentional attraction and retention of talent in the South Bend – Elkhart region, focused on people with potential or current high wage, high demand careers of the future.

**STARTUP SOUTH BEND – ELKHART**
Focused on promoting and fostering our region’s entrepreneurial network through ecosystem building. We work to stimulate the entrepreneurial spirit and culture in the region, identify and nurture new business startups, and support the growth of existing high potential businesses.

**CATALYZE**
Focus investment to drive economic and community development, partnering to develop innovative solutions to fill resource gaps. These solutions help to advance community and economic development.

**CONVENE**
We bring together diverse groups of regional representatives to develop strategies that inform and influence the direction of this region. We work to build consensus and foster collaboration to make things happen.

**CONVEY**
The regional opportunity, we market the region with a unified voice to job creators and talent, advancing the regional economy and driving strategic investments.

**COMMUNICATE**
Monitor and communicate progress, opportunities, and challenges as they relate to regional economic performance. We provide research insights on regional competitiveness and economic conditions that have the power to drive strategic directives for the consortium of organizations and leaders engaged in the region.
### MILESTONES + TIMELINE

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>2015</td>
<td>Established Regional Development Authority (RDA)</td>
</tr>
<tr>
<td>2016</td>
<td>$42 Million Grant from Regional Cities Initiative</td>
</tr>
<tr>
<td>2017</td>
<td>Indiana Regional Cities Initiative</td>
</tr>
<tr>
<td>2018</td>
<td>Rebranded from “Michiana” to South Bend - Elkhart Regional Partnership</td>
</tr>
<tr>
<td></td>
<td>Startup South Bend - Elkhart named Elevate Ventures’ 2018 “Region of the Year”</td>
</tr>
</tbody>
</table>

#### Regional Economic Development Strategy
Regional Economic Development Strategy (REDS) Plan developed to catalyze economic growth

#### Advisory Committees & Strategic Initiatives
Development of five Advisory Committees and priorities identified

#### Indiana Regional Cities Initiative
- Established Regional Development Authority (RDA)
- $42 Million Grant from Regional Cities Initiative
Talent Attraction
21st Century Talent Region Designation
Launch of Regional Brand, WE+YOU

NEW CEO NAMED
Bethany Hartley named South Bend - Elkhart Regional Partnership CEO

Smart Connected Communities
$50 Million grant from Indiana’s Regional Economic Acceleration and Development Initiative (READI)

Consistency Over Time
- $42.2 Million Grant from Lilly Endowment, Inc.
- Startup South Bend - Elkhart named Elevate Ventures’ 2019 “Region of the Year”
- LIFT Initiative Established
As part of the 2022 Annual Report, the South Bend – Elkhart Regional Partnership wanted to not only tell the story of the region, but show you – the sights, sounds and people – that make this area a wonderful place to work, live, and explore.

We hope you enjoy these three videos showcasing our work around the region.

COMMUNICATE
REGIONAL PARTNERSHIP OVERVIEW

Join our President and CEO, Bethany Hartley for a look into the passion and ethos at the heart of the South Bend – Elkhart Regional Partnership. We are committed to being the conduit for convening and connecting across the region, and amplifying the message of what this region is becoming.

WE believe we can keep educated talent here, WE can increase our region's per capita personal income, and WE can build a regional economy that is both collaborative and inclusive.

Join us in the work to turn our potential into our future.
Through a collaborative process engaging leaders from across the region, the South Bend – Elkhart region was awarded the maximum amount of READI funds from the Indiana Economic Development Corporation (IEDC) – $50 million – in December 2021. In 2022, the Northern Indiana Regional Development Authority awarded funds to 18 Quality of Place and 11 programmatic projects. These allocations will have an impact reaching far beyond city limits or county lines.

One such project, the Tolson Center for Community Excellence in Elkhart County, received $2.6 million in READI funds. The Tolson Center represents the remarkable next chapter of a long-standing community center.

Paul Geiger knows what it takes to have a successful internship. A graduate from the LIFT Initiative Internship Program, he continued his career at Robert Weed Corp. as an HR Business Analyst.

Funded via the Labs for Industry Futures and Transformation (LIFT) Initiative grant, the LIFT Internship Program brings together students from regional colleges and universities to internships at local companies focused on advanced industries such as technology, manufacturing, data science and analytics, supply chain or logistics management, and research and development.
RESULTS: 22 IN 2022

Together with our stakeholders, the South Bend – Elkhart Regional Partnership reached new heights in 2022. From grants awarded to stories told, here is an assortment of successes from the past year:

- **310,477 SOCIAL IMPRESSIONS**
  Across all social media, a 73.26% increase over 2021

- **89.8% increased AVERAGE ENGAGEMENT**
  Across Facebook, LinkedIn, & Twitter from 2021

- **265% increased WEBSITE EXPOSURE**
  To counties outside the South Bend-Elkhart region

- **13% increased WEBSITE EXPOSURE**
  To adults between the age of 18 and 24

- **50,000+ VIDEO IMPRESSIONS**
  Highlighting community initiatives

- **55,000+ ADS PLAYED**
  Via Facebook, detailing community initiatives
$14.2M in Pre-Seed & Seed Round funding awarded to regional startups

$7.2M in SBIR & STTR Grants awarded to regional companies

250+ Attended the 2nd annual Founder Factory event, sold out for the 2nd time

$41,000 in Proof-of-Concept Funds awarded

11 Graduates from the HustleSBE Business Bootcamp

50+ meetings hosted with 13 unique stakeholder groups & hundreds of regional decision-makers

$5.3M+ Manufacturing Readiness Grants awarded to 45 Regional Companies in 2022

13 U.S. Business Recruitment trips attended across 5,050 miles in 5 states

Region's 1st Labor Market Study Completed

18 WE+YOU Welcome Crew members onboarded to launch ambassador program

3 Video profiles of residents produced generating 17,200+ views across media platforms

$40.6M in READI Funds awarded to 19 quality-of-place projects infusing $465M+ in regional investments

$6.4M in READI Funds awarded to 11 programmatic projects

33 LIFT Interns representing 11 colleges & universities were placed with 29 employers in 10 occupational pathways

Launched LIFT Skills Accelerator with 107 registered employees & $160,500 in funds distributed

20 LIFT Apprentices placed with 7 employers through the LIFT Apprenticeship Program
Our Board of Directors

South Bend - Elkhart Regional Partnership Foundation Board

Pete McCown
Chair
President
Community Foundation of Elkhart County

Jeff Rea
Vice Chair
President & CEO
South Bend Regional Chamber

Michael Daigle
Treasurer
Executive Director
South Bend International Airport

Tim Sexton
Secretary
Associate Vice President for Public Affairs
University of Notre Dame

South Bend - Elkhart Regional Partnership Board

Committee Representatives

Susan Ford
Entrepreneurship Director
Graham Allen Partners

Shelley Klug
Industry Growth Economic Development Manager
Indiana Michigan Power

Amish Shah
Diversity, Equity, & Inclusion President & CEO Kem Krest

Rebecca Stoltzfus
Education & Workforce President
Goshen College

Andrew Wiand
Talent Attraction & Retention Executive Director enFocus

Local Economic Development Organizations (LEDOS)

Greg Hildebrand
Secretary* President & CEO Marshall County Economic Development Corporation

Jeff Rea
Vice Chair* President & CEO South Bend Regional Chamber

Chris Stager
President Economic Development Corporation of Elkhart County

Local Government

Carl Baxmeyer
Commissioner
St. Joseph County Board of Commissioners

Kevin Overmyer
Commissioner
Marshall County Board of Commissioners

Suzanne Weirick
Public Representative* Commissioner
Elkhart County Board of Commissioners
Private Industry

Shannon Cullinan  
Member*  
Executive Vice President  
University of Notre Dame

Michael Daigle  
Treasurer*  
Executive Director  
South Bend International Airport

Larry Garatoni  
CEO  
Garatoni Family Office

Judd Leighton Foundation

Pete McCown  
Chair*  
President  
Community Foundation of Elkhart County

Rose Meissner  
President  
Community Foundation of St. Joseph County

Gary Neidig  
President & CEO  
ITAMCO

Kristin Pruitt  
Executive Vice President & Chief Administrative Officer  
Lake City Bank

Andrea Short  
President  
1st Source Bank

Jim Keenan  
Board Chair  
Judd Leighton Foundation

Stakeholders

Dave Behr  
Director, North Central Region  
Indiana Economic Development Corporation

Jon Hunsberger  
Executive Director  
Elkhart County Convention & Visitors Bureau

Levon Johnson  
President  
Greater Elkhart Chamber of Commerce

James Turnwald  
Executive Director  
Michiana Area Council of Governments (MACOG)

*Denotes Executive Committee Member
### 2022 Financial Recap

Year ending December 31, 2022

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<th><strong>Statement of Activities</strong></th>
<th><strong>2022</strong></th>
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<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td>$ 2,037,468</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td>$ 1,850,958</td>
</tr>
<tr>
<td><strong>Net Income</strong></td>
<td>$ 186,510</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Income</strong></th>
<th><strong>2022</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts for Services</td>
<td>$ 412,189</td>
</tr>
<tr>
<td>Contributions (Regional Opportunities Alliance)</td>
<td>$ 1,255,028</td>
</tr>
<tr>
<td>Other Income</td>
<td>$ 370,251</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$ 2,037,468</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Expenses</strong></th>
<th><strong>2022</strong></th>
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</thead>
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<tr>
<td>Operational and Administrative</td>
<td>$ 964,644</td>
</tr>
<tr>
<td>Regional Strategy Implementation</td>
<td>$ 886,314</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$ 1,850,958</strong></td>
</tr>
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The South Bend – Elkhart Regional Partnership has more than investors. These organizations are part of the communities that make up our region. Our actions impact their lives on a daily basis, and their continued support shows the value in what we do – together.

**Community Foundations**
- Community Foundation of Elkhart County
- Community Foundation of St. Joseph County
- Marshall County Community Foundation

**Higher Education**
- Marian University’s Ancilla College
- Bethel University
- Goshen College
- Holy Cross College
- Indiana University South Bend
- Ivy Tech Community College
- Purdue Polytechnic
- Saint Mary’s College
- University of Notre Dame

**Local Economic Development Organizations (LEDOs)**
- Business Development Corporation
- Economic Development Corporation of Elkhart County
- Greater Niles Chamber of Commerce
- Marshall County Economic Development Corporation
- South Bend Regional Chamber

**Local Government**
- City of Elkhart
- City of Goshen
- City of Mishawaka
- City of Nappanee
- City of Plymouth
- City of South Bend
- Elkhart County
- Marshall County
- St. Joseph County

**Private Sector**
- 1st Source Foundation
- Beacon Health System
- Garatoni-Smith Family Foundation
- Judd Leighton Foundation
- Kem Krest
- Lake City Bank
- Weigand Construction
- Winnebago Foundation

**Utilities & Transportation**
- AEP
- NIPSCO
- South Bend International Airport
State of renewal: Charting a new course for Indiana’s economic growth and inclusion

Mark Muro, Robert Maxim, and Jacob Whiton
with Yang You, Eli Byerly-Duke, and Monica Essig Aberg

February 2021
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EXECUTIVE SUMMARY

There's been no escaping the COVID-19 pandemic, with its toll of hospitalizations, layoffs, and quarantines.

Every place in America has been affected, often in drastic ways, as the coronavirus hit home and laid bare—like an X-ray—an array of underlying economic and social challenges wherever it arrived.

And so it has been in Indiana. While it has managed, by some measures, one of the stronger recoveries from the initial crisis among states, the Hoosier State has also contended with major dislocations and challenges.

Not only did COVID-19 interrupt several years of relatively decent growth prior to the pandemic shock, but the pandemic and its impacts have intensified an array of concerns about the underlying health and resilience of the state's economy, ranging from its technological competitiveness (region by region) to its adaptability to the pay of its jobs.
In light of this, as Hoosiers begin to think ahead, the understandable impulse to simply "get back to normal" may not suffice.

Instead, Indiana—like other states—is facing a critical moment as it contemplates its post-pandemic future. Is the state prepared to challenge itself to go beyond its norms and focus on longer-term transformation? Or will it content itself with reverting to an imperfect pre-crisis status quo?

Such questions—which were already surfacing before the pandemic—are why in spring 2019, the Central Indiana Corporate Partnership (CICP) invited the Brookings Institution’s Metropolitan Policy Program to provide a data-grounded economic assessment and actionable set of recommendations to inform the state’s economic strategy at an important time. Envisioned as part of the Indiana GPS Project—a multistrand economic strategy effort spearheaded by CICP, assembling research from Brookings as well as the American Enterprise Institute (AEI) and its partner Economic Innovation Group (EIG), both in Washington, D.C.—the Brookings assessment and recommendations were conceived well before the COVID-19 crisis with an eye toward providing ideas for expanding Indiana’s advanced industries and quality employment. With that said, the inquiry only gained in salience by taking on aspects of the current crisis.

Along these lines, the report that follows—“State of renewal: Charting a new course for Indiana’s economic growth and inclusion”—draws a number of conclusions about the Indiana economy as it emerges from the COVID-19 crisis and considers how to catalyze a new era of state growth. In doing so, the report finds that:

1. **INDIANA POSSESSES SIGNIFICANT STRENGTHS AS IT MOVES BEYOND THE WORST OF THE COVID-19 PANDEMIC, THOUGH DISPARITIES PERSIST.**

Notwithstanding its especially deep initial plunge into the COVID-19 recession, Indiana was experiencing a relatively robust initial job rebound by the onset of the winter. Overall, the state’s return from its pandemic lows has been relatively quick, with net payroll job losses for the year declining to 52,000 positions in November—or -1.7% of the state’s total employment, the ninth-lowest figure among states.

Contributing to this result has been the state’s industry structure. With services at the forefront of job losses nationally, the state’s high specialization in manufacturing (which reopened relatively quickly) and low reliance on tourism (a source of some of the crisis’s worst job losses) have ensured that Indiana has been shielded from the gravest disruptions of the pandemic. Indiana’s large transportation sector (including fulfillment and logistics) has also contributed to the state’s rebound, meaning that—for now, at least—the state’s sizable “make goods/move goods” sector has been important in staving off dislocation.

Still concerning, though, is the persistent unevenness of the recession, which continues to vary sharply across income levels, race, and geography. Data from Opportunity Insights reveals, for example, that while high- and medium-wage workers in Indiana have seen full or nearly full employment recovery, in October, low-wage workers were still contending with employment rates more than 17% below mid-January 2020 levels.
Likewise, responses from the Census Bureau’s Household Pulse Survey for mid-December report that half of Black and Latino or Hispanic Hoosiers resided in households that had experienced a loss of employment income since March. For white Hoosiers, the figure was 44%. And while unemployment rates in Indiana’s regions had declined substantially by the fall, conditions varied and joblessness was still elevated, especially in the state’s northern regions. Even so, the state’s initial rebound has been relatively solid.

2. WITH THAT SAID, INDIANA’S PRE-PANDEMIC EMPLOYMENT AND PAY TRENDS RAISE QUESTIONS ABOUT THE LIKELY SHAPE OF ITS POST-PANDEMIC RECOVERY.

Indiana’s pre-crisis norms on growth and pay, past recession recoveries, and family well-being signal vulnerabilities in the state’s economic makeup, with implications for the nature of its longer-term recovery.

The vulnerabilities begin with growth and pay. On employment, the state’s 0.5% compound annual growth rate (CAGR) in employment from 2007 to 2019 reflects a mixed story. As such, the state’s employment growth lagged the national average of 0.8%, with the state having initially absorbed heavy job losses in manufacturing in the 2007-to-2009 recession. However, an export-driven manufacturing rebound then helped the state outpace its peer states’ employment growth. In that sense, while employment growth has been slow by national standards, it has been above average for a Midwestern region still struggling with a regionwide loss of economic vitality.

At the same time, though, earnings gains have underperformed. Nationwide, median annual earnings increased by just 0.6% a year in real terms from 2007 to 2019, to reach $36,600 per worker. By contrast, Indiana’s gains were half that, with annual earnings growth registering at just 0.3%, allowing earnings to reach just $34,300. Only in the last pre-pandemic years did Indiana workers’ earnings begin to grow in a sustained way, albeit at a slower pace than that of its peers.

Figure 1. By the end of November, Indiana had recovered 87% of the jobs it lost in 2020, although the recovery slowed in the fall

Total nonfarm employment in Indiana and US, not seasonally adjusted, February - November 2020

Note: November data is a preliminary estimate.
Source: Brookings analysis of BLS data.

By the onset of winter, Indiana’s relatively strong rebound had gained back 87% of jobs the state had lost in 2020, although the recovery slowed in the fall
Indiana managed respectable employment growth in the pre-pandemic decade, but its earnings gains underperformed

Total nonfarm employment (Dec. 2007 = 100), seasonally adjusted, December 2007 - January 2020

Source: Brookings analysis of BLS data.

Real median hourly wage (2007 = 100), 2007 - 2019

Also of concern are longer-term trends, including the state’s experiences with recent recessions—an important indicator of resilience. Notwithstanding its sustained employment-growth edge compared to its regional peers, Indiana found itself knocked onto a slower growth trajectory after 2000, to the point that the state did not recover its May 2000 employment peak until May 2015. The nation as a whole, by contrast, recovered its February 2001 peak employment only four years later.

Even more disturbing, real hourly wage growth in Indiana has remained depressed since 2001, including in the wake of the 2007-to-2009 recession. Since 2000, Indiana’s 0.5% per year real median wage growth trailed the national and peer-state rates and ranked 46th among states.

Together, the shocks of 2001 and 2007 to 2009 imposed major changes upon Indiana’s economy—especially the 2001 recession, which corresponded with a surge of cheap imports from China in the wake of its accession to the World Trade Organization. The slow recoveries from these episodes represent a second caution about the future.

Finally, the human costs of two decades of stagnation represent a third source of uncertainty about what comes next. With the onset of the Great Recession, for example, the number of Hoosiers living in families that struggled to make ends meet—as indicated by a well-regarded “self-sufficiency standard” from the University of Washington—rose by over half a million people, from 1.4 million in 2007 to 1.93 million in 2011. By 2016, that total had fallen only slightly to 1.82 million—a figure still nearly 400,000 people higher than before the recession.

Altogether, about 30% of the state’s population has been living in a struggling family since 2010, with only small declines in recent years—and this was before the onset of the COVID-19 pandemic. Less educated workers in the state and racial and ethnic minorities are especially overrepresented among the now likely swollen ranks of the struggling.

**Indiana employment growth deteriorated in the wake of the recessions of 2001 and 2007 to 2009**

Total nonfarm employment (Jan 1990 = 100), seasonally adjusted, January 1990 - January 2020

![Graph showing Indiana employment growth](source: Brookings analysis of BLS data)

The upshot is clear: As it anticipates recovery from the COVID-19 recession, Indiana does so having lost ground over the last two business cycles on several topline indicators of economic resilience.

3. ‘PREEXISTING CONDITIONS’ AFFECTING AT LEAST THREE KEY SUCCESS FACTORS UNDERLIE THE STATE’S TRENDS AND PRESENT CHALLENGES TO ITS RESILIENCE.

Work at Brookings and elsewhere has explored the special importance to prosperity of a short list of critical economic success factors. These factors include the dynamism of high-value “advanced” industries, the ability of the economy to “reallocate” jobs and workers from declining pursuits to promising ones, and the importance of inclusive growth that is broadly shared by all people and places. Such factors represent not just important takeaways from the resilience literature, but key influences on Indiana’s long-run vitality—or lack thereof. They are the state’s “preexisting conditions” when it comes to recovery and enhancement.

Indiana faces challenges on several of these important economic factors. Three findings warrant notice:

**Advanced-industry sector competitiveness—reflected in productivity trends—has been slipping**

Industry and firm productivity growth—the efficiency by which enterprises convert inputs into outputs—is critical to prosperity, but it has been declining in Indiana. Economy-wide, efficiency has slumped to levels around 15% below the national level. Especially concerning are slippages in the performance of the state’s advanced-industry sector—a collection of 46 R&D- and STEM-worker-intensive industries in Indiana highlighted by Brookings and ranging from biopharma manufacturing and medical devices to automotive, R&D consulting, and technology.

These “crown jewel” industries operate in every Indiana region and county and support—both directly and indirectly—inordinate shares of the state’s best-paying, highest-value economic activity. However, these high-productivity industries have also been stagnating. Between 2007 and 2019, advanced-industry productivity in Indiana grew at a paltry 0.4% annually, from $285,100 to $298,300 per worker. By comparison, real output per worker in advanced industries across the nation grew 2.7% a year during this period, reaching $375,000 per worker in 2019—implying a productivity gap of nearly 20% between the state and the nation. This represents a fall from the state’s slight advanced-industry sector productivity advantage in 2007 of 5%.

**Advanced industries support quality employment—albeit at different concentrations—in all Indiana counties and in every region**

Employment share in advanced industries by region, 2019

<table>
<thead>
<tr>
<th>Region</th>
<th>Employment Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.3% - 7.5%</td>
<td></td>
</tr>
<tr>
<td>7.6% - 10.0%</td>
<td></td>
</tr>
<tr>
<td>10.1% - 12.5%</td>
<td></td>
</tr>
<tr>
<td>12.6% - 15.0%</td>
<td></td>
</tr>
<tr>
<td>15.1% - 22.8%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Brookings analysis of Emsi data.
The state has struggled to adapt to recent economic shifts, which have created multiple “reallocation” challenges for industries and workers

Indiana’s heavy specialization in manufacturing ensured that major changes in that sector—ranging from globalization and import competition to automation—brought significant firm and worker shifts in the last two recessions. For example, between 2001 and 2019—and especially in the recessions of 2000 to 2001 and 2007 to 2009—the state lost over 72,000 jobs in the manufacturing sector, which has long been a source of above-average wages for workers without a four-year college degree. At the same time, 228,000 jobs were created in the lower-paying hospitality, administrative services, and health care sectors.

The result of these shocks: Indiana’s firm mix shifted abruptly toward low-skill service sectors, while thousands of workers struggled to undergo tough changes in jobs, industries, and skill demands, with a long-term depressive effect on wage growth and labor force participation.

Analysis in this report suggests the pandemic recession could portend new reallocation challenges tied to long-term structural changes and disruptions, such as more losses in manufacturing or the shift of retail activity from physical stores toward e-commerce. What’s more, research from AEI’s partner, the Economic Innovation Group, places Indiana 39th in the nation when it comes to the share of its employees working at new firms. That raises questions about the state’s ability to readily create new jobs to replace those that may have been lost for good.

Indiana’s economy has been providing too few good jobs

Good-paying work is critical in providing workers and families a livelihood and delivering the basic consumption that supports prosperous regions and communities. Accordingly, Brookings suggests—based on extensive research in Indiana—that “good jobs” pay at least a locally adjusted $40,700 a year and provide employer-sponsored health insurance. Under this metric, Indiana’s store of good jobs has remained too small and grown too slowly.
To be sure, the state's stock of good jobs compares favorably to most states, given Indiana’s manufacturing history. But even so, only 42% of the state’s workforce possessed a good job between 2014 and 2018, the most recent period for which numbers are available. That means that roughly 58% of Hoosier workers—nearly three out of five—lacked a good job then.

Nor has the share of Hoosier workers in a good job increased appreciably in the last decade. Rather, it has remained the same. Also holding steady is Hoosiers’ uneven access to good jobs: While 50% of male workers in Indiana are employed in a good job, only 33% of female workers are. Similar disparities cut across racial lines: Over 44% of white workers in the state have a good job, compared to just 30% and 25% of Black and Latino or Hispanic workers, respectively.

Going deeper into these success factors reveals several underlying dynamics that point to important strategy challenges—and opportunities.

**Insufficient digital investment is limiting advanced-industry sector competitiveness and the state’s broader productivity**

Underlying Indiana’s productivity challenge are digital challenges. Information technology (IT) adoption is an increasingly important influence on productivity patterns given the “digitalization of everything” in the COVID-19 economy. And yet, digitalization has been proceeding too slowly in Indiana, to the detriment of productivity growth.

For one thing, Indiana ranks in the bottom third of states on Brookings’s basic measure of economy-wide digitalization as reflected by the average digital intensity of its occupations. In addition, information on Indiana firms’ capital expenditures depicts significant underinvestment in IT. Specifically, firm-level data from the tech-industry market research company Harte Hanks shows that in 2016, Indiana ranked just 37th among states for both its advanced-industry sector and whole-economy annual per

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**Men, white workers, and prime-age or older workers have greater access to good jobs; women, workers of color, and young people have less access**

Share of workers in a good job by demographic group in Indiana, 2014-2018

<table>
<thead>
<tr>
<th>Demographic Group</th>
<th>Share in a good job</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>50.3%</td>
</tr>
<tr>
<td>Female</td>
<td>32.9%</td>
</tr>
<tr>
<td>White</td>
<td>44.4%</td>
</tr>
<tr>
<td>Black</td>
<td>29.6%</td>
</tr>
<tr>
<td>Latino or Hispanic</td>
<td>25.1%</td>
</tr>
<tr>
<td>18-24</td>
<td>48.6%</td>
</tr>
<tr>
<td>25-54</td>
<td>46.9%</td>
</tr>
<tr>
<td>55+</td>
<td></td>
</tr>
</tbody>
</table>

Note: Asian American, Native American, Native Hawaiian, and those identifying as two or more races cannot be included because small sample sizes prevent statistically significant estimates.

Source: Brookings analysis of IPUMS USA 2014-18 5-year ACS microdata.
employee IT spending. Those levels—$12,300 and $7,400, respectively, compared to $25,000 and $11,100 nationally—ranked fifth and sixth among Indiana’s peer states.

Similarly patchy are Indiana’s broadband adoption rates, which interfere with business, job search, and education in both rural and urban areas. To be sure, Indiana’s broadband adoption rate has increased from 60% to 65% since 2013. However, the state’s 65% adoption rate remains in the fourth quintile of states—a concerning status that has been highlighted by the pandemic recession.

**Thinner job supplies and various skill- and job-matching issues could slow worker transitions and wider reallocation**

This is a problem because fast and favorable readjustments of firms and workers to new conditions speed recovery and maximize productivity and inclusive growth. But particular attributes of Indiana’s reallocation environment could slow or complicate the state’s job creation and labor market matching processes in the coming years.

On the job creation side, shortages in new-firm creation and investment in digital and other automation technologies could depress the state’s supply of jobs in certain sectors or places. On the labor market side, skills disconnects—a problem everywhere—could slow job transitions and readjustment. For some, matching existing skills to new firms or industries will require challenging job searches. For others, the tendency of firms to upskill during downturns could complicate reemployment in enterprises replacing workers who performed “routine” automatable tasks with a mix of technology and more skilled workers. Even before the crisis, a third of Indiana jobs required postsecondary education, but only a quarter of working-age adults had that requisite level of education.

Meanwhile, telework—which will likely increase permanently—poses additional challenges, particularly for workers who lack digital skills or broadband access.

**Job quality has suffered amid difficult economic transitions**

Beneath the shortage of good jobs lie massive economic changes that have challenged state policy’s ability to keep up. For example, the interlinked trends of globalization and automation have constrained mid-level wage gains in Indiana more than in most places. Here, it bears saying again that trade and technology each bring substantial benefits. But it is also true that each trend has almost certainly had negative wage effects on middle- and lower-skilled workers, especially given the state’s manufacturing-heavy industry mix.

On trade, Brookings analysis using a method and data from economist David Autor and colleagues suggests that, between 1990 and 2007, Hoosier wage declines attributable to Chinese import competition were the highest in the Midwest, and the ninth-largest in the country. On technology, Brookings calculations using data from the International Federation of Robotics and economists Daron Acemoglu and Pascual Restrepo suggest automation-induced wage declines over the same timespan were likely higher than in any other state. Brookings also concludes that nearly one-third of Indiana jobs are now highly susceptible to automation employing existing technologies—the highest share in the country.

Over time, these trends have helped to “hollow out” the state’s wage distribution, erasing middle-class jobs and forcing displaced workers to compete for lower-wage service work. The same can be said for related management paradigms involving outsourcing and the so-called “contingent” or gig economy, which have complicated workers’ ability to secure higher wages and more benefits. In the face of all of this, Indiana policy innovation has simply lagged behind market changes, leaving many workers to contend with excessively low wages, benefits limits, and greater precariousness.
4. INDIANA SHOULD BUILD RESILIENCE INTO A RECOVERY THAT PROMOTES TRUE RENEWAL.

Indiana has an opportunity to elevate its trajectory. But to do that, it needs to do more than just manage a serviceable recovery from the immediate COVID-19 shock and recession.

Rather, the state needs to begin to address some of the deeper economic challenges it faced prior to the pandemic that could limit the dimensions of its recovery. Indiana should shoot for enhancement—not just repair.

Specifically, the state should begin improving its standing on key resilience factors by taking action to accelerate technology adoption, facilitate faster industry and worker adaptation, and promote economic inclusion.

Along these lines, the state should consider a number of linked initiatives and action steps aimed at both mitigating the worst of the crisis and systematically upgrading the state’s growth platform for the next decade. Specifically, the state and its regional, civic, and business partners should take steps in the coming year or two to:

- **Accelerate digital adoption** to drive economic dynamism and competitiveness. Promoting faster and broader digital adoption remains one of the best ways to rout the state’s productivity slump and generate quality jobs and more dynamic prosperity. The state should pursue three initiatives:
  - Drive digital adoption with a “Digital Indiana” initiative to deploy an awareness campaign and business support offerings to increase IT adoption by Indiana firms—especially small and medium-sized enterprises—in all industries, as does the state’s EASE program and Manufacturing Readiness Grants in that sector.
  - Encourage digital skills development for Hoosiers by adding a digital skills requirement to the Indiana College Core (formerly the Statewide Transfer General Education Core).
  - Begin to solve the state’s broadband disconnects.

For their part, regional actors and local industry networks can play a critical role in helping the state raise digital awareness, deliver digital skills development, and begin to tackle local broadband challenges.

- **Promote favorable job creation and worker transitions** to allow for a beneficial “rewiring” of the economy. Favorable industry and work reallocations—from less desirable to more desirable configurations—are going to be crucial for the economy to change and adapt while helping displaced workers reconnect to sustainable work. Top priority moves would:
  - Leverage incremental income tax gains to fund regional advanced-industry sector growth initiatives, with investments delivered by both the state and regional intermediaries.
  - Enhance entrepreneurship and small new business development, with a focus on entrepreneurs of color.
  - Better leverage unemployment insurance (UI) and work-sharing to boost employment and economic growth.
  - Promote more effective worker adjustment by continuing to support the Next Level Jobs program and the Workforce Ready Grant.

In addition, the state should in the next few years more strongly support workers’ searches for the right job and employer as the economy recovers and the labor market tightens. To do so, the state should:

- Enhance work connections with a statewide online matching platform.

For their part, regional actors and local industry networks can continue to drive growth in their own advanced sectors while designing, aligning, and delivering industry-relevant, worker-supportive education, training, and job-matching innovations.

- **Do more to support workers who aren’t in good jobs** so as to promote inclusion and broadly shared prosperity. Neither a broad digital surge nor facilitating optimal reallocation of the economy and labor market will by themselves be sufficient to help the state’s struggling workers. Large forces—including globalization and technology—will continue to pose challenges for the
widespread creation of good jobs, whether in Indiana or elsewhere. Therefore, Indiana—like every other state—will need to accept that it must attend more to the basic needs of what will likely be a sizable pool of struggling workers for the foreseeable future. In that vein, the state could:

- Establish a “Choice Employers” designation and provide such employers with premium supports to encourage them to create more good jobs
- Enlarge the state’s existing Earned Income Tax Credit and pay it quarterly to boost worker income and predictability
- Authorize a state panel to explore a Medicaid buy-in program for able-bodied adults
- Enact a comprehensive child care agenda to support working families
- Enact a state-sponsored automatic IRA to encourage greater retirement savings

In addition, the state may want in the coming years to examine a number of other recommendations that would help boost job quality for low-income Hoosiers. In that spirit, the state could:

- Enact statewide paid sick and family leave
- Expand access to benefits and protections to contingent workers, gig workers, and independent contractors
- Enact protections for temporary and on-call workers

For their part, regional organizations and local business networks can focus on good jobs in their own communities and experiment with new ways to support good wages and provide both educational pathways and supportive services for working families.

Indiana has an opportunity to elevate its trajectory. But to do that, it needs to do more than just manage a serviceable recovery from the immediate COVID-19 shock and recession. Rather, the state needs to begin to address some of the deeper economic challenges it faced prior to the pandemic that could limit the dimensions of its recovery. Indiana should shoot for enhancement—not just repair.
1 INTRODUCTION

There has been no escaping the COVID-19 pandemic, with its dismal toll of hospitalizations, layoffs, and quarantines.

Every place in America has been affected, often in drastic ways, as the coronavirus hit home and laid bare—like an X-ray—an array of underlying economic and social challenges wherever it arrived.

And so it has been in Indiana, where COVID-19 did not just temporarily interrupt the good times. While the Hoosier State had, by some measures, the strongest economy in recent memory prior to the onset of the pandemic, the fact remains that the last two decades have also brought structural economic changes to the Midwest that have slowed growth in key industries, dislocated thousands of workers, and depressed wage growth.
As the following analysis shows, Indiana's pre-crisis economy displayed serious growth and inequality challenges that, even in the absence of the economic shocks of 2020, demanded more ambitious transformation. In recognition of these data-driven realities—and, in particular, after a year of historic tumult, quarantines, and recession—the people of Indiana, like the rest of the country, are justifiably eager and determined to turn the page and rebuild a stronger future.

Turning the page, however, isn't possible without addressing the state and region's structural economic changes. For example:

- The state's advanced industries—its most critical sources of prosperity—have been ceding competitiveness for more than a decade due to insufficient productivity growth.
- The state's labor force nonparticipation rate for men without a bachelor's degree has been rising, with a dip only in the last few years before the pandemic recession.
- Clear and growing educational, racial, and gender divides have characterized virtually every measure of economic well-being in Indiana.

Perhaps most concerning is the fact that Indiana has struggled to recover from recent recessions, reflecting a slow decline of its economic resilience. During the last two recessions, the state has lost ground in relation to its competitors and the nation.

Indiana, in short, is facing a critical choice about its future. Is the state prepared to challenge itself and go beyond its norms and focus on longer-term enhancement? Or will it content itself with reverting to the pre-crisis status quo?

This report concludes that the state needs to go beyond a return to normalcy. Indiana is already competing in several races with other states: a race to keep up with broad digitalization, as technology accelerates in every realm; a race to facilitate a favorable “rewiring” of the post-crisis economy through job creation and worker adjustment; and a race to promote economic inclusion amid widened divides. The states that succeed in these races will emerge from the pandemic recession stronger. Those that don't will lose ground.
also in Washington, D.C.—the Brookings assessment and recommendations were conceived well before the COVID-19 crisis with an eye to providing ideas for expanding Indiana’s advanced industries and quality employment. With that said, the inquiry only gained in salience by taking on aspects of the current crisis.

Along these lines, Brookings—working closely with CICP—launched a wide-ranging research process starting in fall 2019 that drew together extensive literature review, fresh economic analyses, special topics study, and substantial best-practice and policy research.

As part of the yearlong process, Brookings and CICP conducted structured focus groups in each of the 11 regions delineated by the study process. These sessions—hosted by local economic development intermediaries, at first in person, then by video conference given pandemic-related travel and meeting limitations—allowed the inquiry to benefit from extensive input from over 350 Hoosiers residing across the state. Simultaneously, AEI and EIG scholars produced parallel survey, demographic, and real estate development analyses.

Out of this process has emerged the following assessment of the state’s present situation, which explains why economic transformation is needed and what kinds of actions can begin to bring it about.

The analysis begins by recounting some of the main impacts of the COVID-19 recession on Indiana as a way to situate the state’s longer-term economic situation. The section shows that, while seemingly aberrational, the recession has in fact highlighted longer-term vulnerabilities of Indiana’s economy—namely, its slipping vitality and unevenness.

Section three of the report assesses the performance of the Indiana economy, while the fourth section digs deeper into economic trends to highlight several specific, policy-relevant resilience challenges the state economy faces.

The report’s final section advances an ambitious but achievable set of strategy initiatives and action steps that would help Indiana move beyond a simple return to normalcy, and begin the work of broader economic transformation.

This report, in sum, is not mainly focused on analyzing the state’s immediate economic situation or documenting the impacts of the latest crisis. Rather, its aim is to provide a broad review of Indiana’s recent economic trends and offer guidance for policymakers hoping to make the type of sustained economic and social investments that can drive future prosperity.

The work ahead won’t be easy or cost-free. But once these challenges and solutions are understood, Indiana’s public, business, and civic leaders will be better equipped to rise to the occasion and position the state for a bright future—one available to Hoosiers from all backgrounds and in all regions.
As Indiana works to ride out the COVID-19 pandemic, the associated recession, and a continuing racial justice reckoning, the state is also contending with longer-standing economic challenges that the crises of 2020 have laid bare.
A STRONG REBOUND, BUT WITH STRAINS

Indiana’s robust initial rebound from the COVID-19 economic crisis may suggest to some that the pandemic recession can be viewed as more an aberration than a warning.

Indeed, the state’s high reliance on manufacturing (which for the most part reopened for business after a relatively short closure) and low reliance on tourism (which protected the state from some of the worst employment losses) led to relatively modest year-end employment losses as a share of the economy. The state’s specialization in the surging transportation and logistics sector has also contributed to its relatively strong initial recovery.

As a result, the economy as a whole had by November recovered 336,400 out of the 388,500 total nonfarm payroll jobs (87%) it had shed by April, leaving a relatively modest net shortfall of 52,000 jobs for the year.

Over the same period, the unemployment rate in Indiana receded from 17% to 4.9%. As a result, the state’s initial rebound from the pandemic has been relatively rapid, with net job losses for the year running at just 1.7% in November—the ninth-lowest figure among states.

However, the state’s encouraging COVID-19 rebound cannot obscure a number of troubling issues the crisis has raised about the overall Indiana economy. For one thing, the spring employment crash erased all of the state’s output and job gains since the 2007 to 2009 Great Recession, and resurfaced unease about Indiana’s history of tough business cycles. Similarly, the abruptness and scale of the crash and subsequent surge of unemployment claims underscored the precariousness of work for many Hoosiers, even in good times.

And then there is the fact that the current rebound exhibits continued patchiness, disruption, and

Figure 1. By the end of November, Indiana had recovered 87% of the jobs it lost in 2020, though gains were slowing by year’s end

Total nonfarm employment in Indiana and US, not seasonally adjusted, February - November 2020

Note: November data is a preliminary estimate.
Source: Brookings analysis of BLS data.
**Figure 2. Emergency social distancing measures ensured that the pandemic recession began with an abrupt and massive shock**

Unemployment claims and job losses in Indiana, January - May 2020

![Graph showing unemployment claims and job losses in Indiana from January to May 2020.](image)

*Source: Brookings analysis of BLS and Indiana Department of Workforce Development data.*

**Figure 3. Well-paid workers have seen a stronger recovery than lower-paid workers**

Employment change by income group in Indiana, January 15 - October 21

![Graph showing employment change by income group in Indiana from January to October 2021.](image)

*Source: Brookings analysis of Opportunity Insights data.*
1. Introduction
2. Indiana’s pandemic year
3. Tracking economic issues
4. Behind the trends
5. Strategies for resilience

Figure 4. Black and Latino or Hispanic people in Indiana have experienced substantially greater losses of employment income than white people

Experienced loss of employment income since March 13, 2020 (for self or household member) by selected characteristics, Indiana, December 9 - December 21

Note: Since these data are experimental, sample sizes may be small and the standard errors may be large. Asian Americans are not shown due to a high standard error; Native Americans, Native Hawaiians, and people identifying as two or more races are not shown because the Census Bureau does not break out data for those groups. Calculations exclude participants who did not report income data. Source: Brookings analysis of the Census Bureau’s Household Pulse Survey.

Disparities in employment outcomes have been evident throughout the pandemic. For example, manufacturing employment levels were still down 30,000 positions in November, and the pace of the state’s recovery was slowing by winter. Likewise, sharp disparities have lingered long after the initial crisis. Data from Opportunity Insights reveals that while high- and medium-wage Indiana workers were seeing nearly full employment recovery in October, low-wage workers were still contending with employment rates more than 17% below mid-January levels. Similarly, responses from the Census Bureau’s Household Pulse Survey for mid-December report that over half of Black and Latino or Hispanic people in Indiana resided in households that had experienced a loss of employment income since March. For white Indiana residents, the figure was 44%.

Recovery has also been geographically uneven. While Indiana’s unemployment rate had declined substantially by the fall, conditions varied across regions and joblessness was still elevated to different degrees, especially in the northern half of the state.

In sum, while the pandemic recession has begun to recede, its major effects and aftermath raise questions about longer-standing issues in need of consideration.
Map 1. Unemployment rates are quite uneven across Indiana regions even in the winter
Unemployment rate by region, November 2020

The encouraging COVID-19 rebound cannot obscure a number of troubling issues the crisis has raised about the overall Indiana economy. For one thing, the spring employment crash erased all of the state’s output and job gains since the 2007 to 2009 Great Recession, and resurfaced unease about Indiana’s history of tough business cycles. Similarly, the abruptness and scale of the crash and subsequent surge of unemployment claims underscored the precariousness of work for many Hoosiers, even in good times.
Defining intrastate regions in Indiana

Hoosiers know there is no single way to define the economic regions of Indiana given the complex nature of the state's industries, labor markets, and institutions. The lack of consistent regional definitions maintained by state government agencies underscores this, presenting a challenge for studying the regional nature of economies.

Given that, this report has taken the liberty of delineating its own set of Indiana regions. Reflecting local commuting patterns, economic linkages, and the presence of key regional actors, a Brookings/CICP analysis identifies 11 significant regions, each consisting of four to 12 counties. On average, the regions encompass about 3,300 square miles each, and are anchored in most cases by at least one medium-sized or small metropolitan area. As such, the regional definitions adopted here are intended to offer a convenient, functional understanding for how the state's economy is organized.

In any event, the regions with their principal metropolitan areas (in parentheses) are: **Northwest Indiana** (Gary/Hammond/East Chicago); **Northern Indiana** (South Bend/Elkhart/Mishawaka); **Northeast Indiana** (Fort Wayne); Wabash Heartland (Lafayette); **East Central Indiana** (Kokomo/Muncie/Anderson); **West Central Indiana** (Terre Haute); **Central Indiana** (Indianapolis); **Indiana Uplands** (Bloomington); **Southeast Indiana** (Columbus); Southwest Indiana (Evansville); **Southern Indiana** (New Albany/Jeffersonville).

For more on Indiana's regions see: [http://indianagpsproject.com/explore-regions/](http://indianagpsproject.com/explore-regions/).
INDIANA’S ‘PREEXISTING CONDITIONS’

Indiana’s pre-pandemic economy had its own vulnerabilities. Specifically, passable employment growth in recent decades (by Midwestern standards) has been accompanied by disappointing wage growth.

On employment, Indiana’s 0.5% compound annual growth rate (CAGR) in employment from 2007 to 2019 ranked substantially below the national average of 0.8%, with the state having initially absorbed heavy job losses in manufacturing in the 2007 to 2009 recession. However, thanks in part to an export-driven manufacturing rebound, the state outpaced both national and peer-state employment growth in the first years of the post-2009 recovery, and managed to outpace its peer states’ 0.3% average growth for the whole period (Figure 5).  

In that sense, while Indiana’s employment growth has been slow by national standards, it has been above-average for a Midwestern region still struggling with a regionwide loss of economic vitality.

Peer-state comparisons

In addition to straight Indiana trend reporting, some analysis in this report compares the state against six benchmark peers to further assess Indiana’s competitive position. The six peer states are Illinois, Kentucky, Michigan, Ohio, Tennessee, and Wisconsin.

These states were selected based on several factors, including their regional proximity, shared manufacturing history, current manufacturing density, and expert input about economic trends, institutions, and competitor status, especially with regard to advanced industries.

With that said, pallid earnings growth signaled deeper challenges. Notwithstanding the state’s steady job creation, workers’ earnings gains underperformed compared to both the nation and peer states through the pre-pandemic decade.

Figure 5. While Indiana added jobs faster than its peer states in the last decade, it still lagged the nation as a whole

Total nonfarm employment (Dec. 2007 = 100), seasonally adjusted, December 2007 - January 2020

Source: Brookings analysis of BLS data.
Nationwide, median annual earnings increased by just 0.6% per year in real terms from 2007 to 2019, raising median yearly wages to $36,600 per worker. In Indiana, however, the gains were half that—an annual earnings growth registered just 0.3%, allowing yearly median earnings to reach only $34,300. Only in the last few pre-pandemic years did Indiana workers’ earnings begin to grow in a sustained way, albeit at a slower pace than that of its peers. But even so, Indiana’s real median wage growth in the last decade sunk to less than half the peer-state norm.

Nor were the last decade’s mixed employment and pay trends a new development. Rather, the state’s middling economic performance prior to the pandemic reflected a longer-standing, two-decade-long slippage in state and regional dynamism.

The recessions of 2001 and 2007 to 2009 hit Indiana hard. Together, those shocks imposed major changes on the state’s economic performance, especially in the wake of the 2001 recession, which corresponded with a surge of cheap imports from China after its accession into the World Trade Organization.

In this regard, tracking Indiana’s employment growth since those recessions reveals that the state’s journey through the last two shocks coincided with appreciably worsened employment and pay trajectories. Figure 7 shows that while Indiana’s employment gains surged in the aftermath of the 1989-to-1991 recession and surpassed those of its peer states, its performance deteriorated in the wake of the recessions of 2001 and 2007 to 2009, both relative to its pace during the 1991-to-2001 recovery period and to the nation as a whole.
Shockingly, despite its decent employment gains after 2009, Indiana did not recover its May 2000 peak employment until May 2015, fully 15 years later. The U.S. overall, by contrast, took only four years to recover its February 2001 peak employment.

Likewise, real hourly wage growth has been stagnating since the 2001 recession. Figure 8 shows that after a surge in the 1990s, wage growth in Indiana ceased with the onset of the 2001 downturn and remained flat to negative in the subsequent two expansions.

Source: Brookings analysis of BEA and the Economic Policy Institute’s State of Working America Data Library data.
Figure 9. Since 2010, about 30% of the state’s population has been living in a struggling family

Number and share of struggling residents in Indiana, 2007 - 2016

Source: Brookings analysis of IPUMS USA data.

Figure 10. Indiana’s Black, Latino or Hispanic, and noncollege populations were more than twice as likely as the white population to live in a struggling family

Share of Indiana residents who are struggling by group, 2016

Note: Asian Americans, Native Americans, Native Hawaiians, and people who identify as two or more races are not included because small sample sizes from IPUMS data prevent statistically significant estimates.

Source: Brookings analysis of IPUMS USA data.
Wages fell sharply during the Great Recession and only recovered their 2001-to-2007 average in the last five years. In short, Indiana’s 0.5% per year real median wage growth over the 2000-to-2019 period trailed both the nation and peer states, ranking 46th among all states.

In short, Indiana had already experienced a significant loss of vibrancy and resilience in the decades before the pandemic crisis. This means that in addition to overcoming the current recession, the state needs to address a set of longer-term preexisting issues epitomized by its stagnant wage growth in recent years.

The human costs of such stagnation are especially concerning. On this front, the accumulated social impacts from the last cycle of recession and recovery suggest that COVID-19 crisis’s dislocations will cast even more Indiana families into financially precarious positions.

With the onset of the Great Recession, for example, the number of Hoosiers living in families that struggled to make ends meet—as indicated by a well-regarded “self-sufficiency standard”—rose by over half a million people, from 1.4 million in 2007 to 1.93 million in 2011. By 2016, that total had fallen only slightly to 1.82 million—a figure still nearly 400,000 higher than before the recession. Altogether, about 30% of the state’s population has been living in a struggling family since 2010, with only small declines in recent years.

Indiana’s less-educated workers and racial and ethnic minorities are especially overrepresented among the likely now-swollen ranks of the struggling. In 2016, the share of Hoosiers without a bachelor’s degree in a struggling family was more than three times what it was for those with a college education. In the same year, Black and Latino or Hispanic residents were twice as likely as white residents to reside in a struggling family.

Now, the COVID-19 recession is likely to expand the state’s pool of struggling families. For example, a surge of destitution equal to that which occurred between 2007 and 2010 would add another 700,000 Hoosiers to the ranks of the struggling in the next three years, pushing the total number up to 2.5 million residents—roughly 35% of the state population. And the fallout could be even worse than that; the pandemic’s initial dislocations were much larger than those of the 2007 crisis.

The upshot is clear: As Indiana seeks to promote recovery after the COVID-19 recession, it does so having already lost ground over the last two boom-and-bust cycles across several topline indicators of economic resilience. Hoosiers should therefore do everything they can to leverage the coming recovery not just to recoup the job losses of 2020, but also to address the state’s preexisting conditions and ameliorate its longer-term weaknesses.
To improve its economy as it recovers from the pandemic recession, Indiana needs to focus on getting the basics right when it comes to a number of fundamental drivers. In this vein, work at Brookings and elsewhere has explored the special importance of a short list of critical economic factors, whether in good times or bad.

These factors include the central importance of vibrant, high-value “advanced” industries; the ability of the economy to “reallocate” jobs and workers from troubled areas to promising ones; and the importance of inclusive growth that is broadly shared by all people and places. Such factors represent not just critical takeaways from literature on resilience, but the true sources of Indiana’s potential longer-run vitality—or lack thereof.
Indiana faces challenges on several of these key economic factors. Most notably:

- Indiana has experienced weak recent growth because its most valuable advanced industries have been losing competitiveness.
- Indiana has struggled to adapt to recent economic changes, which has created transition challenges for industries and workers.
- Indiana is creating too few good jobs.

**ECONOMIC ISSUE #1: INDIANA’S ADVANCED INDUSTRIES ARE ADrift**

The first critical growth factor for Indiana is the state’s enviable portfolio of advanced industries, an important source of the innovation and productivity that support quality employment and good pay.

The problem, however, is that the sector—and with it, the rest of the economy—has been adrift in several respects long before the COVID-19 crisis, with serious ramifications for the vitality of the entire economy.

**Indiana’s productivity growth is slumping**

“Productivity isn’t everything, but in the long run it is almost everything,” economist Paul Krugman wrote. And so it is for Indiana.

Economic theory identifies sustained improvement of productivity growth as a critical factor in state and regional prosperity. Productivity levels reflect how efficiently, on average, firms in a given sector (or across the whole economy) convert inputs into output. This transaction leads to profits for firms, which—if they are rising—can allow for increased wages.6

Industry productivity, in this sense, entails much more than the quality of human work. The results of labor in a firm are heavily determined by a myriad of other factors, including the firm’s technology, management, and processes; the availability of public goods it can draw on (such as roads and airports); and the local policy environment.7 Productivity gains are, therefore, a good indicator of an economy’s ability to use technology, skills, and multiple other inputs to support higher value-

![Figure 11. Most Indiana industries operate at lower productivity levels than their national counterparts](source: Brookings analysis of BEA and Emsi data.)
added economic activities, and potentially to increase not just wealth, but worker dignity and wages as well.\textsuperscript{8} With that said, Indiana’s productivity rates vary across the state’s industries and have been slipping in a number of sectors. For example, while Indiana’s economy-wide productivity has remained steadily around 15% below the nation’s (par for its peers), the 2019 deficit was -43% in the information sector—which includes print media, software publishing, broadcasting, and telecommunications industries—and -20% in the hospitality sector.

One important exception to this general lack of competitiveness—until recently—has been manufacturing. Manufacturing productivity in Indiana has historically exceeded the national average since 2007; by 2015, however, its edge had fallen to less than 3% from a high of 16% in 2010. While the state’s manufacturing productivity growth accelerated in 2010 and 2011 in the wake of the Great Recession, such gains have significantly slowed, leading to a convergence with the rest of the nation.

The state’s productivity slump matters for workers because productivity levels are an important influence on wage levels. Firms with high and rising labor productivity are able to raise average compensation levels for their employees without also raising prices. And while productivity growth and average pay have been less tightly linked nationally in recent years, Figure 12 shows that across states, the link persists.

For the good of its workers, therefore, Indiana needs to generate more output, and do so more efficiently. Such vitality will also be essential for safeguarding the state’s broader social and demographic vibrancy at a time of slowing population growth, as notes AEI adjunct fellow Lyman Stone in a report on the state’s demographic future prepared for this project.\textsuperscript{9}

**Figure 12. The higher a state’s productivity level, the higher its workers’ average earnings**

Average earnings by state, 2019

Source: Brookings analysis of BEA and Emsi data.
Indiana’s advanced industries are the key to productivity

Indiana’s advanced-industry sector—with its higher productivity rates—lies at the heart of the state’s economy. As defined by Brookings, the advanced-industry sector consists of 47 R&D- and STEM-intensive industries (46 of which operate in Indiana with meaningful employment), ranging from biopharma manufacturing and medical devices to auto parts, R&D consulting, and tech. These industries represent the leading edge of Indiana’s economy.

Defining Indiana’s advanced industries

Advanced industries were identified for this report using two criteria:

• R&D spending per worker must fall in the 80th percentile of industries or higher, exceeding $3,200 per worker.
• The share of jobs in the industry requiring a high degree of STEM knowledge must exceed the national average of 20%.

In Indiana 46 industries meet this threshold, including 35 manufacturing, two energy, and nine service industries. The majority of them are advanced manufacturing industries such as pharmaceuticals, motor vehicles, and medical equipment; a smaller number are critical service activities such as computer systems design, R&D services, and telecommunications. Indiana’s energy industries are so small that they are set aside.

As a group, America’s (and Indiana’s) advanced industries—characterized by their heavy use of technology and technical workers—share a strong orientation to engineering solutions and digital processes, and so constitute Indiana’s prime technology-adoption sector. As a result, the super-sector encompasses many of Indiana’s most important industries. Even more, the sector represents Indiana’s core engine of the productivity growth that in large part determines the state’s competitive position and standard of living.

As to the sector’s larger value, advanced industries operate in all 92 Indiana counties, and are making critical contributions to the well-being of the state, the nation, and the world. Wherever they operate, advanced industries generate quality jobs with wage premia for workers of all education levels. What’s more, these industries support long supply chains and radiate important regional economic activity.

And Indiana’s advanced industries are making the world better. In the Bloomington area, Catalent has played a key role in maintaining the pharmaceutical supply chain during the pandemic, and is currently manufacturing the COVID-19 vaccine developed by Moderna.

In auto parts manufacturing, Cummins has been a mainstay for over a century from their headquarters in Columbus. Along with sustaining continual reductions in diesel engine emissions, the firm produces low-emission, heavy-duty gas compression engines on the cutting edge of global demand. Generations of Hoosiers have earned excellent wages producing engines and components, and their skills will be necessary to support global demand for new engine technology.

In the advanced services, firms such as Solinftec exemplify the continual application of advanced digital technology in so-called “low-tech” industries. Solinftec provides data analytics and artificial intelligence services to agricultural and retail operations around the globe.

In short, advanced industries are vital to both the world and Indiana. These industries anchor the traded sector. They are the leaders in U.S. innovation and good-paying employment. And they represent the focal point of Indiana tech use and productivity. Focusing on the sector creates a clear view of the industries that matter most in driving Indiana prosperity.

### Table 1. Indiana’s advanced industries: By the numbers

The Indiana advanced-industry sector is composed of 46 individual R&D- and STEM-intensive industries.

<table>
<thead>
<tr>
<th>Industry title</th>
<th>National definitional criteria</th>
<th>Indiana summary statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>R&amp;D spending per worker</td>
<td>Share of high STEM knowledge Occupations</td>
</tr>
<tr>
<td><strong>MANUFACTURING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Textile and Fabric Finishing and Fabric Coating Mills</td>
<td>$3,200</td>
<td>42%</td>
</tr>
<tr>
<td>Petroleum and Coal Products Manufacturing</td>
<td>$7,500</td>
<td>43%</td>
</tr>
<tr>
<td>Basic Chemical</td>
<td>$19,100</td>
<td>56%</td>
</tr>
<tr>
<td>Resin, Synthetic Rubber, Fibers and Filaments</td>
<td>$10,000</td>
<td>56%</td>
</tr>
<tr>
<td>Pesticide, Fertilizer, and Agricultural Chemical</td>
<td>$53,400</td>
<td>56%</td>
</tr>
<tr>
<td>Pharmaceutical and Medicine</td>
<td>$219,700</td>
<td>47%</td>
</tr>
<tr>
<td>Paint, Coating, and Adhesive</td>
<td>$11,500</td>
<td>39%</td>
</tr>
<tr>
<td>Soap, Cleaning, and Toilet Preparation</td>
<td>$24,100</td>
<td>39%</td>
</tr>
<tr>
<td>Other Chemical Product and Preparation</td>
<td>$11,500</td>
<td>56%</td>
</tr>
<tr>
<td>Plastics Product</td>
<td>$4,900</td>
<td>21%</td>
</tr>
<tr>
<td>Rubber Product</td>
<td>$4,900</td>
<td>21%</td>
</tr>
<tr>
<td>Agr., Construction, and Mining Machinery</td>
<td>$17,000</td>
<td>32%</td>
</tr>
<tr>
<td>Industrial Machinery</td>
<td>$38,400</td>
<td>32%</td>
</tr>
<tr>
<td>Commercial and Service Industry Machinery</td>
<td>$24,500</td>
<td>31%</td>
</tr>
<tr>
<td>HVAC and Commercial Refrigeration</td>
<td>$3,700</td>
<td>32%</td>
</tr>
<tr>
<td>Metalworking Machinery</td>
<td>$3,700</td>
<td>52%</td>
</tr>
<tr>
<td>Engine, Turbine, and Power Transmission</td>
<td>$24,300</td>
<td>44%</td>
</tr>
<tr>
<td>Other General Purpose Machinery</td>
<td>$3,700</td>
<td>32%</td>
</tr>
<tr>
<td>Computer and Peripheral Equipment</td>
<td>$102,200</td>
<td>60%</td>
</tr>
<tr>
<td>Communications Equipment</td>
<td>$138,400</td>
<td>45%</td>
</tr>
<tr>
<td>Audio and Video Equipment</td>
<td>$49,800</td>
<td>39%</td>
</tr>
<tr>
<td>Semiconductor and Other Electronic Component</td>
<td>$86,000</td>
<td>42%</td>
</tr>
<tr>
<td>Navigational, Measuring, and Control Instruments</td>
<td>$40,500</td>
<td>46%</td>
</tr>
<tr>
<td>Manuf. Magnetic and Optical Media</td>
<td>$102,200</td>
<td>22%</td>
</tr>
<tr>
<td>Electric Lighting Equipment</td>
<td>$12,700</td>
<td>21%</td>
</tr>
<tr>
<td>Electrical Equipment</td>
<td>$12,700</td>
<td>34%</td>
</tr>
<tr>
<td>Other Electrical Equipment and Component</td>
<td>$12,700</td>
<td>25%</td>
</tr>
<tr>
<td>Motor Vehicle</td>
<td>$70,100</td>
<td>22%</td>
</tr>
<tr>
<td>Motor Vehicle Parts</td>
<td>$11,400</td>
<td>28%</td>
</tr>
<tr>
<td>Aerospace Product and Parts</td>
<td>$42,400</td>
<td>53%</td>
</tr>
<tr>
<td>Railroad Rolling Stock</td>
<td>$7,200</td>
<td>26%</td>
</tr>
<tr>
<td>Ship and Boat Building</td>
<td>$4,300</td>
<td>34%</td>
</tr>
</tbody>
</table>
In aggregate, the advanced-industry sector produced 25% of the state’s output in 2019 and 63% of its exports in 2017, with 59% of those exports coming from advanced manufacturing industries.

In addition, the sector comprised 10.5% of statewide employment in 2019—or 323,600 workers, with 268,400 in advanced manufacturing and 54,600 in advanced services—giving Indiana the third-highest sector share in the nation, behind only Michigan and Washington.10 For comparison, only 8.1% of employment in the U.S. as a whole and 9% of employment in Indiana’s peer states lies in advanced industries.

Employment shares, however, actually understate the importance of the advanced-industry sector in Indiana. Present in every Indiana county, the sector is above all else distinguished by its high productivity and good pay. Whereas average annual output per worker across non-advanced industries in Indiana stood at $103,100 in 2019, the figure was $298,300 per worker in the state’s advanced industries—nearly triple that of the rest of the economy on average.

### Table: Advanced Industries by Sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Employment</th>
<th>Productivity</th>
<th>Workers</th>
<th>Average Annual Output</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advanced Manufacturing</td>
<td>268,400</td>
<td>$75,842</td>
<td>500</td>
<td>$78</td>
</tr>
<tr>
<td>Advanced Energy Industries</td>
<td>500</td>
<td></td>
<td></td>
<td>$78</td>
</tr>
<tr>
<td>Advanced Services</td>
<td>54,600</td>
<td>$20,621</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Advanced Industries</td>
<td>323,600</td>
<td>$96,540</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Brookings analysis of BEA, Emsi, Moody’s Analytics, and National Science Foundation data.
As a result, advanced industries anchor the state’s prosperity because they pay considerably higher wages than most other sectors of the Indiana economy. Average annual earnings were $92,000 in Indiana’s advanced-industry sector in 2019—more than 1.5 times the statewide average earnings across all industries ($59,600). In some parts of the sector, average pay even reaches into the six figures. For instance, those employed in pharmaceutical and medicine manufacturing—which includes a collection of high-wage jobs in R&D and engineering—make $202,000 a year on average. More broadly, average annual earnings register at $89,700 in advanced manufacturing and $103,200 in advanced services industries.

**Figure 13. Advanced industries’ productivity is nearly triple that of the rest of the Indiana economy**

Productivity by subsector in Indiana, 2019

The benefits of the advanced-industry sector don’t only accrue to those who are employed in them. Rather, the sector’s positive economic impacts radiate widely. It brings good-paying jobs to each of Indiana’s 92 counties, including RV production in Northern Indiana, orthopedics equipment manufacturing in Northeast Indiana, and plastics in the Southwest. In addition, Brookings estimates that the advanced-industry sector creates an additional 23 “indirect” jobs for every 10 directly created.
Figure 14. Workers of every educational background see a significant wage premium for working in Indiana's advanced-industry sector
Average wage in Indiana by education, 2018

Figure 14 shows that these high average wages benefit workers up and down the skill ladder. To be sure, average compensation in Indiana and elsewhere has diverged from average labor productivity in much of the economy, for a variety of reasons detailed later in this report. However, the fact remains that broad productivity is a prerequisite for wage gains for the typical worker—even if ensuring that pay actually rises for most workers depends on the presence of favorable management and policy.11

Along these lines, Indiana workers of every educational background enjoy a significant wage premium for working in the advanced-industry sector—one that increases with the amount of education a worker has. Workers with a high school diploma or less, for instance, receive a 12% boost in annual wages for working the sector, while bachelor’s degree holders enjoy annual wages 38% higher than what they would receive working elsewhere.

The benefits of the advanced-industry sector don’t only accrue to those who are employed in them. Rather, the sector’s positive economic impacts radiate widely. It brings good-paying jobs to each of Indiana’s 92 counties, including RV production in Northern Indiana, orthopedics equipment manufacturing in Northeast Indiana, and plastics in the Southwest. In addition, Brookings estimates that the advanced-industry sector creates an additional 23 “indirect” jobs for every 10 directly created: seven in locally serving industries such as retail, education, and health care that benefit from the high wages paid to workers in the advanced sector, and 16 in traded industries such as industrial machinery manufacturing and long-distance trucking that supply advanced-industry sector activity.12 This means that the 323,600 jobs in Indiana’s advanced industries sustain another 500,000 positions in the state, as well as another 200,000 across the region and nation.

Source: Brookings analysis of IPUMS USA and Emsi data.
High and rising standards of living are generated largely in two ways: through trade and through economic growth. Advanced industries lie at the center of both. Advanced industries anchor the traded sector, which, by earning money from other locations, serves as the primary generator of wealth for cities, regions, and nations. Furthermore, trade encourages specialization, which increases productivity. The potential to export also encourages investment by promising increased sales, economies of scale, and, therefore, profits. Advanced industries encompass the competitive heart of the U.S. traded sector—and for that reason, they pay well.

Yet the advanced-industry sector’s role in the economy extends well beyond trade. Advanced industries support large numbers of indirect jobs (a “multiplier effect”) and generate the technologies that enhance productivity and increase economic growth. The sector’s substantial multiplier effect on jobs explains why it plays such an outsized role in U.S. employment. As income earned by advanced industries is paid out to employees, suppliers, and service providers, money radiates out to the broader economy, supporting more jobs. The nontraded sector of the economy—where most people work—depends heavily on income from the traded sector.

And advanced industries’ impacts radiate even further. As economists Philippe Aghion and Peter Howitt state, “In order to sustain a positive growth rate in output per capita in the long run, there must be continual advances in technological knowledge.” Advanced industries represent the prime site of that technological knowledge in the economy. New knowledge and technology, in turn, enable the economy to increase the value of output from a fixed quantity of inputs. In other words, innovation and technology power productivity growth economy-wide, which is the only durable means by which a society’s living standards can rise.

In sum, advanced industries are the nation’s crown jewels, priming the economy with income, knowledge, and technology. In doing so, they generate employment, value, and progress across the entire economy.

The benefits of these job multipliers in Indiana are also widely distributed across the state (see Map 3). In fact, advanced industries operate in significant numbers throughout the state, representing between 5.3% of total employment in Northwest Indiana and 22.8% of employment in the Southeast, with each region exhibiting its own industrial specializations. Nineteen percent of all advanced manufacturing employment in Indiana is sited in the Northeast due to large motor vehicle parts and medical equipment manufacturing complexes. More than half of all advanced services jobs, though, are clustered in Central Indiana, with computer systems design services alone employing over 15,000 workers in the region. In sum, the size, pay, and breadth of the advanced-industry sector across all parts of the state underscore its crucial place in supporting a robust economy and balanced growth.

**The advanced-industry sector has been adrift long before the current recession**

Recent growth and productivity trends, however, raise serious concerns about the ability of the advanced-industry sector to continue to lift Indiana’s pay levels and quality of life as it has in recent years.

To begin with, the Great Recession of 2007 to 2009 damaged the sector by erasing tens of thousands of Indiana’s advanced industries jobs and billions of dollars of output. While employment in the sector contracted 8.2% nationally between 2007 and 2009, in Indiana, the contraction was nearly twice as large. Fully 16% of Indiana advanced industries jobs were lost in a recession that hit manufacturing early and hard.

**Map 3. Advanced industries support quality employment—albeit at different concentrations—in all Indiana counties and in every region**

Employment share in advanced industries by region, 2019
Figure 15. Indiana's advanced industries employment growth has trailed the nation's since the Great Recession

Advanced industries employment - Percent change since 2007, 2007 - 2019

Source: Brookings analysis of Emsi data.

Figure 16. Indiana's advanced industries output growth has also trailed the nation's

Real advanced industries output - Percent change since 2007, 2007 - 2019

Source: Brookings analysis of BEA and Emsi data.
Subsequently, job growth in Indiana paralleled the sector’s nationwide growth, though the severity of the Indiana downturn meant it took the state longer than elsewhere to fully recoup all the jobs it had lost.13 Meanwhile, output in the sector has had a sideways trajectory, effectively failing to grow between 2007 and 2019. This stagnation is especially troubling in light of the fact that, nationally, advanced-industry sector real output had grown 48% by 2019.

This stagnant output amid a period of employment recovery is a function of the sector’s decade-long productivity slide. Between 2007 and 2019, Indiana’s advanced industries productivity grew at a paltry 0.4% annually, from $285,100 to $298,300 per worker. By comparison, real output per worker in advanced industries nationally grew 2.7% a year during this period, reaching $375,000 per worker in 2019—implying a productivity gap of nearly 20% between the state and the nation. This represents a fall from the state’s slight productivity advantage in the sector of 5% in 2007.

What caused this relative decline? A closer look at industry composition suggests that the relative size and productivity of the sector’s constituent subsectors explain a lot. For one thing, the state’s sizable advanced manufacturing industries—second only to Michigan’s as a share of the state workforce, at 8.7%—dominate the Indiana’s overall advanced-industry sector, but have actually been losing productivity.

Table 2 shows this: Between 2007 and 2019, average real output per worker across Indiana’s advanced manufacturing industries fell at an annual rate of -0.1%, even as the national sector increased its productivity at a 2.2% clip.

To be sure, some large advanced-manufacturing industries in Indiana—including pharmaceuticals, motor vehicles and parts, and engine manufacturing—maintained their productivity edge. But besides those, numerous Indiana advanced-manufacturing industries—ranging from agricultural chemicals and medical equipment to paint, coating, and adhesive manufacturing—all lost competitiveness as their productivity fell by more than 2% a year.

At the same time, Indiana’s advanced services subsector has been modestly increasing its significantly higher productivity, but it remains small—which is a problem because scale frequently brings efficiency. In terms of

Figure 17. Indiana’s advanced industries productivity growth has fallen behind the nation’s since 2010

Advanced industries productivity - Percent change since 2007, 2007-2019

![Graph showing productivity growth](source: Brookings analysis of Emsi and BEA data.)
productivity, Indiana’s advanced-services subsector—anchored by fields such as software and scientific research—has been gaining momentum. Table 2 shows the advanced-services subsector bested the productivity of the state’s advanced-manufacturing subsector in 2019 by $95,000 and has increased its average real output per worker by 1.8% per year over the last 12 years. So, the advanced-services subsector has gained efficiency while the advanced-manufacturing subsector has been losing it.

With that said, few states have as underdeveloped an advanced-services sector (as a share of state aggregate advanced-industry activity) as Indiana. Just 21% of Indiana’s advanced-industry sector output and 17% of its advanced-industry sector employment resides in advanced services, the faster-growing and more dynamic portion of the overall sector. Nationally, those shares are 53% and 42%. Altogether, a mere 1.8% of Hoosiers are employed in advanced services, ranking Indiana 41st among all states by that measure.

All of which suggests two key points. First: Indiana has struggled across the board with relative—and, in the case of advanced-manufacturing industries, absolute—losses of advanced-industry sector competitiveness that will continue to inhibit the state’s development. Second: The underdevelopment of Indiana’s advanced-services subsector has meant that the state has largely missed out on the tremendous growth that these important digital and high-tech industries have seen since the last recession, as the U.S. advanced economy has moved away from goods production and toward skilled tradable services.14

As to the ramifications of these lags in competitive advantage, they are most glaringly visible in the stagnation of average earnings in Indiana’s advanced-industry sector since 2007. Given that productivity trends shape pay trends, it is not surprising that wages in Indiana’s best-paying swath of industries have also been stagnating in comparison to other states.

### Table 2. Indiana’s advanced industries are limited by their lower productivity levels and growth rates, as well as their concentration in manufacturing rather than services

<table>
<thead>
<tr>
<th></th>
<th>Indiana</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Productivity, 2019</strong></td>
<td><strong>Productivity CAGR, 2007-19</strong></td>
</tr>
<tr>
<td>Advanced industries</td>
<td>$298,300</td>
<td>0.4%</td>
</tr>
<tr>
<td>Advanced manufacturing</td>
<td>$282,500</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Advanced services</td>
<td>$377,600</td>
<td>1.8%</td>
</tr>
</tbody>
</table>

*Note: Productivity is defined as output per worker.*

*Source: Brookings analysis of Emsi and BEA data.*
Since 2007, pay in Indiana’s manufacturing-heavy advanced-industry sector increased by just 2.4%, reaching $92,000 in 2019. Virtually all of this paltry increase was driven by wage gains in the small advanced-services subsector. Advanced manufacturing, on the other hand, saw virtually no increase in average pay relative to 2007.

**Regional impact varies depending on industry mix**

Much of the impact of these trends is tied to the advanced-industry sector’s variegated distribution into all regions and their local industry mixes.

**Southern Indiana**, the **Wabash Heartland**, the **Indiana Uplands**, and **Southeast Indiana** all experienced robust, manufacturing-driven recoveries in the wake of the Great Recession that increased their stock of advanced-industries jobs at rates of over 1% a year. Populous **Central Indiana** also performed well given both a sizable advanced-manufacturing presence and the state’s largest advanced-services concentration. Between 2007 and 2019, nearly 9,000 new Central Indiana jobs were created in computer systems design services alone—more than the combined net job loss seen in the region’s advanced-manufacturing sector.

By contrast, five of the state’s 11 regions—**Northwest**, **Northeast**, **Northern**, **West Central**, and **East Central** Indiana—still had fewer advanced-industries jobs in 2019 than they did in 2007.

Looking closer at the state map shows specific dynamics across advanced manufacturing and advanced services that drove these regionally variegated patterns. In the decade after the Great Recession, advanced-manufacturing trends drove advanced-industry sector job losses in all five of the regions whose sectors had not fully recovered from the downturn, with the bulk of job losses occurring in communications equipment, commercial machinery and HVAC equipment, and plastics manufacturing. Among the regions, **Northern Indiana** and its RV manufacturing cluster were hit especially hard in 2007. At the same time, all three of the state’s southern regions owed their rapid recoveries to especially strong job growth in motor vehicles and parts, engines and turbines, and plastics production.

The result was a spatially divergent economic picture that left some regions particularly vulnerable to the COVID-19 downturn last spring.
The pandemic is creating new challenges

The COVID-19 pandemic and subsequent start-and-stop recovery have, meanwhile, stressed the advanced-industry sector with both a sharp demand shock and a lingering cloud of uncertainty.

Segmented online job postings data—which approximates real-time labor demand and signals industry confidence levels—illuminate the year’s challenges, in the absence of employment and output data for detailed local industries as of this writing.15

Overall, job postings trends depict a challenging (but improving) year for Indiana’s advanced industries. In June, advanced-industry job postings had plunged 31% below February levels, and by November they still remained slightly (2%) below where they were a year earlier, after missing out on the usual summer growth of hiring notices. It wasn’t until December that postings fully recovered to where they were before the crisis, reaching 5% above their February levels.

Tracked in aggregate, the pace of the sector’s job postings recovery trailed that of the rest of the economy, likely reflecting the greater uncertainty of selling high-value export products and forecasting demand. Despite the relatively slow recovery, job postings in early winter signaled that advanced-industries firms were gradually regaining confidence about the future strength of the sector after 10 months of stress.
But while the sector has largely recovered its aggregate hiring activity, not all advanced industries have been equally affected by the recession. At the subsector level, the state's advanced-manufacturing industries have, on balance, been hit harder than its advanced-services ones and had yet to fully recover to February levels when it came to job postings. For each subsector, job postings bottomed out in June, with a 36% drop from February levels in advanced manufacturing compared to a 26% drop in advanced services. Advanced-services firms were evidently more able to hire even during the worst of the crisis, given the industry's high proportion of white-collar, “teleworkable” occupations. By contrast, some manufacturing facilities had to shut down entirely and reduce work levels to protect workers from contracting COVID-19.

Nor have all industries within each subsector had the same experience. In the advanced-manufacturing group, for example, job postings in the pharmaceutical and medicine manufacturing industries—supported by lucrative contracts to meet new pandemic-era medical needs—never slumped, and in December were 17% above their pre-pandemic levels. The auto sector, for its part, was hit hard in the spring but began to post more and more job announcements by midsummer, as demand for new cars and trucks returned. By October, job postings in motor vehicle manufacturing had made a full rebound from their summer lows and were up 18% over February (although November and December saw a dip in postings).

Other advanced-manufacturing industries were less lucky. While the pharmaceutical industry has done well throughout the pandemic, job postings in medical equipment and supplies manufacturing remain 26% below February levels. That may reflect depressed overall demand for elective procedures despite an increased need for pandemic-relevant goods such as personal protective equipment. Similarly, motor vehicle parts manufacturing have also experienced a slow recovery in job postings, indicating that firms have not expected to return to full capacity in the immediate future. Such trends suggest continued pandemic-related

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**Figure 19. Indiana advanced-industry job postings have been slower to recover to pre-crisis levels than the rest of the economy**

Job posting trends in advanced industries and the rest of the economy, Indiana, February - December 2020

[Source: Brookings analysis of Emsi data.]
Figure 20. **Advanced-manufacturing industries have been slower to post jobs during the recovery than have advanced-services industries**

Job posting trends in advanced manufacturing and advanced services industries in Indiana, February - December 2020

![Graph showing job posting trends in advanced manufacturing and advanced services industries.]

**Source:** Brookings analysis of Emsi data.

Figure 21. **Pharmaceutical and medicine manufacturing and motor vehicle manufacturing increased job postings during the recovery more than medical equipment, motor vehicle parts, and plastics industries**

Job posting trends in selected advanced manufacturing industries in Indiana, February - December 2020

![Graph showing job posting trends in selected advanced manufacturing industries.]

**Source:** Brookings analysis of Emsi data.
uncertainty associated with firms’ operations, demand, and staffing.

A look at the advanced-services subsector reveals similar divergence. Job postings by Indiana software publishers, for their part, soared in 2020 and were running about three times the state’s pre-pandemic level in December. This likely reflects increased expected demand for the software and digital services that help a socially distanced economy function, whether via enterprise software packages or online shopping platforms.

By contrast, a 13% plunge in scientific R&D services industry job postings from February through the summer and into fall may have reflected holds on corporate research projects and pauses on R&D spending (which are now easing). Similarly, a 10% decline (now significantly recovered) in the computer systems design and related services industry job postings may also reflect the slow easing of demand-side uncertainty about optional tech upgrades. These services are generally contracted by other firms, leaving their sales especially susceptible to the economic downturn as firms postpone purchases.

In sum, the signals offered by job postings data this year point to areas of great resilience in the Indiana advanced-industry sector, but also to large areas of uncertainty and possible shifts. The pandemic economy has reinforced the importance of the state’s specializations in pharmaceuticals and medical equipment, given surging worldwide demand for both. Likewise, the year reinforced the value of Indiana’s emerging software cluster.

At the same time, uncertainties associated with the pandemic’s influence on operations, siting, demand, and staffing raise questions about what’s coming next—particularly when it comes to productivity and employment.

At the industry level, the cyclicality of manufacturing could mean that the state’s manufacturing-heavy advanced-industry sector will struggle. At the same time, any move toward reshoring by American firms

**Figure 22. Software job postings have soared while advanced-sector services have maintained an only slightly depressed pace of hiring**

Job posting trends in selected advanced services industries in Indiana, February - December 2020

![Figure 22](image-url)
wary of long supply chains in the post-pandemic era might benefit Indiana. Likewise, ongoing technology trends intensified by social distancing could well alter the state’s economic mix and competitiveness. Most notably, Brookings research has shown the tendency of firms to automate more in recessions, as the marginal cost of human workers soars in relation to firms’ declining revenue. Such adoption might reduce the demand for human labor, adding to the headaches for workers. But it also might increase the efficiency and competitiveness of Indiana firms.

The pandemic’s impact depends on a region’s industry mix

As with the aftermath of the Great Recession and the uneven recovery that followed, the effects of the current pandemic downturn have varied by region. Now, as recession turns to recovery, many regions face increased uncertainty about what comes next for the prospects of their advanced-industry sector.

As of December, for example, online job postings in advanced industries—a leading indicator of hiring intentions in the sector—trailed their pre-pandemic levels in many Indiana regions. Indiana Uplands and Northern Indiana have seen the deepest declines in job postings (a suggestion of future problems), while West Central and Wabash Heartland have seen the clearest signs of hiring vitality in their advanced-industry sectors.

Meanwhile, advanced-manufacturing trends are again driving advanced-industry sector developments as they did before the pandemic—though in different ways.

Map 5. Advanced-industries job posting activity has been unevenly distributed across the state’s regions

Job posting trends in advanced industries by region, Indiana, February - December 2020

Source: Brookings analysis of Emsi data.
For instance, advanced-manufacturing job postings have risen in the Indiana Uplands during the pandemic given the region’s strong pharmaceutical and medicine manufacturing industry, which will likely help drive its advanced-industry sector recovery. On the other hand, struggles in advanced manufacturing have limited job postings in Southeast Indiana, especially due to an uncertain outlook for medical equipment manufacturers.\textsuperscript{17}

At the same time, advanced services have helped several regions. Central Indiana has seen heavy losses in advanced manufacturing offset by growth in often highly digital advanced services, much as what happened in the wake of the Great Recession. Data from between February and December shows that the rise in job postings in advanced-services industries has outpaced the total loss in job postings in advanced-manufacturing industries.

Other regions have also benefitted. Advanced industries job postings in West Central Indiana—supported by a more resilient advanced-services sector—have bounced back to pre-pandemic levels.\textsuperscript{18} Northeast Indiana’s advanced-services sector is also looking up, with a surge in software publisher job postings since February. On the other hand, East Central Indiana will likely experience a significant decline in advanced manufacturing employment opportunities, given a 15% job postings drop in industries such as motor vehicle manufacturing (though job postings in advanced services appear to forecast steadier hiring).\textsuperscript{19} Meanwhile, declines in advanced-services job postings in the Indiana Uplands region portend strains there.\textsuperscript{20}

The dynamic here is mixed: While pockets of resilience in advanced services are distributed unevenly around the state, the recovery of the much larger advanced-manufacturing sector remains sluggish. Overall, that suggests that relatively few Hoosiers appear likely in the coming months to find local opportunities to avail themselves of the high wages offered in the advanced sector unless the recovery truly surges.

In sum, much is at stake as the state’s critical advanced-industry sector begins to negotiate its next decade amid the uncertainties of the COVID-19 recovery. Drift in the size and productivity of the sector in the last decade portends further erosion of the state’s economic competitiveness, and if it is left unchecked, its standard of living as well.
ECONOMIC ISSUE #2: EMPLOYMENT SHOCKS AND WORKER TRANSITIONS

The second resilience factor—employment shocks and worker transitions—has been at the forefront of Indiana’s economic story for decades, as trade gyrations, technological shifts, and other economic phenomena have generated significant disruption in the state.

Now, the COVID-19 crisis has generated a new and historic set of displacements, with thousands of firms and tens of thousands of workers forced to undergo tough changes in jobs and industries. Such shifts will likely persist, and more firms, workers, and places will likely need to pull off challenging transformations in order to adapt to changing conditions.

Recessions can ‘reallocate’ the economy—and create transition challenges for workers

The COVID-19 recession has not just been a blow to consumer demand and economic output. It may also be inflicting a major “relocation shock” on Indiana, with challenging ramifications for workers.²¹

An economy faces a reallocation shock when the demand for inputs (such as labor and capital) shifts abruptly between industries. In such situations, firms and even entire sectors may incur lasting damage (resulting in permanent layoffs), as demand shifts to or reconcentrates in other fields. For example, recessions and their recoveries frequently bring about both widespread layoffs and an array of new hires, some in

Figure 23. Between 2001 and 2019, Indiana has seen massive employment reallocations from decent-paying manufacturing to lower-paying service industries

Absolute employment change by sector in Indiana, 2001 - 2019

Source: Brookings analysis of Emsi data.
new areas. With this can come both beneficial change and significant disruption.

**Indiana workers have navigated difficult economic transitions for decades**

To appreciate this risk, the state need look no further than its own experience during the last two recessions and expansions. Through those cycles, tens of thousands of middle-wage workers were displaced from blue-collar sectors into either low-wage service industries or out of the labor market entirely in a reallocation event of lasting significance.

These shifts have been stark. Between 2001 and 2019 (and especially in the recessions of 2000 to 2001 and 2007 to 2009), the state lost over 72,000 jobs in the manufacturing sector—long a source of above-average wages for workers without a four-year college degree (See Figure 23). At the same time, 228,000 jobs were created in the lower-paying hospitality, administrative services, and health care sectors. This represented a massive shift in the industrial mix of the state, toward less productive, lower-paying locally traded service sectors.

A similar dynamic, meanwhile, has been playing out within industries across occupations (see Figure 24). Since 2000, in this respect, the state’s labor market has become increasingly polarized, as middle-wage occupations have declined relative to low- and high-wage jobs.

Figure 24 shows that since 2000, Indiana workers without a bachelor’s degree have become far less likely to be employed in middle-wage occupations in office administration, production, or as operators and laborers—reflecting an aggregate 9 percentage-point drop in the share of such workers employed in these types of jobs. By 2019, the share of all sub-baccalaureate Indiana workers employed in personal care and service jobs—the two occupation groups with the lowest average wages—had increased by

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**Figure 24. Indiana’s labor market has become increasingly polarized, as middle-wage occupations as decline relative to low- and high-wage occupations**

Change in occupation group's share of employment in Indiana, 2000 - 2019

![Chart showing the change in occupation group's share of employment in Indiana, 2000 - 2019](https://example.com/figure24)

Figure 25. Indiana’s real wages for noncollege workers have been stagnant for most of the last two decades, notwithstanding growth in the last few years before the pandemic
Real average hourly wage among Indiana workers without a bachelor’s degree (2000 = 100), 2000-2019

Source: Brookings analysis of BEA and the Economic Policy Institute’s State of Working America Data Library data.

Figure 26. Prime-age labor force nonparticipation has risen over the 2000s, as more workers struggled to transition to new employment in the aftermath of two recessions
Prime age labor force non-participation rate in Indiana, 2000 - 2019

Source: Brookings analysis of BLS data.
an aggregate 6 percentage points, while the share in well-paid professional, technical, and managerial jobs increased by only a net 2 percentage points. More educated workers, by comparison, have experienced more muted occupational changes.

Cumulatively, these reallocation trends have had a long-term depressive effect on wage growth and employment in Indiana over the last two decades, in particular among less-educated workers. In this respect, the combined effect of reduced demand for workers with less education and the reallocation of work to lower-wage sectors has placed significant downward pressure on wage growth and labor market participation in Indiana. Real average hourly wages among workers in the state fell in the aftermath of the Great Recession; among workers without a bachelor’s degree, real wages did not return to their 2000 level until 2015.

Equally concerning has been the extent to which Indiana’s reallocation bouts have contributed to a decline in labor force participation. Many workers who were displaced from middle-wage employment and lacked the requisite skills or credentials to transition into modestly expanding higher-wage occupations and sectors responded to these structural changes by leaving the workforce altogether. As a result, prime-age labor force nonparticipation rose about 3 percentage points between 2000 and 2012, before receding about 1 percentage point since then. This nonparticipation has put a permanent drag on Indiana’s economy, as prime-age Hoosiers—especially those without a bachelor’s degree—were less likely to be employed in 2019 than they were in 2000.

The pandemic recession could portend more long-term structural disruption

Now comes the COVID-19 recession, which looks like it may create its own structural reallocations, even if much of the immediate distress appears to be passing. Early signals of potential reallocation and more segmented structural change are reflected in Indiana’s uneven recovery so far.

With the easing of social distancing requirements during the summer, employment in leisure and hospitality, retail, and related sectors rebounded. However, persistent job loss in other sectors indicates areas of potentially protracted worker dislocations.

At an economy-wide scale, Indiana employment levels in November remained significantly below February levels in the manufacturing, public education, health, and accommodations and food services sectors, even as transportation, construction, and administration jobs surged and retail hired back workers who had been furloughed. Uneven recovery in some industries relative to others demonstrates the likelihood for challenging labor reallocation.

Additional information comes from the BLS Job Openings and Labor Turnover Survey (JOLTS), which showed that there were 10 job separations in Indiana for every 11 new hires in September. Such high labor force turnover is encouraging to the extent it implies job creation and the “churn” that promotes people and firms finding efficient new matches. At the same time, however, there were fewer aggregate openings to go around: 3% (5,000) fewer in September 2020 than in September 2019. More recent national information suggests that future openings in Indiana may continue to be unevenly distributed; while sectors such as logistics and operations are expanding their share of the nation’s (and Indiana’s) job postings and providing...
opportunities for rehiring, workers in more troubled sectors such as hospitality are seeing fewer postings and are likely encountering more difficult transitions back to work.

To the extent these early shifts persist, lasting structural change could accrue. Displaced manufacturing and public sector workers may well have to seek work in other areas, considering consistently high net job loss within those sectors. The movement of labor demand between sectors, meanwhile, will prove challenging for displaced workers who may not have the skills or networks to find employment in growing industries. And it bears noting that to date, Indiana employment declines have been disproportionately concentrated among lower-wage workers. Data from the BLS Current Employment Statistics (CES) program shows that at the supersector level, the industries that have undergone the largest employment reductions were often the ones with the lowest-paid workers.

With that said, though, the reallocation of labor will also likely occur within industries and sectors as well as between them. This is especially true within the retail and manufacturing sectors. In retail, evidence suggests that consumers are switching more purchasing to online shopping in the face of COVID-19.

Figure 27. Uneven patterns of industry employment decline and growth suggest potential structural changes
Change in total employment by industry sector in Indiana, not seasonally adjusted, February - November 2020

<table>
<thead>
<tr>
<th>Industry</th>
<th>Change in Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>-31,900</td>
</tr>
<tr>
<td>Government Educational Services*</td>
<td>-14,700</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>-14,400</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>-12,600</td>
</tr>
<tr>
<td>Educational Services</td>
<td>-7,700</td>
</tr>
<tr>
<td>Other services</td>
<td>-5,700</td>
</tr>
<tr>
<td>Professional, Scientific, and Technical Services</td>
<td>-5,200</td>
</tr>
<tr>
<td>Wholesale</td>
<td>-3,600</td>
</tr>
<tr>
<td>Information</td>
<td>-1,600</td>
</tr>
<tr>
<td>Real Estate</td>
<td>-200</td>
</tr>
<tr>
<td>Utilities</td>
<td>-200</td>
</tr>
<tr>
<td>Government Excluding Education**</td>
<td>0</td>
</tr>
<tr>
<td>Management</td>
<td>0</td>
</tr>
<tr>
<td>Mining</td>
<td>0</td>
</tr>
<tr>
<td>Arts and Entertainment</td>
<td>300</td>
</tr>
<tr>
<td>Finance</td>
<td>400</td>
</tr>
<tr>
<td>Retail</td>
<td>2,600</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>10,100</td>
</tr>
<tr>
<td>Construction</td>
<td>11,700</td>
</tr>
<tr>
<td>Administrative Services</td>
<td>25,800</td>
</tr>
</tbody>
</table>

Note: *Government Educational Services include workers in State Government Educational Services and Local Government Educational Services.

**Government Excluding Education includes federal, state, and local government employees, excluding state and local schools. November data is a preliminary estimate.

Source: Brookings analysis of BLS data.
**Figure 28. Uneven recession and recovery impacts are altering the intensity of hiring across industries**

Share of US job postings per sector, February and December 2020

<table>
<thead>
<tr>
<th>Sector</th>
<th>February</th>
<th>December</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment</td>
<td>0.5%</td>
<td>0.4%</td>
</tr>
<tr>
<td>Hospitality</td>
<td>5.4%</td>
<td>7.3%</td>
</tr>
<tr>
<td>Medical</td>
<td>10.9%</td>
<td>10.5%</td>
</tr>
<tr>
<td>Logistics and Operations</td>
<td></td>
<td>10.0%</td>
</tr>
<tr>
<td>Pharmacy and Grocery</td>
<td>4.0%</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

*Note:* The full list of industries included in each sector is available upon request.

*Source:* Brookings analysis of Emsi data.

**Figure 29. In retail, e-commerce employment is surging while ‘essential’ physical retail is growing modestly and ‘nonessential’ retail is growing more slowly**

Change in employment by retail subsectors in Indiana, not seasonally adjusted, February - November 2020

<table>
<thead>
<tr>
<th>Month</th>
<th>Essential retail sector</th>
<th>Nonessential retail sector</th>
<th>E-commerce sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb</td>
<td>-15%</td>
<td>5.5%</td>
<td>15.2%</td>
</tr>
<tr>
<td>Mar</td>
<td>-10%</td>
<td>2.8%</td>
<td></td>
</tr>
<tr>
<td>Apr</td>
<td>-5%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>May</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Jun</td>
<td>5%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Jul</td>
<td>10%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Aug</td>
<td>15%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Sep</td>
<td>20%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Oct</td>
<td>25%</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Nov</td>
<td>30%</td>
<td>30%</td>
<td></td>
</tr>
</tbody>
</table>

*Note:* The “Essential retail” sector includes these physical industries: Food and Beverage Stores (445), Health and Personal Care Stores (446), and General Merchandise Stores, including Warehouse Clubs and Supercenters (4523). The “Nonessential retail” sector includes these physical industries: Motor Vehicle and Parts Dealers (441), Building Material and Garden Equipment and Supplies Dealers (444), and Department Stores (4522). The “E-commerce” sector includes Electronic Shopping and Mail-Order (4541) and Warehousing and Storage (493). The BLS does not report Indiana employment numbers for Gasoline stations (447) and Clothing and Clothing Accessories Stores (448), for example, so such industries are excluded from the analysis.

November data is a preliminary estimate.

*Source:* Brookings analysis of data from BLS.
Figure 29, for example, shows that employment among essential and online retailers has grown from pre-pandemic levels. However, the recovery of nonessential retail has been slower, even as online retail employment has surged. With consumer behavior evolving, Indiana may see a permanent shift of work into the online retail space, as suggested by a continuous rise in employment among online retailers.

An uneven initial recovery in the manufacturing sector, meanwhile, also indicates the potential for worker displacement. Figure 30 demonstrates that Indiana manufacturers of medical equipment and supplies have maintained their pre-pandemic levels of employment and that employment in food manufacturing has fully recovered. By contrast, Indiana employment in aerospace products and parts manufacturing has remained near April lows, reflecting the deep problems of a global air sector being hammered by decreased air travel.

Figure 30. In manufacturing, food and medical equipment production avoided spring layoffs while aerospace manufacturing remains deeply depressed

Change in employment by selected manufacturing subsectors in Indiana, not seasonally adjusted, February - November 2020

Note: Motor Manufacturing subsector includes Motor Vehicle Body (3362) and Trailer Manufacturing and Motor Vehicle Parts Manufacturing (3363).
November data is a preliminary estimate.
Source: Brookings analysis of BLS data.
All of this suggests how near-term disruptions can morph into longer-term or even permanent reallocations of labor demand, which may require workers from hard-hit manufacturing subsectors to develop new skills and connect with new networks as they look for new work. These longer-term structural changes can come at the expense of key industries and workers.

Nor is the threat of longer-term dislocation disappearing. Research published in June by economists José María Barrero, Nick Bloom, and Steven J. Davis forecasted that 32% to 42% of the pandemic’s layoffs would become permanent—and since then, such dislocation has been taking hold.22 By November, 36% of unemployed workers (3.6 million people) had suffered a permanent job loss in the COVID-19 downturn, according to the Bureau of Labor Statistics. Likewise, economists Gabriel Chodorow-Reich and John Coglianese project that permanent unemployment will continue to grow into the winter of 2021, possibly reaching the last recession’s highs with 6.2 to 8.7 million people facing permanent job loss nationally.23

Figures like these demonstrate that sizable shares of the nation’s and state’s unemployed workers—the victims of the reallocation shock—could be facing a challenging reallocation path, and may require help. Additionally, these challenges are disproportionately impacting workers in the lowest quintile of the wage distribution, according to economist Tomaz Cajner and colleagues.24 Such workers may need to change firms or sectors, some may need to update or alter their skills, and others may need to relocate or connect with new networks.

What these trends all point to, in sum, is the disturbing tendency of recession-driven reallocation episodes to meaningfully alter Indiana’s economy and shift its occupational mix in ways that both damage the economy and painfully disrupt workers’ ability to locate quality work. For that reason, Indiana leaders should remain alert to the fact that the flux of the year’s pandemic shock could well coalesce into permanent structural shifts in the state’s economy, with all the longer-lasting challenges that may bring.

**Signs of reallocation in Indiana**

News reports from Indiana confirm the reallocation picture. Even as the economy recovers, some firms and industries are expanding in Indiana while others contract. For example, the Indiana Restaurant & Lodging Association predicts that 41% of Indiana restaurants will remain closed in the long run.25 And with not all manufacturing workers called back to work by fall, Ball State University economist Michael Hicks concluded that many manufacturing jobs may be permanently lost.26

With that said, some manufacturing firms are thriving in the COVID-19 economy. New Jersey-based Catalent has hired over 400 Hoosiers in Bloomington to support a partnership to manufacture COVID-19 vaccines from Moderna and Johnson & Johnson.27 And with recreational boat sales at a decade-long high—as people turn to alternative recreation during social distancing—the Barletta Boat Company in Northern Indiana plans to open a $7 million facility in Bristol and hire up to 250 people.28

Pandemic-driven shifts are also leading to the aforementioned reallocation of work within industries. In the retail sector, Texas-based JCPenney filed for bankruptcy in the midst of the pandemic, permanently shutting down at least nine brick-and-mortar stores in Indiana.29 At the same time, on the hiring side, Walmart announced in September that it will build a new 2.2-million-square-foot fulfillment center in Hancock County, to be staffed by up to 1,000 workers by the end of 2025.30 In short, the shift to e-commerce may well portend long-term structural change—and dislocation for workers—as in-store associates lose out and retail work shifts toward labor in huge automated fulfillment centers.

ECONOMIC ISSUE #3: TOO FEW GOOD JOBS

Indiana’s economy, meanwhile, is not producing enough good jobs. Even when the state has produced plentiful work opportunities, quality employment has remained in short supply—especially in the wake of the COVID-19 crisis.

**Good-paying work is essential—but pay growth remains slow**

It may seem self-evident, but high-quality employment—work that provides family-sustaining wages and benefits—is the foundation of broadly shared prosperity. In addition to allowing workers to comfortably support themselves and their dependents, such jobs also allow workers to save for unanticipated expenses, make major asset purchases like a car or home, and invest in their own education and that of their children. On top of these individual benefits, good-paying jobs stimulate additional local economic activity by boosting consumer demand and public revenues, thereby creating positive spillovers for regional economies more broadly.31

In this regard, decent pay across the lower half of the income distribution is especially valuable, since lower-income people have a greater marginal propensity to consume—in order words, they spend a greater share of their disposable income on goods and services, rather than saving it.32 Given that propensity, the broad availability of decent-paying work lower down the pay spectrum tends to increase consumption and thus aggregate demand, which increases output and local business activity in general.

Unfortunately, though, wage growth has remained scant and sporadic in recent decades, both across the nation and in Indiana. Nationally, a majority of workers have failed to see any real wage growth in the last 40 years. Specifically, U.S. real average hourly wage growth since 1979 amounted to just 48%, or about 1% a year—and that was before the pandemic recession.33

The situation is even worse in Indiana. Real average hourly wages in the state have grown just 37% since 1979, from $15.52 per hour to $21.26 per hour in constant 2012 dollars—good for an annualized growth of 0.8%.

![Figure 31. Real average hourly wage growth has been stagnant since 1979, except for a surge in the late 1990s and growth in the last few years before the pandemic](source: Brookings analysis of BEA and the Economic Policy Institute’s State of Working America Data Library data.)
That figure, though, obscures the fact that for most of the last four decades, average wages in Indiana did not grow at all. In fact, nearly all of the growth that has occurred took place in just two brief periods: 1995 to 2001 and 2014 to 2019, when labor markets were tight and state-level unemployment fell below 3%. That means that in only 10 of the last 40 years did wages grow consistently.

What’s more, most of the gains that have been accrued flowed to the top 10% of earners in the state, who saw their wages grow by 45% since 1979. However, this means that even the top earners in Indiana still had wage growth below the nationwide average. Real median hourly wages in the state, meanwhile, grew by half that much, and for the bottom 10% of workers, by only 17%. But here too, looking at aggregate data over the period obscures the significant fluctuations—and at times actual wage losses—that the bottom 10% of Indiana workers suffered throughout this time. For example, prior to the most recent wage growth cycle in 2014 to 2019, the bottom 10% of Indiana workers had been hit so hard by the Great Recession that it was as if they hadn’t seen any wage increases at all in the previous 35 years. For the bottom 10% of Indiana workers, wages in 2014—a mere $8.10 per hour—were the same, adjusted for inflation, as they were in 1979.

Wage stagnation has also had varied impacts across Indiana’s workforce. While female workers’ hourly wages have grown at a slightly faster rate in Indiana than male workers’ since 2001, a gender wage gap on the order of 32% persists. Likewise, workers in the state with less than a bachelor’s degree made some gains on workers with more education, though in 2019, the wage premium for a four-year college degree in Indiana was still roughly 78%.

Over the last two decades, however, Indiana has failed to make progress on closing the racial wage gap among workers. Nonwhite workers of all races in 2019 made on average 15% less than their white counterparts, up from 11% in 2001. Between 2003 and 2013, real average hourly wages for nonwhite workers actually fell 1.5% a year, while white workers saw their wages rise at a rate of 0.4% a year.

Figure 32. The fastest wage growth in recent decades has flowed to the top 10% of Indiana earners

Percent change in real hourly wage by income group in Indiana, 1979 - 2019

Source: Brookings analysis of BEA and Economic Policy Institute’s State of Working America Data Library data
Table 3. Indiana continues to struggle with significant gender, racial, and educational wage gaps
Average hourly wage along demographic lines

<table>
<thead>
<tr>
<th>Workers group</th>
<th>Avg. hourly wage, 2019</th>
<th>Avg. real hourly wage CAGR, 2001-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>$26.40</td>
<td>0.6%</td>
</tr>
<tr>
<td>Female</td>
<td>$20.00</td>
<td>0.7%</td>
</tr>
<tr>
<td>White</td>
<td>$24.00</td>
<td>0.7%</td>
</tr>
<tr>
<td>All other races</td>
<td>$20.80</td>
<td>0.5%</td>
</tr>
<tr>
<td>At least a bachelor’s degree</td>
<td>$33.30</td>
<td>0.2%</td>
</tr>
<tr>
<td>Less than a bachelor’s degree</td>
<td>$18.80</td>
<td>0.4%</td>
</tr>
<tr>
<td>Indiana</td>
<td>$23.30</td>
<td>0.6%</td>
</tr>
</tbody>
</table>

Note: “All other races” includes Black, Hispanic or Latino, Asian American, American Indian or Alaska Native, Native Hawaiian or Pacific Islander, and workers identifying as two or more races.
Source: Brookings analysis of data from BEA and Economic Policy Institute’s State of Working America Data Library.

Indiana’s ‘good jobs’ are crucial to prosperity

In light of the long-run wage trends outlined above, every state needs to attend to its stock of quality jobs—what Brookings calls “good jobs.” Good jobs anchor the prosperity of a state, region, or neighborhood by providing workers and families a modest livelihood. As such, a location’s good jobs deliver the sort of baseline, sustainable wages and benefits needed to support stable and productive lives.34

With that said, not enough Hoosiers enjoy the benefits of a good job. In 2018, roughly 1.2 million workers in Indiana held a “good job,” accounting for just 42% of the workforce. What’s more, while 65% of Hoosier workers with a bachelor’s degree are employed in a good job, only 33% of those with less education are. Not only that, but the average wage of a good job in Indiana is around $36,900 a year—not particularly lavish.

Still, Hoosiers are slightly more likely than the average worker nationwide to be employed in a good job. Across the country, only 39.1% of workers are in good jobs. While the difference may seem trivial, if Indiana was to see its share of workers in good jobs fall to the national average, more than 79,000 more workers in the state would be toiling in lower-quality jobs.

For context, Indiana’s share of workers in a good job places it 16th among all 50 states and Washington, D.C., and in a better position than all of its peer states except Illinois. In this regard, over half of workers in Washington, D.C., Massachusetts, New Jersey, Maryland, and Connecticut hold a good job, whereas in Arkansas, and Mississippi, less than a quarter of workers do. However, while Indiana’s 42% share of workers in good jobs is higher than many states, it is nonetheless still too low to enable a majority of Hoosiers to make a comfortable living.

A key advantage for Indiana is that its good jobs are relatively more accessible to workers who lack a four-year college degree. In Indiana, a majority (56%) of the state’s good jobs are held by workers without a B.A., whereas nationally the share is only 45%. As a result, Indiana ranks 11th among all 50 states and Washington,
What explains this favorable profile of Indiana’s good jobs employment? The state’s relative success in creating good jobs for less-educated workers has much to do with its industrial structure. Forty percent of Indiana workers in a good job are employed in utilities, manufacturing, construction, and logistics—though those sectors employ only 30% of all workers in the state (see Figure 34). The concentration of good jobs in these blue-collar sectors is even more significant for workers without a B.A.; over half of all sub-baccalaureate workers in a good job work in those four sectors, despite those sectors employing only 34% of all sub-baccalaureate workers.

Indiana’s broader access to good jobs for workers without a bachelor’s degree is central to the state’s stock of good jobs and all of its benefits—although it may also contribute to the perception that postsecondary education is not necessary for success. Indeed, AEI polling for the Indiana GPS Project finds that nearly three-quarters of Hoosiers feel they can succeed without a four-year college education, compared to 63% of Americans as a whole. 36 That view may reflect the state’s relatively abundant good-job opportunities that don’t require a college education, but it ignores the importance of fast-changing skills demanded in good-job intensive industries.

Advanced industries, meanwhile, are the single largest source of good jobs in the state, accounting for 18% of all of Indiana’s good jobs. Fully 62% of workers employed in the advanced-industry sector have a good job—more than 218,900 positions, with 59% of them held by workers without a bachelor’s degree. In fact, for both bachelor’s degree-holders and those with less than a four-year college degree, the share of workers in a good job in the advanced-industry sector is 20 percentage points higher than it is for each group of workers in the economy overall. For instance, while only 33% of sub-baccalaureate workers in the state have a good job, half of all sub-baccalaureate workers working in an advanced industry have one. That share rises to 84% for the college-educated.
Defining ‘good jobs’

In keeping with previous Brookings work on job quality, this report stipulates that “good jobs” meet two criteria:

• The job should pay at least an annual wage threshold averaging $40,700 a year nationwide, which when adjusted for cost of living in Indiana is between $35,400 and $41,100, depending on the region.

• The jobs should provide employer-sponsored health insurance.

This wage threshold was set after consulting multiple localized living and family wage estimates, and is meant to reflect the minimum sufficient wage needed for either a single person or a two-earner household to meet their basic needs—food, shelter, transportation, child care—while still having enough remaining to save for unanticipated income loss. Employer-sponsored health insurance is both an important buffer against the financial risk of unexpected injury or illness and correlated with other nonwage benefits.

More specifically, Brookings’s estimates are based on the share of workers in each state employed in a good job on five-year pooled samples from the American Community Survey for 2008 to 2012 and 2014 to 2018. A worker was identified as in a good job if her self-reported annual wage income was equivalent to at least $40,700 a year, adjusted to a regionally specific level using the BEA’s Regional Price Parity indices; in a full-time, full-year position; and if she received health insurance through her employer. This comes to $19.50 an hour for 2,087 hours a year. Jobs that do not meet these criteria are referred to as “low-wage jobs” in this report. With that said, it is not possible to determine whether a worker had health insurance through their own employer or their spouse’s, nor can we know if a worker is receiving wage income from multiple jobs. These estimates should therefore be thought of as upper limits on the true share of workers in a good job.

The table below lists the good jobs threshold in each region of Indiana:

Table 4: Good jobs wage threshold (2,087 hours)

<table>
<thead>
<tr>
<th>Region</th>
<th>Annual wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northwest Indiana</td>
<td>$41,100</td>
</tr>
<tr>
<td>Northern Indiana</td>
<td>$36,000</td>
</tr>
<tr>
<td>Northeast Indiana</td>
<td>$35,500</td>
</tr>
<tr>
<td>Wabash Heartland</td>
<td>$35,900</td>
</tr>
<tr>
<td>Southern Indiana</td>
<td>$36,500</td>
</tr>
<tr>
<td>Central Indiana</td>
<td>$37,600</td>
</tr>
<tr>
<td>West Central Indiana</td>
<td>$35,800</td>
</tr>
<tr>
<td>East Central Indiana</td>
<td>$35,400</td>
</tr>
<tr>
<td>Indiana Uplands</td>
<td>$36,100</td>
</tr>
<tr>
<td>Southeast Indiana</td>
<td>$35,600</td>
</tr>
<tr>
<td>Southwest Indiana</td>
<td>$35,600</td>
</tr>
</tbody>
</table>

Source: Brookings analysis of multiple sources.
Figure 34. Indiana’s relative success in creating good jobs for less-educated workers reflects its industrial structure, with large utilities, basic manufacturing, construction, and logistics industries providing good-job opportunities.

Share of sector employment by job type in Indiana, 2014-2018

Table 5. Technical occupations tend to be rich sources of good jobs

<table>
<thead>
<tr>
<th>Occupation group</th>
<th>Share of workers in a good job, 2014-18</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineering</td>
<td>80.2%</td>
</tr>
<tr>
<td>Computer</td>
<td>74.7%</td>
</tr>
<tr>
<td>Management</td>
<td>70.1%</td>
</tr>
<tr>
<td>Sciences</td>
<td>69.3%</td>
</tr>
<tr>
<td>Business</td>
<td>66.8%</td>
</tr>
<tr>
<td>Legal</td>
<td>66.3%</td>
</tr>
<tr>
<td>Health practitioner</td>
<td>62.4%</td>
</tr>
<tr>
<td>Maintenance</td>
<td>58.0%</td>
</tr>
<tr>
<td>Protective</td>
<td>50.8%</td>
</tr>
<tr>
<td>Construction</td>
<td>49.2%</td>
</tr>
<tr>
<td>Education</td>
<td>48.1%</td>
</tr>
<tr>
<td>Production</td>
<td>45.2%</td>
</tr>
<tr>
<td>Social service</td>
<td>43.8%</td>
</tr>
<tr>
<td>Arts &amp; entertainment</td>
<td>38.5%</td>
</tr>
<tr>
<td>Sales</td>
<td>32.9%</td>
</tr>
<tr>
<td>Transportation</td>
<td>31.4%</td>
</tr>
<tr>
<td>Administrative</td>
<td>30.4%</td>
</tr>
<tr>
<td>Facilities</td>
<td>15.9%</td>
</tr>
<tr>
<td>Health technician</td>
<td>10.4%</td>
</tr>
<tr>
<td>Personal care</td>
<td>7.7%</td>
</tr>
<tr>
<td>Food service</td>
<td>2.7%</td>
</tr>
<tr>
<td><strong>Indiana</strong></td>
<td><strong>41.8%</strong></td>
</tr>
</tbody>
</table>

Source: Brookings analysis of IPUMS USA 2014-18 5-year ACS microdata.
Despite the positives, Indiana has been producing too few good jobs for years

And yet, Indiana’s stock of good jobs has remained too small and been growing too slowly for many years. Even though it compares favorably to most states in the size and accessibility of its stock of good jobs, only about 42% of the state’s workforce possessed a good job between 2014 and 2018. That means that roughly 58% of Hoosiers—nearly two out of every three workers—does not work in a good job.

Nor have trends over the last decade substantially improved lower-income workers’ lot. Over that period, the share of Hoosiers working in a good job barely budged, rising from 41.2% to 41.8%. Even the wage growth among workers in the bottom 10% of the pay distribution did not significantly alter the state’s good-jobs profile, in part because of continued declines in the number of Indiana workers with access to employer-sponsored health insurance.

Figure 36 shows, in absolute terms, the number of good jobs in the state held by less educated workers has increased by just 20,000, while the number of good jobs held by college-educated workers increased by 73,000. The number of workers in low-wage positions, meanwhile, increased by 86,000. This signals the squeezing out of opportunities for Indiana workers without a bachelor’s degree.

These changes reflect the polarization of Indiana’s labor market, as middle-wage occupations are replaced primarily by lower-wage occupations in service sectors such as retail and hospitality. From 2014 to 2018, only one-fifth of Indiana workers in the retail sector were employed in a good job, while in hospitality sector, the figure was a shockingly low 6.8% of workers.

Indeed, the startling inequality in access to good jobs can been seen in a comparison of the share of good jobs by occupation type. In Table 5, one can see that good jobs range from a high of over 80% of engineering occupations, to less than 3% of food service occupations. As middle-wage occupations continued to be squeezed, more workers have been forced into personal care and services occupations, which have among the lowest share of good jobs in the state.

Figure 35. Indiana’s share of good jobs has barely increased in the last decade
Share of workers by job type in Indiana, 2008-2012 and 2014-2018

<table>
<thead>
<tr>
<th></th>
<th>2008-2012</th>
<th>2014-2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good jobs (BA+)</td>
<td>17.0%</td>
<td>18.4%</td>
</tr>
<tr>
<td>Good jobs (sub-BA)</td>
<td>24.2%</td>
<td>23.4%</td>
</tr>
<tr>
<td>Low-wage jobs</td>
<td>58.8%</td>
<td>58.2%</td>
</tr>
</tbody>
</table>

The pandemic recession is likely exacerbating Indiana's shortage of good jobs

The COVID-19 recession will likely reduce the state's core supply of good jobs, meanwhile. To be sure, the recession's impact in this area cannot yet be measured directly, given that this report's measure of good jobs is constructed using five-year samples. With that said, a few assessments can be hazarded by considering sector-specific employment trends and the concentration of good jobs in those industries.

Here, the most important single source of good jobs in Indiana remains the manufacturing sector. With manufacturing providing over one-quarter of the state's good jobs—and with good jobs comprising 57% of production jobs—the loss of manufacturing jobs has almost certainly diminished Indiana's good-jobs pool. In November 2020, 32,000 fewer Hoosiers were working in factories than in February, meaning the crisis may have cost the state 18,000 good jobs in manufacturing. Another source of disruption is education. Always somewhat variable with seasonal school year patterns, the sector shed jobs much earlier than is typical; in November 2020, it provided 17,100 fewer jobs than in November 2019. Encompassing 10% of the state's good jobs (the third-largest share of any sector) and playing a critical role in preparing other Hoosiers for good jobs, the loss of 14,700 state and local education jobs since February represents another blow to the state's stock.

It remains to be seen whether timely rehiring—along with ongoing growth in the good-job-intensive construction sector—will quickly rebuild the state's critical pool of good jobs.

Indiana's good jobs are unevenly distributed

Most concerning about the current picture of good jobs in Indiana and elsewhere is the way that demographics and geography strongly shape access to quality employment.

While 50% of male workers in Indiana are employed in a good job, only 33% of women are. Similar disparities cut across racial lines: Over 44% of white workers in the state have a good job, compared to just 30% and 25% of Black and Latino or Hispanic workers, respectively. These divides reach their most extreme when age is taken into consideration; workers over the age of 25 are seven times more likely to hold a good job than workers between the ages of 18 and 24.
Most of this variation reflects the sort of gender-, race-, and age-based occupational stratification that pervades the U.S. economy and is being exacerbated by the recession. Women, for instance, account for over 90% of health technicians and 79% of personal care workers in Indiana, but only 10% and 7%, respectively, of workers in these occupations are in good jobs. Black workers are similarly overrepresented in these occupation groups in Indiana, while Latino or Hispanic workers are relatively more concentrated in facilities maintenance and farming, where only around 15% of workers have good jobs. The low share of young workers with a good job owes to their dramatic overrepresentation in food service and personal care occupations, where less than 10% of workers hold a good job.

Unequal access to high-quality employment by gender, race, and age also intersects with the geography of good jobs in the state. A worker in the Indiana region with the lowest number of good jobs has a 25% lower chance of finding high-quality employment than a worker in the Indiana region with the highest number of good jobs.

The differential is even greater for workers without a four-year college degree.

Table 6 shows that Indiana’s good jobs are concentrated in the Central, Southwestern, and Southeastern regions of the state, where more than 44% of workers are employed in a good job. These are also the regions where bachelor’s degree-holders are relatively more likely to be in a good job, and with the exception of Central Indiana, also where sub-baccalaureate workers fare best.

Underlying this regional unevenness is the state’s varied industrial geography. For instance, at least one in five workers in Southeast, Southwest, Northeast, and Northern Indiana is employed in manufacturing. Statewide, nearly half of all sub-baccalaureate workers in manufacturing industries are employed in a good job, the highest share of any sector except utilities and mining, which jointly account for a mere 1% of total employment in Indiana.
As to what these variations imply for how the pandemic recession will affect local efforts to accumulate good jobs, local industry mixes will again determine a lot.

**Northern Indiana**, in this regard, may be among the regions most vulnerable to losing good jobs, due to its well-paying but hard-hit manufacturing sector. The Elkhart-Goshen and South Bend-Mishawaka metro areas each have seen a loss of over 10% of their manufacturing jobs this year despite their presence in the booming RV production subsector. Elkhart-Goshen is especially reliant on these manufacturing jobs, as the sector accounts for nearly half of all jobs in the metro area. Metro areas in **Wabash Heartland** also lost nearly 10% of their manufacturing jobs, likely diluting the region’s pool of good jobs. Manufacturing employment decline is not the only source of good-job loss for **Wabash Heartland**, which also saw job losses in the sizable public sector, concentrated in the Lafayette-West Lafayette area. The **Indiana Uplands**, home of Indiana University Bloomington, also lost many good-paying public sector jobs.

**Central Indiana**, for its part, may be spared from the state’s harshest good-job losses given that manufacturing accounts for less than 10% of the area’s jobs. Other sources of good jobs there have not been significantly impacted by the recession as of yet, in part because many of them are conducive to telework. The area’s strong professional services sector saw employment growth while declines in government employment remained modest.

### Table 6. Good jobs are concentrated unevenly across Indiana regions
Share of workers in a good job in Indiana by region and education, 2014-2018

<table>
<thead>
<tr>
<th>Name</th>
<th>All workers</th>
<th>Less than a B.A.</th>
<th>At least a B.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Indiana</td>
<td>45.6%</td>
<td>32.0%</td>
<td>68.0%</td>
</tr>
<tr>
<td>Southwest Indiana</td>
<td>45.2%</td>
<td>38.1%</td>
<td>66.3%</td>
</tr>
<tr>
<td>Southeast Indiana</td>
<td>44.8%</td>
<td>35.4%</td>
<td>72.5%</td>
</tr>
<tr>
<td>Northeast Indiana</td>
<td>41.7%</td>
<td>34.9%</td>
<td>63.3%</td>
</tr>
<tr>
<td>Northern Indiana</td>
<td>41.3%</td>
<td>34.2%</td>
<td>63.4%</td>
</tr>
<tr>
<td>Southern Indiana</td>
<td>39.7%</td>
<td>32.4%</td>
<td>66.0%</td>
</tr>
<tr>
<td>Wabash Heartland</td>
<td>39.3%</td>
<td>31.3%</td>
<td>59.9%</td>
</tr>
<tr>
<td>West Central Indiana</td>
<td>38.7%</td>
<td>32.3%</td>
<td>61.0%</td>
</tr>
<tr>
<td>Northwest Indiana</td>
<td>38.0%</td>
<td>31.4%</td>
<td>58.1%</td>
</tr>
<tr>
<td>Indiana Uplands</td>
<td>36.9%</td>
<td>28.8%</td>
<td>58.5%</td>
</tr>
<tr>
<td>East Central Indiana</td>
<td>36.6%</td>
<td>29.9%</td>
<td>61.5%</td>
</tr>
<tr>
<td>Indiana</td>
<td><strong>41.8%</strong></td>
<td><strong>32.7%</strong></td>
<td><strong>64.7%</strong></td>
</tr>
</tbody>
</table>

The state may also see a divergence of good job loss within regions. Muncie in East Central Indiana saw over 12% of its government jobs disappear, and may be facing a slide into lower-paying service work given the state’s growth in leisure and hospitality employment. At the same time, Kokomo, also in East Central, was the only metro area with manufacturing job growth, which may reflect potentially temporary hiring as auto parts manufacturers shift to medical equipment production to meet pandemic-era demands. This growth bodes well for the area’s resilience, but it also points to the uneven impacts across the state, which may generate reallocation and adjustment challenges for workers forced into new industries on the fly.

In sum, Indiana’s recent and longer-term economic trends raise questions about the state’s positioning on at least three key sources of basic well-being: its advanced industries, its reallocative capacity, and its supply of good jobs.
Behind Indiana’s recent economic trends lie three underlying challenges to the state’s economic resilience in the face of present and future shocks and competition.

As Indiana seeks to engineer an economic recovery, these deeper issues have likely been holding the state back, in many cases since long before the onset of the pandemic recession. Along these lines:

- Trends in technology investment reveal shortfalls in digital spending by Indiana firms, the creation of too few digitally intensive occupations across the economy, and too many connectivity gaps for a state with tech aspirations.

- The state’s pandemic experience demonstrates that Indiana faces a shortage of jobs in key areas, with industry shifts and long-standing skills and matching challenges complicating recovery and workers’ reemployment.

- Public policy has fallen short of sufficiently addressing national economic trends that have been depressing pay and hollowing out the wage distribution.
**CHALLENGE #1: SLOW TECHNOLOGY ADOPTION KEEPS PRODUCTIVITY AND WAGES LOW**

The link between technology adaptation (especially digital adoption) and productivity and economic resilience underscores the necessity for Indiana to keep up with peer states amid the “digitalization of everything”—one of the defining trends of the pandemic year.

Given the power and pervasiveness of digital technologies, all states and regions need to drive digital adoption, promote digital skills, and work toward universal broadband connectivity. That Indiana’s economy runs the spectrum from legacy manufacturing in need of modernization to the most AI-powered portions of the life sciences makes these priorities even more critical.

However, several issues are going to complicate the state’s efforts to keep up on digital absorption and economic productivity, including:

- The state’s firms are investing too little in technology
- More digital jobs and skills are needed
- Gaping broadband connectivity gaps are holding the state back

**Indiana firms are investing too little in technology**

First, the pace of digital adoption in the Hoosier economy has been too slow. This matters because the “digitalization of everything” is challenging every worker, firm, industry, and region to internalize digital technologies and processes, ranging from basic enterprise software and cloud computing to automation, the Internet of Things, big-data analytics, and artificial intelligence (AI).  

Without a doubt, digitalization has its own disruptive effects. But because these technologies have such broad-based potential to drive innovation and productivity growth, the spread of digital technology into every portion of the economy has at once increased the potential gains available to the individuals, firms, and states that master it while also increasing the stakes for those that lag.

**How IT drives productivity across the whole economy**

No technology better epitomizes how advanced industries support economic growth than information technology (IT). And IT, as it happens, is a core driver of productivity growth.

Prior to the mid-1990s, productivity growth from IT remained almost exclusively within IT firms themselves. Yet in the decade following 1995, productivity gains from IT came predominately from firms outside of the IT sector, particularly in high-value advanced industries such as management and R&D consulting, medical devices, and precision instrument manufacturing. All kinds of firms began leveraging IT to improve operations and grow, to the point that IT was responsible for two-thirds of U.S. productivity growth. Research by Jorgenson, Ho, and Samuels shows that total factor productivity increased sharply in sectors that used IT extensively during the 1990s and fell in those that did not. From 1995 to 2000, sectors using IT registered 10 times higher total factor productivity than other sectors.

Since then, more industries have invested in IT, but much more adoption remains necessary. The further dissemination of IT into large and conspicuously lagging sectors—including manufacturing, logistics, health care, and the broader service sector—promises to achieve badly needed productivity gains. Meanwhile, Saniee and others foresee a second productivity jump in the next 15 years tied to current technology gains and the Fourth Industrial Revolution, driven by the spread of advanced, intelligent systems.

### Table 7. The more digital an industries’ occupations, the higher its pay, productivity, and productivity growth

Change in mean digital score, average wage, and productivity by sector

<table>
<thead>
<tr>
<th>Sector</th>
<th>Mean digital score and change</th>
<th>Avg. wages and CAGR</th>
<th>Productivity and CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Services</td>
<td>67</td>
<td>3</td>
<td>$69,600</td>
</tr>
<tr>
<td>Information</td>
<td>65</td>
<td>7</td>
<td>$56,600</td>
</tr>
<tr>
<td>Finance</td>
<td>64</td>
<td>1</td>
<td>$61,200</td>
</tr>
<tr>
<td>Management</td>
<td>63</td>
<td>3</td>
<td>$73,400</td>
</tr>
<tr>
<td>Utilities</td>
<td>57</td>
<td>1</td>
<td>$74,500</td>
</tr>
<tr>
<td>Education</td>
<td>54</td>
<td>6</td>
<td>$50,000</td>
</tr>
<tr>
<td>Real Estate</td>
<td>53</td>
<td>2</td>
<td>$44,800</td>
</tr>
<tr>
<td>Wholesale</td>
<td>52</td>
<td>1</td>
<td>$55,700</td>
</tr>
<tr>
<td>Healthcare</td>
<td>51</td>
<td>7</td>
<td>$54,300</td>
</tr>
<tr>
<td>Retail</td>
<td>48</td>
<td>2</td>
<td>$32,300</td>
</tr>
<tr>
<td>Other Services</td>
<td>48</td>
<td>6</td>
<td>$38,300</td>
</tr>
<tr>
<td>Arts &amp; Entertainment</td>
<td>45</td>
<td>6</td>
<td>$37,000</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>44</td>
<td>-1</td>
<td>$49,700</td>
</tr>
<tr>
<td>Logistics</td>
<td>43</td>
<td>4</td>
<td>$45,300</td>
</tr>
<tr>
<td>Hospitality</td>
<td>41</td>
<td>5</td>
<td>$24,100</td>
</tr>
<tr>
<td>Administrative</td>
<td>40</td>
<td>2</td>
<td>$36,300</td>
</tr>
<tr>
<td>Construction</td>
<td>40</td>
<td>2</td>
<td>$55,100</td>
</tr>
<tr>
<td>Advanced Industries</td>
<td>51</td>
<td>-2</td>
<td>$57,800</td>
</tr>
<tr>
<td>Advanced Manufacturing</td>
<td>46</td>
<td>-3</td>
<td>$54,300</td>
</tr>
<tr>
<td>Advanced Services</td>
<td>77</td>
<td>9</td>
<td>$80,200</td>
</tr>
<tr>
<td>Indiana</td>
<td>49</td>
<td>3</td>
<td>$46,800</td>
</tr>
</tbody>
</table>

Note: Productivity and average wage change calculated as compound annual growth rates in Indiana. Sectors ranked by mean digital score in 2019.

Source: Brookings analysis of BEA, BLS, Emsi, and O*NET data.
In the past, the spread of digital technology through the economy has been a central driver of improved productivity—and it is expected to be that again.

Speaking to this, Brookings research for this report quantifies the digitalization of all U.S. occupations and documents that the wage, productivity, and growth rates of different industrial sectors in Indiana tracks—as elsewhere—with their digital intensity. The more digitally oriented a sector’s workers are, the better its economic performance has been, with highly digital industries such as professional services and information performing at high levels in Indiana. Much of this effect owes to the link between digital work and workers’ education levels, but not all of it does; digital work delivers distinct economic benefits. By contrast, less digital sectors in the state—such as hospitality, in which a smaller share of the tasks are performed digitally—have performed at lower levels.

The same link between improved economic outcomes and digital skills pertains across places, with states’ average earnings also highly correlated with their mean digital scores. For example, Maryland, Massachusetts, and Virginia—all of which share the nation’s overall highest mean digital scores of around 52 across all their occupations—enjoy average annual wages of over $56,000. By contrast, the average wage in Nevada—with the lowest mean digital score (47) in 2019—remains around $47,000 a year.

**Figure 38. States’ mean annual wages are correlated with their mean digital scores**

Digital score and mean annual wage by state, 2019

*Source: Brookings analysis of BLS and O*NET data.*
**Figure 39. Indiana firms’ IT and software spending per employee trails many peer and competitor states**

IT and software spending per employee by state, 2016

Source: Brookings analysis of Harte Hanks data.
In Indiana, meanwhile, digitalization has been proceeding too slowly. Overall, the state's 2019 mean digital score of 49 placed it in the bottom third of states, up just 3 points in the decade—only average for its peers. To be sure, industries ranging from professional services, information, finance, and management have reached respectable levels of digital adoption, with mean scores in the 60s. What's more, the digital intensity of the state's advanced-services sector soared 9 points between 2012 and 2019—outstanding by any standard.

With that said, however, the pace of digital adoption in Indiana could have been better in the pre-COVID-19 period. Both the general manufacturing sector and the advanced-manufacturing sector actually grew less digital in the decade, as each apparently shifted toward slightly less digitally intensive activities and workers. As a result, the state's advanced-manufacturing sector now has a mean digital score of 46—fully 12 points below national leaders in digitally oriented advanced manufacturing such as Massachusetts and California.

Contributing heavily to this drift are what appear to be subpar investments in digital capital among Indiana firms. Anecdotal accounts have long noted Hoosiers’ aversion to risk on business investments. More recently, a survey of Indiana business managers on adoption of the digital technologies that define the so-called Fourth Industrial Revolution—commonly referred to as “Industry 4.0”—suggested mixed progress by Hoosier firms, whether it be on cloud computing and big-data analytics or autonomous machines and AI. According to the survey—from Conexus Indiana and Indiana University's Kelley School of Business—many mid-revenue operations seem to be taking a wait-and-see approach, although larger firms are more likely than others to dedicate a budget to technology adoption.

With that said, new research for this report—utilizing firm-level expenditures data from the tech sector marketing firm Harte Hanks—suggests a substantial digital technologies investment problem across the Indiana economy. According to the Harte Hanks data for 2016, Indiana ranks 37th among states and Washington, D.C. for its firms’ annual per worker IT spending ($7,400, compared to $11,100 nationally). That level of IT expenditure places the state sixth of seven among peer states. Likewise, firm software spending in Indiana also lags, as the state's spending level of $2,700 per worker ranked 30th among the 50 states and Washington, D.C. and fifth among peers in 2016.

The investment deficits do not appear to center only on legacy manufacturing firms or small enterprises. According to the Harte Hanks data, IT underinvestment pervades virtually all segments of the state's economy. In this respect, the state's basic and advanced-manufacturing sectors have invested at rates closest to the 50-state norm, although neither sector ranked higher than fifth among the Indiana’s peers. Across the rest of
the state’s economy, IT spending remains significantly lower. Most notably, the state’s basic and advanced services each ranked in the bottom quintile—just 40th among all states and sixth among peers—for their low investment levels.

Intriguingly, while large firms with over 1,000 employees spend much more per worker per year on IT ($14,300) than medium-sized ($6,500) and small ($6,400) firms, their IT spending per employee trailed the U.S. average more. While IT spending was 81% of the U.S. average among small firms in Indiana, the figure was just 61% for large firms (and 77% for medium-sized firms).

In sum, new evidence suggests the state’s firms and industries are likely underinvesting in one of the best-recognized inputs to productivity and wage gains: digital adoption.

More digital jobs and skills are needed

The effect of Indiana industries’ low digital investment on competitiveness isn’t the state’s only digital adoption issue. A second concern is the relatively limited digital orientation of its jobs and workers, especially when it comes to middle- and lower-skilled positions. On this front, Indiana lacks the widespread digitally oriented work and workforce needed to prosper amid the “digitalization of everything.” All states need IT-enhanced jobs and workers, yet Indiana has too few of both.

Brookings data on the “digitalization” of work for this report documents that the more digital the occupations in a firm, industry, or place are, the more productive and high-paying they are. Hoosiers in highly digital jobs, in aggregate, make more than twice as much as those in less digital positions. So it’s a good thing that the digitalization of Indiana jobs has been increasing in recent years, to the point that more than 32% of Hoosiers now work in jobs with “high” digital score (up from 30% in 2012), while nearly 60% work in jobs with “medium” digital score (up from 53.5% in 2012). Such figures confirm that Indiana’s industries and firms are steadily upgrading their tools and processes.

That being said, Indiana’s digital gains remain only modest compared to other states. Overall, Indiana’s relatively low mean digital score and middling 3-point overall score increase for the years 2012 to 2019 reflect only a 2.1% increase in the state’s highly digital-

![Figure 40. Hoosiers in highly digital jobs, in aggregate, make more than twice as much as those in less digital positions](image)

Average annual wages by digital score in Indiana, 2019

Source: Brookings analysis of BLS and O*NET data.
Figure 41. The digital content of Indiana employment is increasing at a moderate rate
Share of employment by digital score in Indiana, 2012-2019

Source: Brookings analysis of BLS and O*NET data.

Figure 42. The digital-skills requirements of many occupations rose—often rapidly—between 2012 and 2019
Digital skills levels and change in digital skills, 2012-2019

Note: Bubble size represent employment by detailed occupation in Indiana in 2019. Occupations with recent negative values following earlier surges since 2002 are not displayed.
Source: Brookings analysis of O*NET and BLS data.
jobs cadre—an increase far slower than states such as Massachusetts or Kansas. What's more, the mean
digital score of a “good job” as defined by Brookings
increased by just 2 points from 2012 to 2019 in Indiana,
from 54 to 56. Good jobs, in short, were becoming more
digital—a good thing portending increased pay, but still
happening at a slower pace than elsewhere, including in
some of Indiana’s peer states. Given that, accelerating
digitalization at the occupational level remains another
key priority—not just for increasing productivity in the
abstract but more specifically for ensuring the possibility
of pay and work quality increases in specific medium-
and lower-pay jobs.

And here, the job-level facts of digitalization trends
underscore that to fully reap the benefits of increased
digitalization, the state is going to need to help more
Hoosiers obtain more digital skills as the economy
continues to change. To show this, Brookings
analyzed the pace of digital-skill change in 702 Indiana
occupations by looking at occupations’ changing
digital scores between 2012 and 2019. In doing this,
it becomes easy to see that even Indiana’s relatively
sluggish topline digitalization pace masks significant
change.

Table 9. Numerous important occupations—including in health, fulfillment, or retail and administrative
supervising—have seen their digital content rise
Change in digital score by occupation, 2012-2019

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Mean annual wage, 2019, Indiana</th>
<th>Digital score, 2012</th>
<th>Digital score, 2019</th>
<th>Score change, 2012-2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network and Computer Systems Administrators</td>
<td>$79,070</td>
<td>89</td>
<td>96</td>
<td>7</td>
</tr>
<tr>
<td>Software Developers and Software Quality Assurance Analysts and Testers</td>
<td>$91,880</td>
<td>93</td>
<td>93</td>
<td>0</td>
</tr>
<tr>
<td>First-Line Supervisors of Office and Administrative Support Workers</td>
<td>$57,380</td>
<td>65</td>
<td>68</td>
<td>3</td>
</tr>
<tr>
<td>Medical assistants</td>
<td>$34,050</td>
<td>54</td>
<td>68</td>
<td>14</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$66,560</td>
<td>51</td>
<td>59</td>
<td>8</td>
</tr>
<tr>
<td>First-Line Supervisors of Retail Sales Workers</td>
<td>$41,920</td>
<td>43</td>
<td>57</td>
<td>14</td>
</tr>
<tr>
<td>Stockers and order fillers</td>
<td>$28,130</td>
<td>37</td>
<td>43</td>
<td>6</td>
</tr>
<tr>
<td>Packaging and Filling Machine Operators and Tenders</td>
<td>$34,240</td>
<td>29</td>
<td>43</td>
<td>14</td>
</tr>
<tr>
<td>Cooks, Restaurant</td>
<td>$25,250</td>
<td>26</td>
<td>40</td>
<td>14</td>
</tr>
<tr>
<td>Light truck drivers</td>
<td>$35,230</td>
<td>22</td>
<td>34</td>
<td>12</td>
</tr>
<tr>
<td>Home Health and Personal Care Aides</td>
<td>$24,100</td>
<td>23</td>
<td>24</td>
<td>1</td>
</tr>
</tbody>
</table>

Note: Occupations ranked by mean digital score in 2019.
Source: Brookings analysis of BLS and O*NET data.
Looking broadly across the labor market, the aggregate digitalization score across all occupations rose from 51 in 2012 to 54 in 2019, reflecting a 5.8% increase. In total, digitalization was rising in 375 out of 672 analyzed occupations, including some (though not all) higher-score technology occupations that began with high digital ratings.

Yet what is most striking is that while the digitalization of many jobs was continuing to rise in the last decade after similar surges in the 2000s, much of the fastest change is occurring in the middle and low end of the skill-pay distribution. Occupations ranging from medical assistance and nursing positions to retail supervisors, light-truck drivers, and fulfillment workers have all seen rapid transformation. Even cooks and truck drivers have seen the digital demands of their roles increase by 14 and 9 points, respectively, since 2012.

In sum, Indiana policymakers and employers need to redouble their support for the development of digital skills as a key strategy for reanimating the state’s economy. Prioritizing digital adoption in the state’s industries and enterprises will absolutely demand equivalent investments in digital literacy and upskilling to maximize the impact of the new technologies and ensure Hoosier workers benefit from it.

**Gaping broadband connectivity gaps are holding Indiana back**

The final digital challenge is the fact that the COVID-19 pandemic has laid bare stark digital connectivity divides in Indiana and elsewhere, with concerning implications. To be sure, it has long been recognized that the internet delivers critical economic benefits in a digital economy, since it accelerates learning, enables employers and job seekers to find each other, and helps firms reap productivity gains.\(^{44}\) In that sense, broadband is a crucial element of digital adoption and downstream productivity gains, including as a facilitator of labor-market matching.\(^ {45}\)

Yet in the COVID-19 era, digital connectivity is not just an upgrade for work and the economy, but a lifeline to them.

For example, gaps in internet access at a moment of increased e-learning during the pandemic have undermined education access for thousands of Hoosier families and students. Nor is the problem anecdotal: Last summer, compelling research from Ball State University’s Center for Business and Economic Research estimated that some 42,413 Hoosier households with school-age children—about 6.5% of them—lack a dial-up internet subscription or broadband access at home.\(^ {46}\) This research, displayed in Map 6, shows that Indiana’s Southern, Northeastern, and West Central regions have the highest shares of households with school-age children that lack internet. Overall, the Ball State analysis implies that some 69,000 to 84,000 school-age children have missed or may still be lacking access to online school lessons.

Data from the Census Bureau’s American Community Survey (ACS) suggests the problem may be even more severe. When only fixed, wireline broadband is counted (given that that’s the preferred platform for remote learning), some 181,000 households with school-age children—or 26% of all such households in the state—lack access.\(^ {47}\) Building on those numbers, Brookings calculates that as many as 213,000 school-age children in Indiana may have been without wireline broadband access during the pandemic.\(^ {48}\)

Making all of this especially worrisome, meanwhile, is the fact that the state’s combination of increased remote instruction and spotty broadband access is likely disproportionately affecting students in families with characteristics that already impede academic success. Specifically, the Ball State researchers document that single-parent households, households with parents not in the workforce, low-income households, and households that do not speak English at home are all far less likely to have internet access at home.\(^ {49}\) Such gaps and disparities have large implications for the education and inclusivity of Indiana’s future workforce.

Beyond that, the larger issue is that too many Indiana households—with or without kids at home—live without a broadband subscription, meaning that today’s digital economy is out of reach for them. To be sure, Indiana’s broadband adoption rate has increased from 60% to 65% since 2013. However, that 65% rate remains in the fourth quintile of states—a concern that has been highlighted by the pandemic recession.
And that is the aggregate. Look more closely, and it is clear the state—like others—struggles with both rural and urban access and adoption challenges. Rural and small-town “micropolitan” counties, for their part, have five-year average adoption rates of 48% and 53%, respectively. Because of their thin populations, such nonurban counties raise serious issues given their pervasive connection and adoption problems, but account for only about 29% (or 293,000) of the state’s households without broadband.

By contrast, high-density urban and mature suburban counties have adoption rates right at or above the state’s five-year average of 63%—at 63% and 73%, respectively. But these counties also have the most neighborhood variance of any type. As a result, these denser urban and suburban counties account for 35% (or 337,000) of the state’s households without broadband.

So, while it is the digital divide between rural and urban places that garners the most attention, Indiana contends with broadband gaps of both types. And, unsurprisingly, those divides and the disparities within them align with and exacerbate income and demographic vulnerabilities in both types of community.

Most notably, three times the share of households with incomes of less than $25,000 a year—57% of them—lack broadband as those earning more than $100,000. Likewise, renters are much more likely to go without broadband than homeowners, by a gap of 45% versus 31%. Between 2013 and 2018, broadband subscription

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**Map 6. In much of the state, large shares of households with school-age children lack a dial-up internet subscription or broadband access at home**

Share of households with children but no internet access in Indiana, 2018

![Map showing broadband access in Indiana](image)

Source: Brookings analysis of Ball State University data.
in households with incomes between $25,000 and $50,000 did not grow fast enough to meaningfully narrow the gap: The rate grew only a single point faster than the state average. In sum, the state’s patchwork broadband coverage—compounded by adoption issues, subscription and device affordability, and the need for digital skills—is likely contributing not just to education and economic connection issues, but to larger issues of basic equity.

While it is the digital divide between rural and urban places that garners the most attention, Indiana contends with broadband gaps of both types. And, unsurprisingly, those divides and the disparities within them align with and exacerbate income and demographic vulnerabilities in both types of community.
Map 7. Census-tract analysis confirms that broadband access varies between counties, and also within them.
Share of households with broadband in Indiana and in Central Indiana, 2014-2018

**CHALLENGE #2: PANDEMIC-DRIVEN JOB SHORTAGES AND LONGER-TERM SKILL AND MATCHING CHALLENGES COMPLICATE WORKER TRANSITIONS**

Looking closer at the state’s reallocation and worker transitions suggests the need for several types of response. Facilitating favorable worker transitions—say, from a lost job or precarious industry to new or better ones—will remain challenging for months or even years, for two reasons:

- The state faces a shortage of jobs of all types due to the COVID-19 recession
- Multiple skills and matching challenges complicate workers’ transitions

**Indiana faces a shortage of jobs of all types due to the COVID-19 recession**

A decade of expansion in the wake of the Great Recession helped Indiana approach full employment by the late 2010s, resulting in a historically low unemployment rate and modest wage gains for workers. While the number of good jobs in the state remained too few, there was a foundation to build on amid plentiful opportunities.

However, the COVID-19 recession wiped out many of those gains. And while Indiana has had a relatively fast recovery compared to other states, it nonetheless still faces short- and medium-term labor market challenges. Overall, the state—recently job-rich—is contending with
Table 10. Uneven patterns of job losses and gains in the pandemic and recovery represent complications for worker adjustment to new conditions
Change in total employment by industry in Indiana, not seasonally adjusted, February - November 2020

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>532,900</td>
<td>501,000</td>
<td>-31,900</td>
<td>-6.0%</td>
</tr>
<tr>
<td>Government Edu Services*</td>
<td>243,700</td>
<td>229,000</td>
<td>-14,700</td>
<td>-6.0%</td>
</tr>
<tr>
<td>Health Care-Social Assistance</td>
<td>420,700</td>
<td>406,300</td>
<td>-14,400</td>
<td>-3.4%</td>
</tr>
<tr>
<td>Accommodation and Food</td>
<td>263,800</td>
<td>251,200</td>
<td>-12,600</td>
<td>-4.8%</td>
</tr>
<tr>
<td>Educational Services</td>
<td>70,200</td>
<td>62,500</td>
<td>-7,700</td>
<td>-11.0%</td>
</tr>
<tr>
<td>Other Services</td>
<td>133,400</td>
<td>127,700</td>
<td>-5,700</td>
<td>-4.3%</td>
</tr>
<tr>
<td>Scientific and Tech Services</td>
<td>126,800</td>
<td>121,600</td>
<td>-5,200</td>
<td>-4.1%</td>
</tr>
<tr>
<td>Wholesale</td>
<td>121,700</td>
<td>116,500</td>
<td>-5,200</td>
<td>-4.3%</td>
</tr>
<tr>
<td>Information</td>
<td>28,400</td>
<td>24,800</td>
<td>-3,600</td>
<td>-12.7%</td>
</tr>
<tr>
<td>Real Estate</td>
<td>35,600</td>
<td>34,000</td>
<td>-1,600</td>
<td>-4.5%</td>
</tr>
<tr>
<td>Utilities</td>
<td>13,700</td>
<td>13,500</td>
<td>-200</td>
<td>-1.5%</td>
</tr>
<tr>
<td>Government excl. Edu**</td>
<td>198,000</td>
<td>197,800</td>
<td>-200</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Management</td>
<td>34,200</td>
<td>34,200</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Mining</td>
<td>5,500</td>
<td>5,500</td>
<td>0</td>
<td>0.0%</td>
</tr>
<tr>
<td>Arts and Entertainment</td>
<td>36,400</td>
<td>36,700</td>
<td>300</td>
<td>0.8%</td>
</tr>
<tr>
<td>Finance</td>
<td>106,400</td>
<td>106,800</td>
<td>400</td>
<td>0.4%</td>
</tr>
<tr>
<td>Retail</td>
<td>310,600</td>
<td>313,200</td>
<td>2,600</td>
<td>0.8%</td>
</tr>
<tr>
<td>Transportation</td>
<td>145,600</td>
<td>155,700</td>
<td>10,100</td>
<td>6.9%</td>
</tr>
<tr>
<td>Construction</td>
<td>140,500</td>
<td>152,200</td>
<td>11,700</td>
<td>8.3%</td>
</tr>
<tr>
<td>Administrative Services</td>
<td>171,800</td>
<td>197,600</td>
<td>25,800</td>
<td>15.0%</td>
</tr>
</tbody>
</table>

**Indiana (Total private)** | 2,698,200 | 2,661,000 | -37,200 | -1.4% |

**Indiana (Total nonfarm)** | 3,139,900 | 3,087,800 | -52,100 | -1.7% |

Note: *Government Educational Services include workers in State Government Educational Services and Local Government Educational Services.
**Government Excluding Educational Services includes Federal, State, and Local Government employees, excluding state and local schools.
November data is preliminary estimates.
Source: Brookings analysis of BLS data
a thinner supply of jobs of all types and fewer openings for job seekers. To be sure, the state’s economy had by November 2020 recouped nearly 87% of the jobs it lost between February and April. But even so, Indiana’s total November employment was still 52,000 positions lower than its February 2020 level.

What’s more, particular features of the pandemic job shortage have exacerbated the state’s labor market challenges. The net loss of 32,000 manufacturing jobs since the crisis broke, to begin with, is a loss of thousands of what are frequently “good” jobs that are relatively good-paying, accessible to workers without a B.A., and well distributed around the state. At the same time, the state’s sizable losses of jobs in accommodation and food service (12,600 positions), and in health care and social assistance (14,400 positions), are also problematic, as such positions are often mainstays of connection to the economy for young, less educated, or underrepresented workers, including women.

Other measures also suggest that the year’s lingering job losses could remain a problem for worker reconnection and adjustment in the coming year. The state’s improved unemployment rate, for example—which has dropped from a historic high of 16.9% in April 2020 (the fifth-highest rate in the nation) to below 5% by November (the 15th-lowest)—nevertheless masks continued softness and unevenness in the labor market. For one thing, the unemployment rate varies widely across regions: While the Wabash Heartland region registered a November unemployment rate of just 4%, Northern and Northwest Indiana—which saw unemployment rates of 23.6% and 19.6%, respectively, in April—registered much improved but still elevated rates of 5.1% and 6.3% in November.

Also troubling is the fact that the state’s unemployment rate reduction has likely come partly from workers dropping out of the labor force. Some of these individuals may be workers who have grown discouraged and given up looking for work altogether—a serious problem in its own right. At the same time, many of the jobless may be women dropping out of the labor force because they cannot access child care, which is frequently unavailable.

**Figure 44. The employment-to-population ratio has been recovering, though more slowly in the fall**

Employment to population ratio in Indiana, not seasonally adjusted, January 2019 - November 2020

Note: November data is a preliminary estimate.
Source: Brookings analysis of BLS data.
Even before the COVID-19 crisis, over half of Indiana families lived in a child care “desert,” which the Center for American Progress defines as “any census tract with more than 50 children under age 5 that contains either no child care providers or so few options that there are more than three times as many children as licensed child care slots.”52 In Indiana, 46% of urban, 48% of suburban, and 72% of rural families reside in such a tract. And even in places with child care options, it is expensive: The average cost of child care in Indiana is $12,612 per year ($1,051 per month), more than the average cost of in-state college tuition.53 Since the crisis began, these child care problems have reached an emergency level, with the burden falling disproportionately on women.54 Individuals who drop out of the labor force, however, are not counted in the state's unemployment rate calculation, meaning that the unemployment rate largely leaves them out of the picture. Therefore, a more useful indicator during times of economic turbulence—when the number of people with jobs remains depressed and some job seekers are dropping out of the labor force entirely—is the state's employment-to-population (EPOP) ratio. This measures the ratio of a location's employed residents to the total working-age population, showing the share of the state's working-age population who have or do not have a job, regardless of whether or not they are actively looking for work. This metric combines the best elements of the unemployment rate measure with those of the labor force participation rate.

What does the EPOP ratio for Indiana say? The data shows that Indiana's EPOP ratio plunged from 61.8% in January to 50.7% in April, before reaching 60% in October and then slipping back to a still-weakened 59.7% in November. This is in contrast to the previous 12 months, when the EPOP ratio hovered fairly steadily around 62%. So, while the unemployment rate paints a fairly positive picture of Indiana recovery, scrutinizing the numbers shows that over 2% of Indiana workers—equivalent to more than 50,000 people—who had jobs in February 2020 remain out of work and potentially out of the workforce entirely.

This near-term shortage of work also means that some workers are being forced into part-time arrangements even when they’d prefer to work full time. The incidence of involuntary part-time work in Indiana has increased by 57%—or over 40,000 workers—from the four-quarter average ending in the fourth quarter of 2019 to the one ending in the third quarter of 2020.55 So, with fewer jobs to go around (at least for now), the state must contend with ongoing labor market imbalances and overall higher chances that many workers will struggle to locate work. A late-2021 economic surge may help such workers, but pockets of stress will likely remain. What’s more, such softness in the labor market can be self-perpetuating, to the extent that reduced consumer spending depresses economic activity and, in turn, hiring.

But Indiana faces additional uncertainties about its overall job availability. For example, trade and technology benefit the state by fostering innovation and productivity, but each has had (and will continue to have) disruptive effects on the labor market.

In the case of trade, 1980s-era globalization followed by China’s accession to the World Trade Organization in 2001 subjected much of the U.S. to increases in import competition that forced firms to cut production costs, including U.S. workers.56 For Indiana—with its heavy manufacturing focus—this has brought inordinate impacts, with ramifications for employment levels and the labor market. In this fashion, a Brookings analysis of data from David Autor, David Dorn, and Gordon Hanson suggests that import competition from China alone imposed a 4.2% decline in employment for Hoosiers between 1990 and 2007, due to job loss in the manufacturing sector.57 Similarly, an analysis from the Economic Policy Institute estimates that the nation’s overall goods trade deficit with China displaced 86,000 Hoosier jobs between 2001 and 2018 to drive a net 2.9% decline in Indiana employment.58 Overall, employment has fallen in U.S. industries exposed to heavy import competition, while employment gains in other industries have been slow to materialize.59 Technology in the form of automation is likely having similar and perhaps broader effects even as it contributes to Indiana productivity.60 No state has a higher share of its jobs in occupations highly susceptible to automation, meaning jobs in which 70% or more of the occupation’s tasks are classified as “routine” or “repetitive,” and thereby automatable with current
Three of the industries that have already been hit hardest by pandemic-related job losses—accommodation and food services, manufacturing, and retail—are also three of the most automation-susceptible. In this regard, the state’s high exposure to automation (given its occupational mix) represents a possible additional headwind in the face of the robust job creation needed for a solid recovery. While automation supports productivity, it may also reorient or restrain hiring, or otherwise require worker readjustment.

What’s more, the COVID-19 recession and its aftermath are likely bringing more, not less, automation to Indiana, alongside both potential productivity improvements and further worker displacement. This likelihood partly reflects recent quality and price improvements in the technology, as well as today’s fears of infection and the necessity of social distancing. Greater adoption of automation technologies—which includes digital adoption—is a positive development for some workers in that it will boost productivity, and in the process help workers who remain on the job. But the likely automation surge also reflects the deeper fact that in the wake of an economic shock, human labor becomes relatively more expensive as firms’ revenues sag.

In this vein, several careful studies based on the last three recessions reinforce the fact that new bouts of recession-linked automation will likely further depress the state’s supply of jobs in the next couple years. In one of the papers, by Brad Hershbein and Lisa Kahn, an analysis of almost 100 million online job postings before and after the Great Recession found that firms in the hardest-hit metro areas tended to restructure their production the most heavily toward greater use of machines. Today, with COVID-19 stressing the economy, more firms will likely adopt more digital and other automating technologies. As they do so, their technology adoption could well help rejuvenate Indiana’s sagging productivity, but also further weaken the state’s supply of middle-wage jobs.

Table 11. Some of Indiana’s most sizable mainstay occupations have especially high susceptibility to automation-driven disruption

<table>
<thead>
<tr>
<th>Industrial family</th>
<th>Automation potential</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodations and Food Services</td>
<td>73%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>59%</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>58%</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing and Hunting</td>
<td>57%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>53%</td>
</tr>
<tr>
<td>Mining, Quarrying, and Oil and Gas Extraction</td>
<td>51%</td>
</tr>
<tr>
<td>Other Services (except Public Administration)</td>
<td>49%</td>
</tr>
<tr>
<td>Construction</td>
<td>47%</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>44%</td>
</tr>
<tr>
<td>Utilities</td>
<td>43%</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>42%</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>41%</td>
</tr>
<tr>
<td>Administrative Services</td>
<td>41%</td>
</tr>
<tr>
<td>Real Estate and Rental and Leasing</td>
<td>40%</td>
</tr>
<tr>
<td>Government</td>
<td>37%</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>36%</td>
</tr>
<tr>
<td>Information</td>
<td>35%</td>
</tr>
<tr>
<td>Management of Companies and Enterprises</td>
<td>34%</td>
</tr>
<tr>
<td>Professional, Scientific, and Technical Services</td>
<td>34%</td>
</tr>
<tr>
<td>Educational Services</td>
<td>27%</td>
</tr>
<tr>
<td><strong>U.S. total</strong></td>
<td><strong>46%</strong></td>
</tr>
</tbody>
</table>

Source: Brookings analysis of BLS, Census, EMSI, Moody’s Analytics, and McKinsey data.
There is one more challenge to the state’s return to job density: Future economic prospects may also suffer from a shortage of entrepreneurship—a major source of attainable employment and reemployment in many regions.

The formation of new firms is an important source of jobs in recoveries. As such, entrepreneurship—the propensity to start and grow new business enterprises—can help labor markets work through job shortages while also serving as an important source of adaptive change. However, Indiana is short on entrepreneurship. Historically, the state has made do with smaller-than-average shares of its workers in young businesses. Nationwide, 36% of firms are five years old or younger, and these firms account for over 10% of U.S. employment. However, in Indiana, just 30% of firms are five years old or younger, and these firms account for less than 8% of jobs in the state. Indiana also ranks fourth among six peer states with data available, lagging Tennessee, Illinois, and Michigan, but ahead of Ohio and Wisconsin, in both overall share of young firms and share of jobs at young firms. Relatedly, new research from EIG developed for the GPS Project finds that Indiana ranks 39th among all states and Washington, D.C. for share of jobs at new firms.

At the same time, Indiana has an unusually high share of its jobs in the oldest firms in the state. Nearly 40% of employer firms in Indiana are 16 years old or older, employing over 80% of the state’s workforce. (Nationally, just 31% of firms are 16 years old or older, with such firms employing less than 74% of workers.) In fact, Indiana has more employer firms that are 16 years old or older than it has firms younger than five years old—a trend that runs opposite to the country as a whole, indicating a relative lack of dynamism in the state. As a result, EIG notes that Indiana has the third-highest share in the country of jobs at very old (and often larger) firms—a trait that reduces its population of young, small, dynamic firms.

Meanwhile, in the absence of vigorous policy action, ongoing demographic trends may be worsening this lack of economic dynamism. As recent research for this project from AEI’s Lyman Stone has noted, Indiana’s declining working-age population could exacerbate issues related to startup capital and business dynamism in the state in the coming decades. Likewise, shortages of entrepreneurship may also become a self-reinforcing dynamic that reduces the state’s attraction to migrants.

Finally, while minorities make up 21% of Indiana’s population, minority small business owners represented only 16% of the state’s businesses and 12% of the state’s young businesses (in operation for fewer than two years) in 2017. These disparities are particularly stark for Black business owners: Black Hoosiers own businesses at just 15% of the rate of their overall share of Indiana’s population, which ranks Indiana 26th out of the 40 states (including Washington, D.C.) with data available. Cities within Indiana likewise lag their peers in minority small business ownership. For example, among the 85 largest U.S. metro areas with data available on the racial breakdown of business ownership, Indianapolis ranks 55th, with minorities accounting for 26.2% of the region’s population but only 8.9% of its owners of businesses with employees.

In sum, Indiana’s job and readjustment challenge is complicated by its thinner-than-average presence of job-creating small and new firms. That means the state is missing an important, accessible source of potential new employment at a moment when its mainstay employment sectors such as food and accommodation and health are diminished.

Eventually, COVID-19’s employment disruptions will ease, and the state will again have an adequate number of jobs. But for now, it’s short of them, and many of the jobs it does have may look different from those it had in early 2020—a result of the job destruction and industry restructuring caused by the COVID-19 recession, as well as the ongoing effects of automation, globalization, and other trends. In this regard, the state must aim to not only create jobs, but to ensure that workers have the means to access them.

Multiple skills and matching challenges complicate workers’ transitions

Indiana’s readjustment challenge goes beyond the broad availability of work, however. Equally challenging is that the state—like others—will be dealing for some time with labor market imbalances, dislocations, and disconnects
that will complicate the readjustment of workers as they seek new work. These dynamics complicate the reallocation process.

Beyond the most glaring imbalance—the one between the 388,500 jobs that were erased by the initial COVID-19 crisis and the 336,400 jobs that have been recreated since then—several other asymmetries point to possible structural changes in the labor market.

For one, the existing misalignment in Indiana between firms’ demand for skilled talent and the availability of that talent will likely be exacerbated by the pandemic, which has seemed to favor workers with better educations. Even before the crisis, 33.5% of Indiana jobs required postsecondary education, but only 25.9% of the state’s 4.4 million working-age adults had the requisite level of education. That misalignment could widen if firms increase their demand for skilled talent as they restore staff, as some research suggests they will. The struggles of workers and firms could also widen in such a scenario if young Hoosiers continue to believe that a high school diploma is enough for success in life, as the AEI survey conducted for this project suggests they do.

Likewise, remote work is emerging as a new fault line. Brookings analysis, informed by recent research from Jonathan Dingel and Brent Neiman, concludes that about 30% of Indiana jobs can reasonably be performed from home. That reality has been a boon for some but a challenge for others. On the one hand, Brookings finds that Indiana workers in occupations that can be performed from home have been better able to adjust to the crisis (so long as they could secure child care). These workers have been more likely to retain their jobs during the pandemic and typically receive higher pay. They are also more likely to be white, have a college degree, and work in occupations with high digitalization.

On the other hand, the 70% of Hoosiers in occupations that cannot be performed from home are more economically vulnerable. As a group, these workers have been less likely to be working, less well-paid, less likely to have a college degree, more likely to be renters, and more likely to be nonwhite. These less fortunate workers are also less likely to work in occupations that require higher levels of digital skills. Given the high digitalization of most occupations that can be performed from home

<table>
<thead>
<tr>
<th>Occupation group</th>
<th>Share of “teleworkable” jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer and Mathematical</td>
<td>100%</td>
</tr>
<tr>
<td>Education, Training, and Library</td>
<td>99%</td>
</tr>
<tr>
<td>Legal</td>
<td>95%</td>
</tr>
<tr>
<td>Business and Finance Operations</td>
<td>89%</td>
</tr>
<tr>
<td>Management</td>
<td>88%</td>
</tr>
<tr>
<td>Arts, Design, Entertainment, Sports, and Media</td>
<td>82%</td>
</tr>
<tr>
<td>Office and Administrative Support</td>
<td>75%</td>
</tr>
<tr>
<td>Personal Care and Service</td>
<td>41%</td>
</tr>
<tr>
<td>Life, Physical, and Social Science</td>
<td>39%</td>
</tr>
<tr>
<td>Architecture and Engineering</td>
<td>38%</td>
</tr>
<tr>
<td>Community and Social Services</td>
<td>24%</td>
</tr>
<tr>
<td>Sales and Related</td>
<td>23%</td>
</tr>
<tr>
<td>Transportation and Material Moving</td>
<td>4%</td>
</tr>
<tr>
<td>Healthcare Practitionians and Technical</td>
<td>2%</td>
</tr>
<tr>
<td>Healthcare Support</td>
<td>2%</td>
</tr>
<tr>
<td>Protective Service</td>
<td>2%</td>
</tr>
<tr>
<td>Farming, Fishing, and Forestry</td>
<td>1%</td>
</tr>
<tr>
<td>Installation, Maintenance, and Repair</td>
<td>1%</td>
</tr>
<tr>
<td>Production</td>
<td>1%</td>
</tr>
<tr>
<td>Food Preparation and Serving Related</td>
<td>0%</td>
</tr>
<tr>
<td>Building and Grounds Cleaning and Maintenance</td>
<td>0%</td>
</tr>
<tr>
<td>Construction and Extraction</td>
<td>0%</td>
</tr>
</tbody>
</table>

Source: Brookings analysis of BLS, Emsi, and Dingel and Neiman (2020) data.
Table 13. The ability to work at home has been a significant factor of economic adjustment, and aligns with sharp economic and demographic divides

Ability to work from home by demographic groups in Indiana

<table>
<thead>
<tr>
<th>Ability to work from home</th>
<th>Can work from home</th>
<th>Cannot work from home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean annual earnings</td>
<td>$60,600</td>
<td>$38,700</td>
</tr>
<tr>
<td>BA+ share*</td>
<td>51%</td>
<td>18%</td>
</tr>
<tr>
<td>Mean digital score</td>
<td>53</td>
<td>31</td>
</tr>
<tr>
<td>Non-white share</td>
<td>14%</td>
<td>21%</td>
</tr>
<tr>
<td>Access to employer-sponsored health insurance**</td>
<td>81%</td>
<td>66%</td>
</tr>
<tr>
<td>Unemployment (based on June 2020 data)</td>
<td>11.1%</td>
<td>11.3%</td>
</tr>
<tr>
<td>Unemployment (based on April 2020 data)</td>
<td>14.0%</td>
<td>15.9%</td>
</tr>
</tbody>
</table>

Note: *Based on national estimates of educational attainment by detailed occupation
**Based on national estimates of access to employer-sponsored health insurance by major occupation group
Source: Brookings analysis of BLS, Emsi, and Dingel and Neiman (2020) data.

Map 8. The state’s variegated industry and occupational map implies varied ability by workers to engage in work remotely

Share of jobs that can be done from home

Source: Brookings analysis of BLS, Emsi, and Dingel and Neiman (2020) data.
and the technical skills required to work remotely, therefore, Hoosiers lacking digital skills may experience added difficulty finding work in an economy increasingly driven by remote work. The upshot: the expansion of remote work represents a new hurdle to worker adjustment. That 70% of Hoosier workers cannot work from home given their occupation creates a new barrier to resilience.73

Automation poses similar adjustment challenges. After all, to the extent the COVID-19 recession is prompting more automation, it could be creating additional imbalances that workforce policy will need to address.

For one thing, any reduction of job density in automation-susceptible fields and industries will contribute to Indiana’s challenges by reducing rehiring in mainstay industries—thereby requiring other fields to pick up the slack. For example, reduced rehiring in the automation-susceptible hospitality, manufacturing, and retail sectors—which account for about 1 million Hoosier jobs—could force more workers into more challenging rehiring journeys.

Even more concerning, the coincidence of automation vulnerability with broader economic vulnerability ensures that machines will exacerbate the inherent difficulties of helping those with limited skills transition to new roles, occupations, or industries. To this point, Brookings research documents that the automation vulnerability of a worker’s job is highly correlated with lower education levels, lower digital skills, youth, and minority status. That means that a pandemic-driven automation surge would disproportionately complicate the reemployment of Indiana’s most vulnerable workers.

Hershbein and Kahn, moreover, make clear one other automation tendency. Through their study of 100 million job postings, they show that in the Great Recession and its aftermath, firms did not just install more machines. Rather, firms in hard-hit regions “upskilled,” replacing workers that performed automatable “routine” tasks with a mix of technology and more skilled workers.74 In short, firms in places like Indiana restructured their production to “hollow out” their hiring by employing a limited number of higher-skilled workers on the one hand, and releasing many more middle-skill workers into their regions’ mass of displaced lower-skilled workers on the other. Today, further polarization of the labor market is likely occurring.

Figure 45. Automation exposure varies across demographic lines
Average automation potential by gender and race, 2016

<table>
<thead>
<tr>
<th>Demographic</th>
<th>16-24</th>
<th>25-54</th>
<th>55-65</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hispanic</td>
<td>47%</td>
<td>45%</td>
<td>44%</td>
<td>40%</td>
</tr>
<tr>
<td>Native American</td>
<td>40%</td>
<td>40%</td>
<td>41%</td>
<td>40%</td>
</tr>
<tr>
<td>Black</td>
<td>40%</td>
<td>40%</td>
<td>41%</td>
<td>40%</td>
</tr>
<tr>
<td>White</td>
<td>39%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asian and Pacific Islander</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Brookings analysis of Census data.
**CHALLENGE #3: INDIANA NEEDS TO PRODUCE MORE GOOD JOBS**

Finally, when it comes to good jobs, Indiana has contended with a confluence of challenging economic trends and missed policy opportunities which has cut against the creation of quality employment. Two challenges warrant concern:

- Major economic trends and firm decisions have hollowed out Indiana's wage distribution
- Public policy has struggled to address market dynamics that have eroded job quality in many industries

**Major economic trends and firm decisions have hollowed out Indiana's wage distribution**

The interlinked trends of globalization and automation have constrained mid-level wage gains in Indiana more than in most places. Here, it bears saying again that trade and technology each bring substantial local benefits. But it is also true that they have almost certainly had negative wage effects on middle- and lower-skilled workers, in addition to their negative employment impacts. While increased trade, automation, and digitalization bring higher wages for workers that remain on the job, workers with fewer digital skills or who are outside of export-oriented industries find themselves at a disadvantage.

Map 9. The automation potential of work varies across the state but is highest across the northern tier

Automation potential by county, 2016

positions have lost out on such gains. Because of the significant concentration of economic shocks in Indiana over the past several decades, negative wage effects have been especially sharp in the state.

In the case of globalization, trade has inordinately exposed Indiana workers to downward pressures on wages by subjecting those in middle-wage jobs to new competition from both a global workforce and automation. Indiana, because of its manufacturing-heavy industry mix, has been at the center of these impacts.

In this respect, a second Brookings analysis of data from Autor, Dorn, and Hanson suggests that local import competition from China alone not only eroded employment in Indiana, but also pushed down annual wages for Hoosiers by 3.8%—or approximately $1,440 per worker—between 1990 and 2007. That amounted to the largest rate of local wage decline due to Chinese imports in the Midwest, and the ninth-largest decline in the country. Such pressures aren’t over, either, as continuing international linkages—and post-COVID-19 supply chain shifts—suggest that trade exposure will likely be ongoing, dynamic, and oftentimes beneficial for Indiana, but in some cases disruptive. That should be of concern for Indiana policymakers, since in 2019, basic manufacturing (which is more vulnerable to import competition than advanced manufacturing) comprised a sizable 9% of the state’s jobs—the third-highest share among states.

At the same time, the risk of automation-induced wage declines has also been elevated for Hoosiers, as firms find new ways to reduce costs, increase output, or manage social distancing. That is because the state’s particular industry and occupational mix—with its reliance on production industries and repetitive services activities such as administrative support and sales—has proven to be widely susceptible to automated solutions. Looking at the use of robots in the last decade, for example, Brookings calculations using data from the International Federation of Robotics and economists Daron Acemoglu and Pascual Restrepo conclude that the state’s robot exposure, measured by robots per worker, is over four times higher than the nation’s as a whole, and has generated significant automation-induced wage declines—likely more than in any other state. But that’s the story only for robots—looking forward at the full range of automation technologies,

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**Figure 46. Indiana’s employment services industry has grown three times faster than overall employment since 2009**

Growth of employment services in Indiana, 2009-2019 (2009=100)

![Graph showing growth of employment services in Indiana](image-url)

*Source: Brookings analysis of BLS data.*
Brookings research concludes (as noted earlier) that nearly one-third of Indiana jobs are now highly susceptible to existing automation technologies—the highest share in the country. For wages, this means that middle-class jobs associated with routine tasks are at risk, forcing displaced workers to compete for lower-wage service work, while the remaining production jobs go to specialized, higher-skill workers.

Given these trends, many Indiana workers may well continue to face downward pressures on pay and job quality thanks to the state’s industry mix and its many rote, automation-prone jobs. In this fashion, regions with especially high shares of automation-susceptible employment may have to grapple with especially low worker pay.

And yet, more than just the state’s industry and occupational mix is depressing job quality in Indiana. Also significant have been changing management paradigms that have lowered the ability of workers to command high wages or see the dignity of their jobs improve in the face of technology change.

To begin with, the spread of management structures in which companies focus on core value-creating activities by outsourcing noncore activities such as janitorial services or IT support to specialized third-party contractors has for years been eroding the direct relationship of firms and workers in Indiana, with negative impacts on pay, benefits, and advancement. Such “fissuring” of the workplace has seen Indiana’s employment services industry—which provides temporary workers to corporate clients—grow three times faster than overall employment since 2009. This may improve firms’ bottom lines but likely limits the creation of good jobs.

Likewise, the so-called “contingent” economy continues to grow, including through the spread of “gig” employment and the rise of nonemployer firms. For example, the number of nonemployer firms in Indiana (firms comprised only of self-employed freelancers) has grown 1.6% annually since 1997, while overall employment in the state has only grown 0.5% each year over the same period. In many of these circumstances, workers have lost some or all of their ability to negotiate contracts and build relationships directly with employers.

Add it up, and these trends—together with a decline in unionization—have diminished workers’ ability to share in the profits of their labor, as argue economists Anna...
Stansbury and Lawrence Summers. The modest gains the state has scored on output growth over the last three decades (in the 2000s, especially) have rarely resulted in robust real earnings growth for workers. Instead, real output per worker grew 32.3% between 1991 and 2017, but real earnings per worker grew only 20.3% over the same period.

Public policy has struggled to address market dynamics that have eroded job quality in many industries

Beyond purely market and business management trends, an aging state policy framework has also left Hoosiers vulnerable to economic shifts. On this front, Indiana state policy has struggled to keep up with massive change—with implications for job quality.

At times, Indiana policy has actively taken the side of firms against employees, with negative outcomes for workers. More often, though, Indiana policy innovation has simply lagged behind market changes that subject firms to intense pressure to improve financial performance for investors, and therefore to limit wages and benefits, with significant implications for workers—and state government.

Indiana’s historical and contemporary industry mix, in this fashion, has been and continues to be affected by both global economic currents and disruptive technology developments to a degree not seen in most states. Import competition, automation, and new management paradigms like outsourcing and “platform” work have all likely contributed to pay stagnation, benefits limitations, and greater precariousness for many workers. Given the gravity of these changes and the speed with which they have occurred, policy stances dating back generations have often failed to update frameworks for maintaining fair and decent wages, career paths, and the dignity of work. As a result, workers have been left mostly on their own to deal with decades of flat real earnings and declining wage stability.

The benefits that employers provide their employees have also been declining over the last two decades. For example, the share of Hoosiers receiving health coverage through employer-sponsored health insurance has been in decline since the turn of the century, falling from 58% to 48% between 2000 and 2019. This puts Indiana in the bottom half of states, at 28th, with additional evidence indicating that a significant number of Indiana workers have lost their employer-sponsored health insurance in the COVID-19 downturn. With that said, Indiana has a history of innovative policy moves leveraging Medicaid, which has helped counter some of this decline. In 2008, Governor Mitch Daniels enacted the Healthy Indiana Plan (now known as the Healthy Indiana Plan 1.0), which expanded health insurance to over 42,000 Hoosiers. And in 2013, Governor Mike Pence took advantage of Affordable Care Act provisions to enact Healthy Indiana Plan 2.0, expanding health coverage to more than 200,000 previously uninsured residents. But even with these efforts, Hoosiers overall still lacked health insurance at a higher rate than nearly every peer state.

The decline in benefits has played out even more strongly on the retirement side, as the share of Indiana workers with an employer-sponsored retirement plan has declined by 20 points since 2000, to just 45% in 2019. This decline was been the eighth-largest among all states.

In short, the fraying of the traditional employer-employee social contract and the erosion of the voluntary, employer-provided safety net in Indiana have hurt the state’s workers and led to declining economic competitiveness, as workers leave to pursue a higher standard of living in other states. To reverse these trends, Indiana is going to need to develop and adopt new policies, benefits, and protections that will help make more jobs good jobs.
Indiana has an opportunity to elevate its economic trajectory. Yet to do this, it needs to do more than just manage a serviceable recovery from the immediate COVID-19 shock and recession. Rather, the state needs to address some of the deeper economic challenges it faced prior to the pandemic and that now may have been exacerbated by the events of 2020.

Of course, the desire to engineer a basic recovery that returns Indiana to “normal” is understandable. The year’s festering joblessness, its local business closures, and the lingering rawnness of social and economic divides have already burdened Hoosiers with a decade’s worth of distress.

But a return to normalcy will not suffice. As the preceding trend and problem analyses have underscored, the pre-pandemic “normal” entailed several preexisting conditions that COVID-19 laid bare.
As this report has suggested:

- Indiana has experienced weak recent growth because its most valuable advanced industries have been losing competitiveness due to a lackluster pace of technology investment.

- Indiana has struggled to adapt to recent economic changes, particularly in the wake of recessions, which has contributed to sluggish job growth.

- Indiana is creating too few good jobs that pay a family-sustaining wage, thanks to global economic changes that have outpaced policy.

And so, Indiana needs to shoot for enhancement, not just recovery. Fortunately, state leaders can choose to reject drift and instead leverage decisions to help the state move toward a stronger growth trajectory. To be sure, not everything that needs doing can be named now or attempted in a single legislative season following a year of public health emergencies and revenue declines. Still, Indiana can and should take steps that begin to place it on a different path—a path of more competitive firms and industries, more vibrant growth and labor markets, and more economic inclusion. In short, the state now has an opportunity to rebuild itself better than it was before the crisis.

What attainable moves will make a difference? Indiana should take actions that speak to the recognized resilience factors called out in Sections 3 and 4. Specifically, the state needs to embrace a number of connected actions aimed at systematically upgrading its economic vitality by way of its technological position, the health of its industry mix and labor market, and the inclusivity of its economy. To that end, this section suggests a number of specific recommendations through which the state and its business and civic partners can:

- Accelerate digital adoption to drive economic dynamism and competitiveness
- Promote favorable job creation and worker transitions to allow beneficial “rewiring” of the economy
- Do more to support workers who aren’t in “good” jobs
STRATEGY #1: ACCELERATE DIGITAL ADOPTION

At a moment of accelerating technology deployment, it is urgent that Indiana leaders promote faster and broader digital adoption, which remains one of the best ways to dispel the state’s productivity slump and generate quality jobs and new prosperity.

Research conducted for the Indiana GPS Project emphasizes that just as productivity growth is a prerequisite for good jobs and prosperity, IT adoption is a powerful source of productivity. Technology use, in fact, turns out to be a powerful driver of dynamism across the whole economy—not just in “tech,” but in firms, for workers, and for households. Overall, the diffusion of digital technologies not only makes firms more productive, but also boosts pay for workers in digital occupations.

Given this, Indiana should launch a major push to help more firms across the state adopt digital technologies and equip more workers with the skills to use them. At the same time, the state needs to ensure that its digital infrastructure—particularly broadband internet—is modernized to facilitate workers’ and firms’ use of these technologies.

To make progress on these goals, the state should pursue three main policy objectives:

Drive digital adoption with a “Digital Indiana” initiative
Encourage digital skills development by adding a digital skills requirement to the Indiana College Core (formerly the Statewide Transfer General Education Core)
Begin to solve the state’s broadband disconnects

Drive digital adoption with a ‘Digital Indiana’ initiative

To start with, Indiana needs to embark on a serious push to increase IT adoption by Indiana firms, especially small and medium-sized enterprises (SMEs).

As this report has shown, digitalization has been proceeding too slowly in Indiana at a moment of “digital everything.” Given that, a mix of cultural and business hurdles are holding firms back. On the culture and information side, awareness of “Industry 4.0” best practices and the returns on digital systems and processes remain issues, as the Conexus Indiana/Indiana University survey stressed. On the business side, equal numbers of firms express uncertainty about where to get advice and the upfront time and financial costs of tech investments.

Which is why the state, business groups, and regional economic organizations should launch a two-pronged “Digital Indiana” campaign to overcome such tech-adoption hurdles and drive a culture of tech leadership among all Hoosier firms, whether on Main Street, in manufacturing, or in the advanced industries. Along these lines, the state should:

- **Launch and promote a Digital Indiana awareness campaign** to encourage more SME leaders to see the need for absorbing tech in their businesses.
- **Develop a true digital adoption infrastructure** to help more SME owners, managers, and workers manage the process of going digital.

Because many owners and managers do not always know or are uncertain about the importance of digital technologies for business survival and growth, the first prong of the initiative includes ways to get the word out. These challenge leaders to:

- **Actively communicate the importance of digital adoption** and a tech mindset
- **Create a “digital champion” and advisory council** to spearhead a plan for driving digital awareness across the state
- **Deliver a powerful statewide Digital Indiana marketing plan**
- **Create regional grants to mobilize awareness-raising** in Indiana regions, with local events, demonstrations, training programs, conferences, and networking opportunities that have been shown to change minds

For the second prong of the initiative, the state should begin to build a true digital enterprise theme into its business support offerings, knowing that expert advice and material aid to minimize upfront costs are key factors of success. Key moves include:

- **Assert leadership on digital-economy issues** through substantive participation in major corporate-philanthropic initiatives, such as to secure
state relevance on must-have technologies like AI and advanced analytics

- **Extend the EASE manufacturing readiness initiative and expand it to include a Digital Indiana Readiness Grant**, parallel to the existing Manufacturing Readiness Grant, but focused entirely on digital adoption

- **Establish the nation's first Digital Adoption Partnership** to support nonmanufacturing businesses’ adoption of digital technologies

- **Create a Digital Indiana Regional Grant** to stimulate region-based digital adoption efforts

Altogether, the full initiative could cost as much as $36 million a year. However, implementation could likely deliver large returns on investment, given that it could build on several existing programs and improve the management and performance of hundreds of Hoosier firms, with significant economic returns in both the goods-producing and service sectors. Also, parts of the strategy could be financed with no new taxes through the Advanced Sector Growth Fund model described below, as an element of the “Promote favorable job creation and worker transitions” agenda.

**Encourage digital skills development by adding a digital skills requirement to the Indiana College Core**

The rush toward digital “everything” in the economy requires Indiana and its industry partners to promote more tech adoption in firms. But tech adoption is not just a matter of installing hardware and software. It also involves the human side, and will increase the digitalization of virtually every occupation.

All of which means that to increase its digital competitiveness, Indiana will need to increase the readiness of its workers to handle the increasingly digital nature of its jobs.

Fortunately, the state has embarked on some of the necessary work, particularly on the K-12 level. With that said, Indiana has not taken the same comprehensive approach to digital skill development within its public higher-education system, nor has it focused adequately on the “middle-skill” tech skills that require less specialized knowledge than coding, for example, but are more broadly used in workplaces. This leaves postsecondary students and working people out of the discussion when it comes to digital skill development.

Given that, Indiana should avail itself of another important opportunity for signaling the importance of digital competencies to students and institutions, and providing postsecondary students—including adult learners—the opportunity to obtain such competences. In that vein, the state should:

- **Revisit the Indiana College Core (formerly the Statewide Transfer General Education Core) to insert a new digital competencies requirement** to ensure more students gain exposure to essential digital skills

To do this, the Indiana Commission for Higher Education should update the state’s existing statewide education core to promote digital competencies. Ideally, this update would take the form of the addition of a new, seventh competency area that would be developed by the state’s public two- and four-year institutions in collaboration with the commission. With such a standard in place, thousands of Indiana learners would profit from new signposting and new course offerings that would influence their course selection.

There would be no direct state budgetary costs associated with inserting a digital competencies requirement into the general education core. The new requirement would likely stimulate valuable educational activity by ensuring tens of thousands of undergraduate-degree-seeking students gain tech-related skills.

**Begin to solve the state’s broadband disconnects**

Going digital, however, will not be possible for many firms or educational institutions without significant further investment in digital infrastructure across the state. Specifically, Indiana needs to invest more deeply in broadband internet. Broadband has never been more critical, with remote work, learning, and health care the emerging new normal. But connectivity divides have left many Hoosiers without access to high-speed internet, making it a struggle to adapt to the new reality.

Indiana faces significant broadband challenges, but they are not insurmountable. What is needed is a sustained
campaign—not just over the next budget cycle, but over the next decade—to consciously reverse these trends and close the broadband gap.

The state should therefore take five policy actions to set itself on the path toward greater broadband coverage and a narrower digital divide. To begin with, the state should take two actions to immediately support e-learning and student educational access:

• **Establish a state e-learning fund** to purchase internet-connected devices, hotspots, internet service plans, and complementary software for students in need during the crisis. Additional fund uses could include professional skill development to increase distance-teaching capacity and capacity-building for parents and families to support students in remote learning.

• **Support regional efforts to establish wireless e-learning networks** using schools as the connection point. In the short run, the state should support ongoing pilots in Marion, Jasper, Newton, and Tippecanoe counties, as well as any other pilots that are started in the coming months. Additionally, Indiana should consider providing seed funding to scale up several additional pilots in communities across the state, to get a cross-section of communities that resembles the state as a whole. These pilots are a critical source of learning in advance of broader-reaching solutions.

After this, the state should take three additional steps to expand broadband more generally in the state and close the gaps that exist in all types of communities across Indiana:

• **Update the state’s Next Level Connections program** by providing grants directly to communities to allow them to accept competitive bids from broadband providers, and by reforming the provider challenge process

• **Reorganize the Broadband Office** under the governor, give it an inclusive mission, and provide it with financing authority and capitalization

• **Modernize the Indiana Universal Service Fund** to fund sustained investment in broadband

Each of these policy items can be started with relatively limited upfront investment. For example, in the short run, a state e-learning fund can be funded with $10 million. Efforts in Central Indiana show pilots to establish local wireless e-learning networks cost around $750,000 each, so an investment of $4 million could expand four existing state pilots as well as scale up several additional ones. Updating the Next Level Connections broadband grant program would require staff time to rewrite the regulations, but the state could potentially leverage federal COVID relief dollars for additional rounds of grant funding.

Finally, modernizing the Indiana Universal Service Fund (IUSF) will not only entail no new costs, but could actually be a significant source of new revenue at a critical time. The IUSF currently produces approximately $11.5 million per year in revenue. If broadening the base to include more cable companies and other data providers doubled the revenue collected, it would produce an additional $11.5 million in annual state revenue. Making the state universal fee more progressive to increase revenue would likewise generate significant new resources.
Regional and business strategies for enhancing digitalization

Regardless of what the General Assembly can get done this year in a challenging session, Indiana regions and business communities can achieve a lot on their own to keep pace with broader digitalization. In fact, they already are.

The recommendations provided in this report are primarily focused on state government. However, on every theme—including digital adoption—meaningful nonstate actions can be undertaken by regional leaders and business executives to advance tech uptake and broader prosperity. Multiple communities are already doing just that through existing initiatives, many of which reflect new levels of multijurisdictional coordination prompted by the coincidence of the state’s Regional Cities Initiative and Lilly Endowment Inc.’s Strategic Community Advancement Initiatives.

Along these lines, regions and local industry networks can address key aspects of this report’s digital agenda. On promoting digital adoption, regional organizations and industries cannot run sizable statewide technology grant programs. However, they are ideally positioned to facilitate awareness among SMEs; organize networking, learning, and coaching opportunities; and leverage local technology organizations to provide expert advice. In that sense, cultivating a tech mindset is something regional and business networks can help with.

Likewise, because they encompass and constitute local labor markets, regional organizations and industry groups are perfectly situated to deliver digital skills development, including for disrupted or underrepresented groups. And while adequate financial resources and technical assistance are often needed, counties and regions are increasingly able to tackle local broadband challenges.

Promoting digital adoption

As to tangible action, regional organizations and business networks are already working on many of these priorities, starting with digital adoption.

In Central Indiana, for example, Conexus Indiana—the Central Indiana Corporate Partnership’s advanced-manufacturing and logistics initiative—has emerged as a dynamic hub of digital awareness activity, with a steady stream of research, networking events, and demonstrations focused on highlighting Industry 4.0 technologies and promoting digital transformation among Hoosier firms. At the same time, established and new programs based at Purdue University in the Wabash Heartland and the University of Notre Dame in Northern Indiana are demonstrating what high-quality expert consultation and business-support programming on digital adoption looks like. For instance, Purdue’s Manufacturing Extension Partnership (MEP) and Indiana Manufacturing Competitiveness Center (IN-MaC) are established sources of expert consultation on digital transformation, with offices around the state.
Meanwhile, the new iNDustry Labs at Notre Dame provides additional digital transformation services to businesses in its region, in partnership with the area’s LIFT Network. To the extent the state engages on digital transformation, it should leverage and support these notable regional efforts and help them expand their program offerings to include the digitalization of the service and manufacturing sectors.

**Delivering digital skills development**

Promoting digital skills development has also been an area of strong regional self-help and problem-solving, with initiatives existing in numerous Indiana regions.

In Northern Indiana, for example, the South Bend-Elkhart Regional Partnership (SBERP) is developing a planned LIFT Network Digital Skills Accelerator, consisting of a $3.4 million fund to develop degree and nondegree credentialing programs that align with the growing demand for digital skills among the area’s advanced-industry employers. In Wabash Heartland, the Wabash Heartland Innovation Network (WHIN)—which focuses on the region’s potential as a center of Internet of Things-powered digital agriculture and next-generation manufacturing—has been working with Eleven Fifty Academy and Purdue to identify and respond to the region’s specific coding and data science preparation needs. For its part, the Northeast Indiana Regional Partnership is also working with Eleven Fifty to bring a “branch office” presence to the area to raise tech skills.

Foundational digital skills have come to the fore in other areas. The EcO Attainment Network in Southeast Indiana worked this summer to focus its ongoing digital skills work on low-income and Latino or Hispanic adult learners, working with regional adult-learning providers and Ivy Tech Community College to bring professional-development training to instructors in order to strengthen foundational skills education in the area. There and elsewhere, regional organizations and networks are elevating awareness of the need to provide the digital skills development that will be required for widespread digital adoption.

**Tackling local broadband challenges**

And then there are the state’s multiple “bottom-up” initiatives aimed at addressing Indiana’s serious broadband gaps. This work ranges from needs assessment and planning to delivering leading-edge solutions.

To the matter of planning, the Regional Opportunity Initiatives (ROI) in the Indiana Uplands is working with the Purdue Center for Regional Development (PCRD) to produce a comprehensive, 11-county digital inclusion plan to address broadband issues in the region. It is expected that this outreach, research, and planning effort will equip communities in its 11-county region to successfully seek funding from multiple sources to implement the plan and adapt to the “digitalization of everything.”

But problem-solving in the state goes beyond planning, to the delivery of both rural and urban solutions. In the heavily agricultural Wabash Heartland area, WHIN is continuing to test innovative ways of using and combining spectra—like the novel technology known as Citizens Broadband Radio Service (CBRS)—to deliver high-quality rural broadband while also pushing ahead with a first-of-its-kind plan to deliver high-speed internet service with an aerostat (a type of blimp). In urban Marion County, meanwhile, Indianapolis is supporting the launch of a $1.7 million pilot network to connect students at six public schools with high-speed internet for e-learning. If it proves successful, the pilot—which also uses CBRS—would be scaled up to service public school students countywide as soon as early 2022. Funding for the pilot comes from the city’s CARES Act funds, the Richard M. Fairbanks Foundation, Lilly Endowment Inc., and the Indiana 5G Zone. The 5G Zone and another CICP initiative, Energy Systems Network, will implement the project, drawing on their experience managing technology pilots.
STRATEGY #2: PROMOTE FAVORABLE JOB CREATION AND WORKER TRANSITIONS

Favorable industry, job, and work reallocations—ideally from less desirable to more desirable configurations—are also going to be crucial in improving the nature of Indiana’s recovery and its next economic transitions. Such transitions have the power to “rewire” the economy for the better, allowing it to change and adapt, while helping displaced workers reconnect to sustainable work. But right now, this process is fraught.

Over the past year, the COVID-19 crisis has evolved from a short-term shock necessitating temporary layoffs into a more uncertain downturn with significant employment reorientation and labor market displacement. Many workers now lack the option of returning to their former jobs due to a combination of sharp shifts in consumer and industrial demand, firms’ increased adoption of labor-saving automation technologies, and the continued effects of ongoing global trends such as international trade, among other factors.

Securing favorable worker transitions—say, from a lost job or precarious industry to new or better ones—will remain challenging for months. First, there are still 50,000 fewer Indiana jobs than there were in February 2020, meaning there are many more job seekers than job openings. Second, multiple matching and skills challenges complicate workers’ transitions.

In response to these challenges, the state should consider four near-term policy priorities. These would:

- Leverage incremental income tax gains to fund regional advanced-industry sector growth initiatives
- Enhance entrepreneurship and small business development, with a focus on entrepreneurs of color
- Better leverage unemployment insurance and work-sharing to boost employment and economic growth
- Promote more effective worker adjustment by continuing to support Next Level Jobs and the Workforce Ready Grant

In addition, as the economy continues to recover and the labor market tightens in future years, the state should look to support all workers’ search for the right job and employer. To do so, the state should:

- Enhance work connections with a statewide online matching platform

Leverage incremental income tax gains to fund regional advanced-industry sector growth initiatives

Indiana needs more quality jobs to make sure the recession’s reallocation episode ultimately strengthens the state economy rather than weakens it. Creating a job-rich environment will promote that; but for now, the state is contending with a pandemic-related job shortage piled onto a longer-term growth problem in its advanced-industry sector, with both problems stressing all Indiana regions.

The result is a conundrum that presents real challenges for statewide policymakers trying to revitalize the economy with limited resources. Significant investments are needed, but both the scale of the sector’s needs and the constraints of the fiscal moment pose obstacles.

Yet for all of that, Indiana has an opportunity to leverage a creative investment model to generate—with no new taxes—significant financial resources for both statewide and regional use in catalyzing advanced-industry sector growth in all of the state’s regions.

Specifically, the state can and should deploy a form of “tax increment” financing that has been used elsewhere in the country to capture and reinvest the incremental growth in state revenue generated by the advanced-industry sector, for the purpose of enabling the state and its regions to invest in driving even more growth in the sector.

To launch the new initiative, policymakers should build on solid precedents in Kansas, Ohio, and Colorado to:

- Put in place a new development-finance mechanism to support the new program. This would place the incremental growth of income tax collections in the sector in a new Advanced-Industry Sector Growth Fund. Brookings estimates that these collections could amount to $16 to $20 million in the first year and ramp up to $80 to $100 million annually after five years, assuming sector growth similar to that of the last decade.

- Establish a system for distributing revenue, with one-third of the funding used to support statewide
advanced-industry sector growth initiatives detailed in the Indiana GPS Project agenda, and the remaining two-thirds distributed to Indiana regions by formula to support regional advanced-industries initiatives. The state would designate intermediaries in each region to develop and execute advanced-industry sector strategies and receive and distribute funding.

- **Approved regional uses of the revenue yield.**

Strategies and investments allowed by the program will, of course, be approved by the legislature, but could include: industry-university partnerships in regions; technology advice, testing, and acquisition; education and workforce development; entrepreneurial services; economic inclusion; and quality-of-place—and important contributor to advanced-industry sector economic development.

Note, finally, that the growth fund initiative would require no new taxes. Impacts on the general fund would only occur in future years and would be entirely contingent on the growth of Indiana’s advanced industries.

Budgetary effects and certainly economic effects could, in fact, be significantly positive given the taxable multiplier effects of accelerated advanced industries growth and the sector’s high capital investments and long supply chains.

**Enhance entrepreneurship and small business development, with a focus on entrepreneurs of color**

Entrepreneurship is also a powerful tool to counter recessions and promote economic “rewiring.” Unfortunately, Indiana lacks the levels of growth-driving firm creation found in other states. Overall, the state leans toward older, larger firms. At the same time, racial disparities—including shortages of Black entrepreneurship—have deepened the COVID-19 downturn in communities across the state.

What’s more, while Indiana is pursuing an agenda to support high-tech startups and advanced manufacturing, Main Street businesses important for improving neighborhood and community vitality can be easily overlooked.

Given that, during the 2021-2022 state budget cycle, the state should take several actions to promote Main Street entrepreneurship across the state, with a focus on underrepresented entrepreneurs and communities.

To that end, the state should consider a number of opportunities for fostering an upsurge of entrepreneurial activity as it moves through the COVID-19 recession. Action steps could:

- **Establish a state Community Development Financial Institutions (CDFI) fund,** modeled on the federal CDFI Fund and New York’s state CDFI fund, to support mission lenders in the state. These funds promote growth and opportunity in some of the nation’s most challenged communities by offering tailored resources and innovative programs that invest federal dollars alongside private capital.

- **Establish a state loan-loss reserve fund,** with an emphasis on equitable microloans, to help financial institutions cover financial losses to “riskier” borrowers and encourage them to make more loans to borrowers who don’t meet traditional borrowing requirements.

- **Enhance existing Small Business Development Center (SBDC) funding** and provide greater support for entrepreneur mentorship.

- **Increase transparency around contracting** with the state, and commit to meeting contracting goals by state government agencies and public higher-education institutions.
In future legislative sessions, the state should take further action to promote entrepreneurship and small business development in order to promote a more robust and equitable recovery, including:

- **Enhance cooperation among existing CDFIs**, other Small Business Administration (SBA) microlenders, and traditional lenders in the state who are focusing on underrepresented groups.

While this initiative would work best as a comprehensive suite of policies, each program within could be enacted as a standalone element, as follows:

- Establishing a state CDFI fund would require a $10 million initial investment.
- Creating a state loan-loss reserve fund for equitable microloans could receive an initial investment of $6 million.
- Increasing transparency around minority- and women-owned business contracting with the state, and committing to meeting contracting goals, would have little-to-no cost.
- The state should look at increasing funding for SBDCs from $2.3 million to $20 million.
- Enhancing cooperation among mission and traditional lenders—including creating an online portal, establishing a state office dedicated to helping entrepreneurs navigate state resources, scaling up entrepreneurship support in underserved areas, and undertaking an awareness campaign—could cost around $5 million.

Likewise, each component of this initiative could be started with significantly less funding and scaled up with more funding as the state's budget situation improves.

### Better leverage unemployment insurance and work-sharing to boost employment and economic growth

Even as Indiana’s labor market recovers, however, the state's labor market—or at least parts of it—is likely to remain soft through 2021. So, although the topline unemployment numbers are better than they were, a look beneath the surface statistics reveals slack in the state's job market. A variety of indicators—including lagging job postings and elevated levels of workers in involuntary part-time work—signals that the state will see continued labor market stress.

Fortunately, Indiana has a ready-made tool to help counter labor market disruptions: its unemployment insurance (UI) system. While UI is essential for helping workers who lose their jobs, it is also a significant asset for encouraging positive labor market developments. By making better use of its UI system, Indiana could reduce layoffs by incentivizing firms to keep workers on part time; encourage workers to rejoin the labor market, even if part-time employment is their only option; and increase economy-rejuvenating consumer spending across the state in slow times.

To do all of that, then, the state legislature should enact three UI-focused reforms that will help bolster growth even as the economy remains weak, or for future disruptions. These are:

- **Establish a work share program** to reduce layoffs while supporting the health of the Indiana UI trust fund.
- **Modify the phase-out of partial unemployment insurance** to encourage workers to take part-time employment where possible.
- **Raise the state's UI replacement rate and increase the weekly maximum benefit** to further encourage part-time work and support greater consumer spending.
If work share and partial unemployment insurance were widely embraced in Indiana, it could save several thousand jobs per year and encourage more workers to remain attached to the labor force. This would help: workers, who can maintain their salary and benefits; firms, in the form of reduced employee turnover and lower recruitment and training costs; and the state, in the form of healthier income tax receipts.

Due to how it is structured, a work share program should have only modest net new costs for the state. While some companies who would reduce their workers’ hours in the absence of a work share program may choose to create one to help soften the blow of the reduction in hours, creating new costs, other companies who would lay off their employees outright will instead choose to keep them on payroll at reduced hours, which should save the state money. Removing the current disincentive to seek part-time work will likewise have minimal fiscal costs. Recipients are already receiving UI benefits—the change would incentivize them to also work part time if possible.

Raising Indiana’s replacement rate from 47% to 57% would provide the average unemployed Hoosier an extra $54 per week at an estimated cost of $37 million in 2019—a 15% increase over actual 2019 spending. Raising the state’s maximum UI benefit by $150 would have resulted in $17 million in new spending on UI benefits in 2019, around a 7% increase over actual spending.

All of these new expenses could easily be offset by a modest increase in the state unemployment tax. While costs would have been significantly larger in 2020, that is largely due to the unique nature of COVID-19-required business closures. As such, 2019 numbers are a more accurate representation of what typical annual costs would be.

Promote more effective worker adjustment by continuing to support Next Level Jobs and the Workforce Ready Grant

Indiana also needs to continue boosting support for worker transitions, the need for which will likely remain elevated for the foreseeable future and often require increased education and training. While many Indiana workers have been rehired after only a temporary layoff, others have not been, or they have been but only in precarious or marginal industries that may be vulnerable to further change.

Given that, many Hoosier workers will likely need to find employment in occupations or industries that differ from their pre-pandemic work in the next few years. And to do that, many of them will need to acquire new skills or certifications to make successful career transitions.

Fortunately, Indiana has a strong existing skill development framework, in the form of the state’s Next Level Jobs program. Next Level Jobs established several training grant programs designed to increase workers’ skills and meet job requirements in high-demand occupations across the state.

One of those programs, the Workforce Ready Grant (WRG), is particularly relevant for meeting the state’s reallocation challenge. The grant provides free job training for Indiana workers without a college degree, allowing them to take both for-credit and noncredit coursework toward approved certifications in five sectors that the state considers high-wage and high-growth: health and life sciences, IT and business services, advanced manufacturing, transportation and logistics, and building and construction.

Given its ability to help workers looking to make a career transition regardless of their employment status, the WRG will continue to be an important tool for the state’s
recovery in the coming years. To ensure it functions as successfully as possible, the General Assembly should consider several steps to further bolster the program’s efficacy.

In the immediate term, the state should:

- **Preserve funding for the WRG** by maintaining the program’s $4 million state allocation.\(^{87}\) Despite improving topline numbers, Indiana’s employment challenges are not yet over. So while the General Assembly will certainly face tough funding choices in the 2021 budget cycle, workforce development programs like the WRG should remain a priority.

In future legislative cycles, the General Assembly should take additional steps to ensure the WRG is more efficient at connecting Indiana workers to employment and more accessible to Hoosiers of all income and education levels. Along these lines, the state should in the future:

- **Enhance career coaching and employer linkages** for WRG participants
- Explore relationships with community- and faith-based organizations to **enhance wraparound services for program participants**
- **Improve coordination** with other skill development programs in Indiana

The state will likely want to boost its investment in career services and employer linkages for grants in order to help newly trained participants move into jobs as efficiently as possible. In addition to career counseling, workers (particularly those in low-income jobs) may need other “wraparound services” such as child care, transportation, tutoring, or counseling to make training feasible. One way to improve access to wraparound services is to increase support for partnerships with community- and faith-based organizations.

Lastly, the General Assembly could consider additional changes to better coordinate the Workforce Ready Grant with other skill development programs and make it more accessible. These could include improving connections between the WRG and the state’s Adult Basic Education and WorkINDiana programs; encouraging more employers to use the Workforce Ready Grant rather than the Employer Training Grant to unlock more federal funding for the state (in the form of federal financial aid) and free up Employer Training Grant resources; and expanding eligibility for workers who already have an associate or bachelor’s degree but are looking to make a career transition.

### Other opportunities

Looking forward, there will be other needs. For example, one critical need will be for steps to speed the “adjustment” process, through which workers find new career opportunities that match their skill set and career path. Facilitating faster, higher-quality matches between workers and available jobs will be extremely important in rewiring and upgrading the economy going forward.

To facilitate such matches for all kinds of Indiana job seekers and firms, Indiana should **support the creation of a high-quality, online statewide platform for matching job seekers to job opportunities.** Doing so will accelerate connecting workers to jobs, lessen the time that workers spend unemployed, and improve the overall fiscal picture of the state through a quicker return to a healthy labor market. Such a program could be implemented centrally, or supported for regional implementation. For example, the Indiana Department of Workforce Development (DWD) could build a completely new, centralized job-matching system to replace Indiana Career Connect, and couple that with significant new investment to hire career coaches across the state. Alternatively, though, the department could work with existing regional providers that are already offering matching services (such as Ascend Indiana in Central Indiana) to develop a more formal partnership for providing matching services across the state.

As the economy heals, it will not be enough to ensure that the state create just any jobs. To ensure job creation is both robust and high-quality, the state will need to both enhance its digital adoption and also leverage policy to create more good jobs. To start, the state needs to enhance its lagging digital adoption, which will be one of the best ways to generate more high-paying work in Indiana.
Regional and business strategies for favorable job and work transitions

Indiana regional networks and business leaders can also support—and at times lead—in promoting favorable job creation and worker transitions.

Again, their roles in developing local industry clusters as well as labor market solutions ensure their centrality. As in the case of digital adoption, while regional organizations and firm leaders often lack the financial resources to deliver significant resources on their own, they are well positioned to pilot programmatic options and otherwise help “rewire” the economy by promoting quality growth and worker reorientation.

Regional economic development and business organizations operate at the forefront of the state’s local economies, industry clusters, and supply chains. Therefore, these actors are ideally positioned to deliver smart interventions to drive growth in the advanced-industry sector and beyond. Already, these actors are making important contributions by alleviating information gaps, promoting university partnerships, prioritizing entrepreneurship, and facilitating capital access or physical investments—hence their central delivery role in this report’s state-level tax increment proposal. Given such capacities, there is no reason these organizations cannot spearhead a state-local convergence around advanced-industry sector growth strategies and finance.

At the same time, such organizations—as well as local workforce investment boards (WIBs), training intermediaries, community colleges, and other educational institutions—work on the frontlines of worker training, retraining, and transitions. Given that, regional actors and local businesses also have big roles to play in helping the wider state design, align, and deliver industry-relevant, worker-supportive education, training, and job-matching innovations. Working together these organizations can and are delivering cogent models and programs for work-related education, training, and career coaching.

Along these lines, Indiana regional organizations and business networks are already showing the way on both quality job creation and worker transitions.

Driving growth in the advanced sector

On quality-job creation, multiple regional development organizations are pursuing serious, data-informed regional cluster strategies to accelerate growth. For example, the Regional Opportunities Initiative (ROI) in the Indiana Uplands is continuing to pursue and update an extensive regional defense-industry strategy, focused on the opportunities associated with the region’s access to the Naval Surface Warfare Center Crane Division. Likewise, the Evansville Regional Business Committee (ERBC) in Southwest Indiana is spearheading a six-pronged, talent-oriented initiative to systematically accelerate growth and development in that region, with a focus on the priority sectors of advanced manufacturing and health-life sciences. And for its part, the Northeast Indiana Regional Partnership is continuing to organize its own regional cluster development efforts while working closely with Elevate Ventures and the Northeast Indiana Innovation Center to support entrepreneurial efforts.

Delivering worker education, training, and job-matching innovations

At the same time, Indiana regions are developing or implementing well-researched “talent” programs (in some cases prompted by the state’s 21st Century Talent Regions initiative) that are beginning to put in place the frontline skills-development infrastructure that state needs.

In Southwest Indiana, for example, the ERBC’s Talent 2025 strategy is pushing ahead with an ambitious plan to increase alignment between skills (and credentials) and future jobs with a focus on building a cradle-to-career education system. In East Central Indiana, meanwhile, Ball State University is working with the George and Frances Ball Foundation to shape a new East Central Indiana (ECI) Talent Collaborative to leverage existing programs and launch new ones aimed at building a high-functioning infrastructure for
strong collaboration on skill-building and employability. In parallel, the university is working to support lifelong learning and worker adjustment in the region through the development of an array of on-campus and online microcredentials, short-term learning modules, professional licensure workshops, and enrichment opportunities.

In Northern Indiana, meanwhile, the South Bend-Elkhart Regional Partnership—tracking shifts in the region’s skills demands—is developing new demand-driven offerings for positions in the manufacturing sector, including apprenticeships and credentials for robotics technicians and software developers.

Finally, Ascend Indiana—CICP’s workforce development initiative—has been upgrading and widening its online employment matching platform throughout the pandemic to better facilitate connections between the supply and demand sides of the regional job market. The result is another locally developed model for potential statewide scaling. Having piloted improved services prior to the pandemic, Ascend adjusted its infrastructure and design during the crisis to enable workforce development boards to serve dislocated workers and youth as well as college graduates. What now exists is a flexible, scalable, Hoosier-built tool for improving worker transitions. Work is proceeding to adapt Ascend’s existing platform to the needs of the Southwest Indiana Chamber, as an example of such scaling.

STRATEGY #3: DO MORE TO SUPPORT WORKERS WHO AREN’T IN ‘GOOD’ JOBS

Finally, it bears remembering that even if Indiana pulls off a broad digital surge and facilitates optimal “reallocations” of the economy and labor market, that alone won’t reduce the state’s population of struggling workers. Large forces such as globalization and technology will continue to pose challenges for the widespread creation of good jobs, whether in Indiana or elsewhere. Therefore, Indiana—like every other state—will need to attend more to the basic needs of what will likely be a sizable pool of struggling workers for the foreseeable future.

Indeed, the COVID-19 crisis has only added to the many forces that are depressing wages in Indiana and elsewhere. Even as topline unemployment numbers ease, many Hoosiers are facing still-elevated unemployment, stagnant wages, and reduced bargaining power amid a weak labor market. At the same time, the aftermath of the crisis may well place additional pressure on the employer-based social compact, with fewer Indiana workers retaining access to benefits such as health care, retirement savings, and paid leave through their employer. And for that matter, nonwork responsibilities such as child care are continuing to take a significant toll on some families’ income through both their substantial cost and negative impact on labor force participation, particularly for women.

This is why Indiana will need to undertake focused—and likely costly—policy responses if it wants to avoid the story of the past several recoveries, which were characterized by subpar job growth and continued pay slippage.

Many of the necessary responses will need to go beyond the usual reach of policymaking and are realistically best slotted for the future. But in the shorter run, the state can and should act in several ways to support quality employment in the state. In that vein, the state could:

- Establish a “Choice Employers” designation and provide such employers with premium support to encourage the creation of more good jobs
- Raise the state’s Earned Income Tax Credit and pay it quarterly to boost worker income and predictability
- Authorize a state panel to explore a Medicaid buy-in program for able-bodied adults
• Enact a comprehensive child care agenda to support working families
• Enact a state-sponsored automatic IRA to encourage greater retirement savings

**Establish a ‘Choice Employers’ designation and provide such employers with premium support to encourage the creation of more good jobs**

Many Indiana firms want to support their workers in an effort to gain skills and increase their wages. However, there are significant market pressures that limit their ability to do so. These include competition from foreign companies and firms in other low-wage states, lagging productivity in Indiana industries, and a low-wage, low cost-of-living overall state economic framework.

The state invests significantly in attracting companies from out of state to come to Indiana. To help proactive employers counter these competitive pressures, Indiana should invest in companies already in the state by helping them provide career paths and good wages for Hoosiers.

To do that, the state should create a “Choice Employers” designation for firms that are willing to open pathways to good jobs for their employees. To induce firms to participate, the state could offer a variety of supports of Choice Employers. These investments could:

• Provide Choice Employers premium access to Employer Training Grants and remove the per-firm cap for these grants
• Provide priority support from state workforce development boards
• Allow Choice Employers to start their evaluation for state contracts with one point rather than zero, allowing it to act as a tiebreaker for the firm in government contracting
• Create a dedicated ombudsman to help Choice Employers navigate state resources such as connecting with relevant state departments and providing guidance around relevant state regulations
• Provide state matching funds to support firms’ investments in worker supports such as child care and employee transportation

In exchange, Choice Employer firms would commit to:

• Provide a pathway for all employees currently in a low wage job to move into a good job that meets a regionally adjusted wage threshold and provides employer-sponsored health insurance within 1 year of receiving the designation
• Maintain or expand payroll in Indiana for at least five years
• Defray employee childcare and transportation benefits for each of its employees
• Enact a training program to give low wage workers skills they would need to move into a good job at the company

In the short run, a Choice Employers pilot could be enacted by repurposing existing budgetary items and adding modest amounts of new spending. For example, Indiana already allocates $20 million per year to the Employer Training Grant program, which could help finance training for up to 4,000 workers. If that money were directed to support Choice Employers who committed to providing a pathway to a good job for workers who went through training, it would support significant wage growth without any net new state expenditures. Other expenditures—such as an ombudsman and advertising campaign costs—may total $2 to $3 million in net new spending. Adding state subsidies for transportation and child care support could total to between $20 to $25 million over two years for up to 7,000 workers across selected companies, or just over $1,500 per worker per year.
Raise the state’s Earned Income Tax Credit and pay it quarterly to boost worker income and predictability

Alternatively, Indiana may want to more broadly—and directly—support enhanced worker income by raising the generosity of the state’s Earned Income Tax Credit (EITC), a tax credit for low- to moderate-income workers and their families.

Given the challenges on good jobs facing Indiana and other states, it should not come as a surprise that many Hoosier workers—particularly those not in good jobs—rely on both the federal and state EITC. Indeed, over half a million Indiana taxpayers claimed the tax credit in 2019, equivalent to 15% of the state’s workforce. Most of those workers also claimed the state version of the credit. On the federal level, the average Indiana EITC claimant received a credit of $2,440, roughly average among states.\textsuperscript{88}

Research shows that the EITC has a variety of important benefits. First and foremost, it can provide an important boost in pay for low-income workers in the state who are struggling to make ends meet. Indiana’s existing EITC is a refundable credit, which means that workers can receive the full credit even if it brings their state income tax liability to less than $0. This allows workers to offset other taxes that they pay, such as state sales tax and local property taxes, and can provide additional financial security for working families. Because of its widespread use, the EITC is perhaps the single most important poverty reduction tool in the U.S. It also has important labor market benefits, helping to increase Indiana’s labor force participation, particularly for single parents.

Indiana is one of 29 states that offer a state-level EITC to complement the federal credit. As with other states that offer a state-level EITC, Indiana’s is set as a share of the federal credit: 9\% of it, to be exact. In other words, an Indiana taxpayer’s state EITC claim will be 9\% of whatever their federal EITC is. Given that the average federal credit runs to $2,440, the average state EITC benefit in Indiana comes to just $220.\textsuperscript{89} This is one of the lowest rates among any state that offers a state-level EITC; just five have a smaller credit as a percentage of the federal credit.

What’s more, the EITC currently comes as part of a Hoosier’s state tax return. While this provides a helpful annual cash injection for families, the annual pay-out is less helpful than it might be for supporting the day-to-day needs of working families.\textsuperscript{90} And many working-class Hoosiers are in hourly jobs and may not always have a set schedule. These workers may make different amounts of money on a week-to-week basis, which can cause significant financial volatility for workers and households.\textsuperscript{91}

So while it’s great that Indiana is already taking advantage of this important income-boosting tool, there are two enhancements Indiana can make to bolster the impact of its state EITC:

- **Increase the size of the Indiana EITC** relative to the federal credit
- **Pay out EITC payments on a more frequent basis**, such as quarterly

To the size issue, it bears noting that Indiana’s credit is just 9\% of the federal credit, while many other states with refundable credits have much higher percentages, such as Kansas at 17\%. Expanding the EITC to the size of Kansas’ credit would give over half a million Hoosiers an extra $500 in income annually. Doing so could cost the state around $93 million based on estimates from state tax expenditure forecasts. Raising the EITC to 25\% of the federal level could give some EITC recipients over $1,000 per year in additional income.

Quarterly payouts could make the EITC a more useful tool for smoothing income fluctuations for workers. Paying out the EITC quarterly would require some administrative costs, but should have no significant budgetary impact on the state. The state is already paying out the credit—this would just increase the frequency at which taxpayers receive it.

**Authorize a state panel to explore a Medicaid buy-in program for able-bodied adults**

Health insurance is a key feature of a good job, and the COVID-19 crisis has underscored the disturbing dimensions of the state’s health coverage crisis. At a moment when tens of thousands of Hoosiers, including essential workers, were most in need of health coverage, many were left without it.
And yet, Indiana has a history of innovative policy moves leveraging Medicaid, which could be built upon to widen coverage. In 2008, Governor Mitch Daniels enacted the Healthy Indiana Plan (now known as the Healthy Indiana Plan 1.0). At its peak, the Healthy Indiana Plan 1.0 provided health insurance for over 42,000 Hoosiers. Then, in 2013, Governor Mike Pence enacted the Healthy Indiana Plan 2.0, expanding coverage to more than 200,000 previously uninsured Hoosiers. In addition to the Healthy Indiana Plan, there are other state health plans that leverage Medicaid’s network and reimbursement structure. One example is MED Works, which allows disabled workers who fear they can return to work but fear losing their Medicaid benefits to pay a modest monthly premium—pegged to a worker’s income—in order to retain Medicaid coverage.

To expand health coverage further in the state, then, the General Assembly should authorize a state panel to explore how a Medicaid buy-in program could be enacted in Indiana.

Overall, such a panel would be charged with judiciously exploring a variety of different programmatic options for Indiana. The panel could bring a careful approach to working out a proposal that would reflect systematic analysis of who would be covered, how enrollee premiums and other cost sharing would work, financing models, and interactions with existing Medicaid-based programs.

Funding needed for a Medicaid buy-in study would be relatively modest. In recent years, several states have allocated funding to study enacting a Medicaid buy-in, providing a baseline from which Indiana can evaluate. In 2018, New Mexico’s state legislature appropriated $142,000 to conduct a Medicaid buy-in study. In 2019, Colorado’s state legislature appropriated $571,500 over two years to conduct a Medicaid buy-in study, as well as to submit any wavers needed to the federal government in order to get preliminary approval for a program.

The pandemic has underscored the importance of health insurance coverage, both for preserving the health and well-being of Hoosier workers and their families, and for supporting the state’s economy. Exploring how to expand basic insurance coverage to workers who are currently excluded from the health care system should therefore be an urgent policy imperative for the state.

**Enact a comprehensive child care agenda to support working families**

For many Hoosiers, meanwhile, even securing a job is not enough if they lack access to affordable, quality child care. In addition to being both a public health and economic crisis, COVID-19 has also worsened an already acute child care crisis in Indiana. The most severe effects have fallen on women, who are more likely than men to cite child care demands as the reason they left the workforce.

Indiana should therefore establish a comprehensive child care agenda to help working Hoosier parents reenter the labor market.

In the short run, the state can take several immediate steps to support expanded child care, including:

- Enact a refundable, quarterly child care tax credit
- Modify work requirements for the state’s On My Way Pre-K program and Child Care and Development Fund (CCDF)-funded programs to allow job search activities to count for initial eligibility for unemployed parents

In the future, the state can take more robust actions to enhance the coverage and quality of child care, such as:

- Change the state’s funding model to compensate publicly funded child care providers based on their enrollment and true costs, rather than attendance and market prices
- Require that all children enrolled at providers receiving state or federal funding in Indiana participate in a quality assessment program that includes direct measures of skill development
- Create a dedicated state funding stream to train qualified early childhood educators, including through work-based or competency-based credentialing, and encourage providers receiving state or federal funding to meet “good job” salary thresholds to improve early childhood educator retention
- Fund a state-supported shared services platform for administrative functions such as finance, human resources management, and information technology support that can be leveraged by all child care providers in the state
• Fund development of an app that can connect child care providers to qualified substitute teachers

These robust changes would substantially alter the cost and supply problems that are preventing working families in Indiana from being able to access child care, and could help thousands of Hoosiers—women in particular—get back into the workforce faster. Not only that, but they would be a smart long-term investment for the state. As work by the American Enterprise Institute has noted, investing in children is repaid to the state in the form of a long working career, and child care policies can have a positive effect on marriage rates, fertility, and young families’ impressions on Indiana as a place to live.\textsuperscript{94}

Of the immediate action items on child care, modifying work requirements in public child care programs would have minimal net new costs to the state.

To enact a state-level child care tax credit, the state could follow the lead of other states such as Kansas, Oklahoma, Arkansas, Iowa, and Ohio by enacting a state-level credit pegged to a certain share of the federal Child and Dependent Care Tax Credit. This is similar to how Indiana manages its state-level EITC. An Indiana credit worth 50\% of the federal credit—which could be worth between $1,500 and $3,000 for families—would reduce Indiana collections by roughly $49 million if it were fully refundable. However, several steps could be taken to fit the program to budgetary needs, such as enacting a phaseout for higher-income earners, or pegging the credit to a lower percentage of the federal credit.

Enact a state-sponsored automatic IRA to encourage greater retirement savings

Income security goes beyond just supporting worker income in the present, finally. A record number of Hoosiers—and Americans overall—find themselves with too little or no retirement savings, which will have significant implications for their economic well-being in retirement. Even before the COVID-19 downturn, the traditional employer-employee social contract on retirement benefits was fraying in Indiana, with the share of workers enrolled in an employer-sponsored retirement plan in the state declining 20 points, from 64\% in 2000 to 44\% in 2019.

To help reverse this trend, Indiana should enact an automatic state IRA program. This effective, nonpartisan policy was jointly designed by researchers from the Brookings Institution and the Heritage Foundation.\textsuperscript{95} As of the end of 2020, seven states had passed legislation creating an automatic IRA program, and another 20 states and cities had introduced legislation considering one.\textsuperscript{96}

How does an automatic IRA work? When a worker is hired in a state with such a program, if their employer does not offer a retirement plan, they would be automatically enrolled in a defined-contribution IRA sponsored by the state and managed by a professional financial services company. Workers would not need to take any action to enroll, and they would be able to opt out at any time. The default contribution is typically 5\% of a worker’s paycheck. And because it is structured as
an IRA, it is portable—meaning employees can keep their retirement plan even if they change employers.

Estimates show that over 1 million Indiana residents lack retirement savings. An automatic IRA could go a long way toward closing that gap. Based on states that have adopted them, about 70% of workers enrolled in an automatic IRA plan remain enrolled.97

Costs are minimal, meanwhile. Because the program is a defined-contribution plan, it doesn’t rely on long-term public funding—it’s all employees’ money. Ultimately, the program is self-sustaining, funded through a very modest retirement fund management fee on participants. Other states have issued general fund loans to pay for startup costs such as outreach and education efforts, personnel, and implementation costs, with the funds paid back when the program has enough enrollees to pay for itself. Indiana could allocate $6 million as a general fund loan to cover startup costs, to be reimbursed once the program is self-sustaining.98

The Indiana General Assembly has, in recent years, considered legislation that would create a state-backed IRA program. The Hoosier Employee Retirement Option (HERO) plan, introduced in 2015 by a bipartisan group of lawmakers led by Republican Representative Matt Lehman and Republican Senator Greg Walker, would create a portable IRA program for employees who do not have access to a retirement plan through their employer.99 The General Assembly could revive the HERO plan, with the amendment that enrollment be made automatic for workers at companies that do not offer an employer-sponsored retirement plan.

Other policy opportunities

While these policy options would be a good start, they would not solve all of the gaps in good jobs that Indiana faces. So, in addition, the state might want to examine a number of other policies in the coming years to boost Hoosiers’ income and support Indiana’s attractiveness for families.

One possibility would be to explore steps to enact statewide paid sick and family leave so as to give all Hoosiers benefits similar to what state employees currently receive.100 During the pandemic, many learned as never before about the frequent impossibility of reconciling work, caregiving, and financial survival.101 Likewise, Indiana could also take steps to respond to the rapid growth of temporary and contingent work in the state, which frequently falls short of good quality. One way to do that would be to provide basic benefits and protections for contingent workers, gig workers, and independent contractors such as an eligibility for workers’ compensation. The state could likewise make any new safety net programs—such as a Medicaid buy-in, paid leave, and automatic IRA—accessible to contingent workers, gig workers, and independent contractors. A complementary policy would be to enact protections for temporary and on-call workers to ensure that those jobs more closely resemble good jobs. These could include requiring that temporary workers receive equal treatment in wages and benefits to permanent workers, or a fair-scheduling law that provides shift workers with at least a week’s notice of their schedule and requires time-and-a-half for any changes made within a week of a shift.

Estimates show that over 1 million Indiana residents lack retirement savings. An automatic IRA could go a long way toward closing that gap.
Regional and business strategies for turning more jobs into ‘good’ jobs

Local organizations and businesses can also move on their own to turn more jobs into “good” jobs, whether through efforts to support good wages or initiatives aimed at providing educational pathways and supportive services for working families.

In Indiana, several noteworthy initiatives highlight such leadership, and suggest the time is right for firms and communities to recognize that increasing the number of good jobs in firms can serve both hard business purposes as well as altruism, given that such initiatives can at once reduce costs from employee turnover, increase revenue through better execution, improve labor productivity, and deliver reputational benefits.

Supporting good wages

Indiana’s private sector obviously has a role to play in boosting the state’s job quality, and some firms have shouldered that responsibility impressively in recent years. In the wake of the Brookings 2018 report “Advancing Opportunity in Central Indiana,” for example, the Central Indiana life insurance company OneAmerica moved to introduce a new program, OneAmerica Pathway to a Sustainable Income, which allows its lowest-paid employees to earn at least $37,440 annually—meeting the Brookings “good job” criteria. Overall, OneAmerica identified 104 positions that did not meet the threshold, and promised that associates with three years of strong performance would see their total cash compensation move to at least $37,440.

Providing educational pathways and supportive services

For its part, Bloomington-based Cook Medical recently announced its own bold inclusive-growth venture: the location of a $15 million medical device manufacturing facility in a largely Black neighborhood on the northeast side of Indianapolis. There, Cook has partnered with Goodwill of Central & Southern Indiana, the Indianapolis Foundation, IMPACT Central Indiana, and the United North East Community Development Corp. to build the facility and hire 100 employees for jobs expected to pay an average hourly wage of $16 plus benefits. Because the facility’s workers will be employed by Goodwill, they will receive wraparound services such as credit counseling and aid in finding housing and transportation. In addition, workers will be able to pursue a high school diploma, bachelor’s degree, and master’s degree through a free program offered by Cook. Said Pete Yonkman, president of Cook Medical and Cook Group: “This is not just a new manufacturing facility. We’ve tried to take a holistic approach here to finding a way to create real opportunity for people.”

Ideally, such leadership will set a tone statewide and touch off a “race to the top” on job quality among firms and regional organizations. Several encouraging signs of how interest can spread comes from Southwest Indiana. Evansville’s Old National Bank, for example, is also moving to adopt a living wage program that looks to accelerate wage growth at the bank for the next three years. Beyond that, the Evansville business community’s broader Talent 2025 plan calls for the region to “plan and implement solutions to raise at risk residents to self-sufficiency.”

Relatedly, local economic development organizations around the state can and should take their own decisive actions to promote good-job growth. A case in point of such leadership is the city of Indianapolis’ inclusive incentives initiative. In 2019, Indianapolis and Develop Indy announced an alignment of their economic development practices with their economic values by requiring that two of the city’s primary tax abatements to firms support only good jobs that pay at least $18 an hour and include health care benefits. Jobs that do not pay $18 an hour are not counted in the evaluation of the incentive application unless they are used to hire workers from an underrepresented population, such as returning citizens. In addition to the hourly wage requirement, firms receiving Indianapolis abatements must also dedicate 5% of their total award to dedicated employee accounts to be used on training, transit, or child care needs. Such requirements assert the city’s prioritization good-jobs creation without harming the economy. The city has received a positive response since enacting its job quality provisions and has continued to make incentive deals under the new framework. In fact, despite the economic uncertainty created by the pandemic, Indianapolis and Develop Indy announced that 2020 saw economic development deals totaling $1.4 billion in capital investment and over $728 million in real estate development across Marion County.102
Today, emerging from an unprecedented set of crises, Indiana faces urgent economic challenges that go beyond just hoping for a decent recovery from the pandemic recession.

Despite having started well with its recovery, the state needs to go farther and work harder to revitalize its large advanced-industry sector. It needs to promote adaptation among its firms and workers. And it needs to address what a previous Brookings report called the "staggering deficit of opportunity" that ensures that "too many jobs offer too little opportunity for workers to reach the middle class."

None of this work will be easy or cheap. Yet while the task may seem daunting, Indiana possesses many enviable starting points for carrying out the necessary tasks.

Though the state faces challenges, its continued specialization in advanced industries—starting with the life sciences and extending through its deep manufacturing sector—represents a crucial source of know-how, leadership, competitive zeal, and good jobs. Indiana also boasts a deep bench of highly engaged public servants, civic leaders, regional intermediaries, and institutions already committed to action and improvement. Regional economic development and industry groups are already developing capacity and approaches for tackling aspects of the core problems. What’s more, the past year of crises has, if anything, stimulated the emergence and creativity of community groups, economic growth organizations, workforce intermediaries, and education leaders in every region.

Given all of that, it’s time for Indiana to earnestly begin the work of changing its economic trajectory. In the past, Hoosiers have built much to be proud of. Surely, they can do it again.
This report analyzes standard labor market and economic-performance indicators (at both long- and shorter-term timeframes) as well as nonstandard measures of various other labor market and economic factors.

These measures reflect three main sorts of information: 1) pre-recession trends; 2) recession impacts; and 3) data on additional topics reflective of economic and labor market change in the age of disruption. What follows discusses the main data underlying the project, notes key sources, and, where needed, describes the methodology behind its development or use.

**PRE-RECESSION TRENDS (2007 TO 2019)**

To study medium- and longer-term pre-recession trends in Indiana—especially covering the last decade—the analysis relies on both standard and customized measures focused on three particular aspects of the Indiana economy:

Employment and earnings: Data on employment and earnings were obtained from Emsi (the labor market analytics firm) at the four-digit NAICS industry level. Employment totals and trends as well as aggregate and industry-specific wage and salary data were collected for all states, Indiana, and its 11 regions. Earnings per worker was calculated using total annual wages divided by the total number of workers within the industry, adjusted using the Bureau of Economic Analysis’ (BEA) price index in the corresponding year. Employment and earnings data for advanced industries were further grouped together to aggregate data from counties into regions for regional and state comparisons.

Productivity: Drawing upon data from both BEA and Emsi, productivity is a key economic indicator that measures economic output per worker. Productivity by sector was calculated using GDP data from BEA divided by the total employment by sector, obtained from Emsi. To calculate the productivity of advanced industries, a Gross Regional Product dataset obtained from Emsi was used to supplement BEA’s GDP data in order to impute advanced industries GDP; the productivity calculation then followed as above.

Advanced industries: Industries were identified as “advanced” for this report using two criteria: 1) industry-level R&D spending per worker must fall in the 80th percentile of industries or higher, and so exceed $3,200 per worker; and 2) the share of the industry’s workers whose occupation requires a high degree of STEM knowledge must exceed the national average of 20% of workers. 46 industries in Indiana meet this threshold, including 36 manufacturing, two energy, and nine service industries. Indiana’s energy industries are so small that they are set aside. A detailed methodology can be found in the related 2015 report from Brookings, *America’s Advanced Industries: What They Are, Where They Are, and Why They Matter*.

Good jobs: In keeping with previous Brookings work on job quality, this report stipulates that “good jobs” meet two criteria. A good job: 1) pays an annual wage of at least $40,700 a year, adjusted for regional cost of living; and 2) provides employer-sponsored health insurance. Brookings’ estimates are based on the share of workers in each state employed in a good job on five-year pooled samples from the American Community Survey for

**APPENDIX A: DATA AND ANALYSES**

This report analyzes standard labor market and economic-performance indicators (at both long- and shorter-term timeframes) as well as nonstandard measures of various other labor market and economic factors.
2008-12 and 2014-18. A worker was identified as in a good job if her self-reported annual wage income, adjusted using the BEA’s Regional Price Parity indices, was equivalent to at least $40,700 a year in a full-time, full-year position (which comes to $19.50 an hour for 2,087 hours a year) and if she received health insurance through her employer. With that said, it is not possible to determine whether a worker had health insurance through their own employer or their spouse’s, nor can we know if a worker is receiving wage income from multiple jobs. These estimates should therefore be thought of as upper limits on the true share of workers in a good job. For additional background on a similar definition, developed for Central Indiana, see the 2018 Brookings report, “Advancing Opportunity in Central Indiana.”

RECESSION TRENDS (2020)

To provide a high-level view of trends during the COVID-19 pandemic recession, the analysis focused on employment, unemployment, and job postings changes.

Employment: Data on aggregate and industry-specific nonfarm employment in 2020 were retrieved from the BLS Current Employment Statistics program.

Unemployment: Unemployment rates for the months between February and November 2020 were retrieved from the BLS Local Area Unemployment Statistics, which measure the percentage of people in the region who are actively looking for work but do not have jobs.

Job postings: Data on unique job postings comes directly from Emsi. The job postings indicator measures the number of de-duplicated job vacancy advertisements in any given month. The county-level job postings data were aggregated up to the regional level and are available from February to December 2020.

TOPICS

Finally, the analysis employs a variety of mostly nonstandard measures for exploring multiple topics reflective of how technology is transforming Indiana’s economy and world of work. These measures cover multiple factors of production and work, as follows:

Automation: The automation potential of occupations, industries, and geographies measures the share of occupations’ task content that could be automated with current technologies in each case. A detailed methodology and extensive data can be found in the related 2019 report from Brookings, “Automation and Artificial Intelligence: How machines are affecting people and places.”

Remote work: To estimate the number of Hoosiers in “teleworkable” occupations, we adopted methodology used by Dingel and Neiman (2020) and rely on the BLS Occupational Employment Statistics and the O*NET database to identify teleworkable occupations.

Digitalization: The “digital score” indicator—developed by Brookings—measures the overall digital content and knowledge requirements of all occupations, based on detailed survey information from O*NET, a product of the U.S. Department of Labor Employment and Training Administration. To explore the spread of digital adoption, 2012 and 2019 occupation-specific digital scores were calculated to complement data for the years 2002 to 2016. A detailed methodology and extensive data reporting the digital scores of detailed occupations, large metropolitan areas, and states in 2002 and 2016 can be found in the 2017 Brookings report, Digitalization and the American workforce.

IT and software spending: Analysis of IT and software spending per worker for industries and states were developed using 2016 data from the market research company Harte Hanks. After identifying which firms were advanced based on firm level NAICS classifications, firm-level data were aggregated to industry- and state-level for comparisons of IT investment.

Broadband: Broadband subscription rates by income group in Indiana were calculated using the American Community Survey (ACS) 2018 1-year estimate data prepared by the Integrated Public Use Microdata Sample (IPUMS) at the University of Minnesota. The share of households with broadband subscriptions at census-tract scale was calculated using the ACS 2014-2018 5-year estimate data rather than the 1-year estimate data due to an insufficient number of respondents in smaller geographic areas.
Reflecting local commuting patterns, economic linkages, and the presence of key regional actors, the Indiana GPS Project identified and analyzed 11 Indiana regions, comprised of anywhere from four to 12 counties each. What follows is additional information about each region, including a listing of the counties, cities, and towns included in each region, key regional and economic development actors, and brief information on each region’s economic character.

**NORTHWEST INDIANA (EAST CHICAGO/GARY/HAMMOND)**

For the purposes of the GPS Project, Northwest Indiana includes six counties: Jasper, Lake, LaPorte, Newton, Porter, and Starke. This area includes four counties from the Chicago metro area (Jasper, Lake, Newton, and Porter) and the Michigan City metro area. “The Region,” as it is colloquially known, includes multiple cities that together make up the state’s second-largest population center. The Northwest Indiana Forum serves as the regional economic development organization (REDO) for this region (plus Pulaski County) while a portion of the region is also served by the Northwest Indiana Regional Development Authority (RDA), an organization created by state statute in 2005 to facilitate revitalization of Lake and Porter counties.

**NORTHERN INDIANA (SOUTH BEND/ELKHART/MISHAWAKA)**

Northern Indiana’s South Bend-Elkhart region emerged from Indiana’s Regional Cities Initiative with a strong working regional partnership that includes representatives from Elkhart, Marshall, and St. Joseph counties as well as the University of Notre Dame. For the purposes of our study, we have added Fulton County to the region to cover the entirety of the state. The South Bend-Elkhart Regional Partnership is the primary driver of regional development activity as it is both the area REDO and a regional development authority that received state Regional Cities funding. This region includes the Indiana portion of the South Bend-Mishawaka metro area and the entirety of the Elkhart-Goshen metro area as well as the Plymouth micropolitan area.

**NORTHEAST INDIANA (FORT WAYNE)**

Like South Bend-Elkhart, Northeast Indiana also developed a strong regional partnership in response to the state’s Regional Cities Initiative. Approaching 1 million people, the region is anchored by Fort Wayne—Indiana’s second-largest city—and includes 11 counties: Adams, Allen, DeKalb, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley. The Northeast Indiana Regional Partnership is the area’s key regional development organization as it is both the area REDO and a regional development authority that received state Regional Cities funding. Within the Northeast Indiana Regional Partnership’s 11-county territory are the Fort Wayne metro area and the Angola, Auburn, Huntington, Kendallville, Wabash, and Warsaw micropolitan areas.

**WABASH HEARTLAND (LAFAYETTE)**

The Wabash Heartland is a 10-county region, anchored by the Lafayette metro area and Purdue University, that is pursuing a well-developed and broadly supported
strategy that leverages technological innovation to make the region a global center for digital agriculture and next-generation manufacturing. This strategy is primarily being implemented by the Wabash Heartland Innovation Network (WHIN), an organization focused on furthering economic development in the counties situated between the Indianapolis and Chicago metro areas. WHIN’s 10-county region includes the Lafayette-West Lafayette metro area, and the Logansport, Crawfordsville, and Frankfort micropolitan areas, as well as Fountain, Pulaski, and White counties.

**EAST CENTRAL INDIANA (KOKOMO/MUNCIE/ANDERSON)**

East Central Indiana includes Blackford, Delaware, Grant, Henry, Howard, Jay, Madison, Miami, Randolph, Tipton, and Wayne counties. While there are nascent regional development efforts focused on parts of this region, including an effort led in part by Ball State University, the GPS Project chose to create a region based on the legacies of and challenges faced by three key population centers: Kokomo, Muncie, and Anderson. Given the similar economic histories of these cities, it stands to reason that each will need to embark on similar redevelopment strategies going forward. The 10 counties in East Central Indiana include the entireties of the Kokomo and Muncie metro areas as well as the Anderson (Madison County) portion of the Indianapolis-Carmel-Anderson metro area. The region also includes the micropolitan areas of Peru, Marion, New Castle, and Richmond.

**WEST CENTRAL INDIANA (TERRE HAUTE)**

Like East Central Indiana, the counties in West Central Indiana—Clay, Parke, Putnam, Sullivan, Vermillion, and Vigo—is home to nascent regional development efforts intended to address recent economic challenges and ensure a prosperous future. Accelerate West Central Indiana, the area REDO, also serves the counties that make up the Terre Haute metro area—Clay, Parke, Sullivan, Vermillion, and Vigo—plus Putnam and Owen counties. Except for Owen County, which is also part of the Indiana Uplands (described below), we are adopting Accelerate West Central Indiana’s service area for our study.

**CENTRAL INDIANA (INDIANAPOLIS/CARMEL/FISHERS)**

Central Indiana and Indianapolis—the state’s capital and largest city—is home to a diverse concentration of advanced industries, large employers, and several other unique assets that situate it as the state’s primary center of economic activity. While the Indianapolis-Carmel-Anderson metro area officially expanded to include Putnam and Brown Counties following the last census, Marion County and the surrounding eight “donut” counties are widely recognized as comprising Central Indiana. The Central Indiana Council of Elected Officials, Indy Chamber, and Indy Partnership (the area REDO) all generally view this nine-county region as Central Indiana. For the purposes of our study, Central Indiana includes only eight counties: Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, and Shelby. The remaining donut county—Madison—is included in the East Central region as described above.

**INDIANA UPLANDS (SOUTH CENTRAL INDIANA)**

An 11-county region, the Indiana Uplands includes unique assets (e.g., Indiana University and the Naval Surface Warfare Center Crane Division) around which a regional economic development strategy has formed and is being ably led by Regional Opportunity Initiatives (ROI). ROI defines the Indiana Uplands as Brown, Crawford, Daviess, Dubois, Greene, Lawrence, Martin, Monroe, Orange, Owen, and Washington counties. This includes the Bloomington metro area as well as one county each from the Indianapolis and Louisville metro areas, as well as the Washington, Bedford, and a portion of the Jasper micropolitan areas.

**SOUTHEAST INDIANA**

Southeast Indiana includes Rush, Fayette, Union, Bartholomew, Decatur, Franklin, Jackson, Jennings, Ripley, Dearborn, Ohio, and Switzerland counties. This region is home to significant corporate interests in Columbus, Greensburg, and Batesville, yet has no clear geographic center as it is situated between three major population centers (Indianapolis, Cincinnati, and Louisville). The EcO Network, the largest initiative of the Community Education Coalition, is this area’s
primary regional development actor as its service area includes all of (and three counties more than) the region as defined for this study. This includes the Bloomington metro area as well as one county each from the Indianapolis and Louisville metro areas, plus the Washington, Bedford, and a portion of the Jasper micropolitan areas.

**SOUTHWEST INDIANA (EVANSVILLE)**

Indiana’s third-largest city, Evansville, anchors yet another strong regional development collaboration emerging from the Regional Cities Initiative. The Economic Development Coalition of Southwest Indiana serves as the REDO and Regional Cities-funded RDA for Gibson, Posey, Vanderburgh, and Warrick counties. Three of these counties make up the Evansville metro area, while adjacent Gibson County is home to a significant number of manufacturing jobs. For purposes of the Indiana GPS Project, Knox, Pike, Perry, and Spencer counties have been added to the region to ensure coverage of the entire state. Together, these counties include the Evansville metro area, the Vincennes micropolitan area, and part of the Jasper micropolitan area.

**SOUTHERN INDIANA (NEW ALBANY/ JEFFERSONVILLE)**

For purposes of this project, Southern Indiana includes five counties—Clark, Floyd, Harrison, Jefferson, and Scott—situated along the Ohio River and near Louisville, Ky. In addition to the Indiana portions of the Louisville metro area, this region includes the Scottsburg and Madison micropolitan areas. While its geographic service area is different than the region as defined in this study, the recently formed One Southern Indiana has established itself as the primary driver of regional development in the area.
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**GENERAL**


1. Introduction


1. See Jessica R. Nicholson and Ryan Noonan, “Manufacturing Since the Great Recession,” U.S. Department of Commerce, ESA Issue Brief No. 02-14, June 2014. Manufacturing output and job growth outpaced the economy-wide total in the first five years of the recovery, driven by strong export sales and foreign investment in the sector. Indiana was one of the five states to most benefit from this turnaround, given its deep specialization in transportation equipment manufacturing.


3. See Diana M. Pearce, “The Self-Sufficiency Standard for Indiana 2016,” (Indianapolis, IN: Indiana Institute for Working Families, 2016). The analysis of residents in struggling families is adapted from the Self-Sufficiency Standard for Indiana, a joint product of the Indiana Institute for Working Families and the University of Washington’s Center for Women’s Welfare. The self-sufficiency standard seeks to account for variation in living costs and family composition in determining what a minimum sufficient income would need to be for a family to cover its basic living expenses—food, housing, transportation, child care, health care, taxes—while still being able to save enough to deal with unanticipated income shocks like medical emergencies or job loss. For more on how estimates of struggling families were produced, see Chad Shearer, Isha Shah, and Mark Muro, “Advancing Opportunity in Central Indiana,” (Washington, DC: The Brookings Institution, 2018).


5. Numerous economists, labor market experts, regional geographers, and others have in recent years embraced the concept of regional “resilience” in considering why some states and regions escape the worst damage of short-run economic shocks while others succumb to deep repeated slides and long-term damage. See important discussions anchored by Ron Martin, including James Simmie and Ron Martin, “The economic resilience of regions: Towards an evolutionary approach.” Cambridge Journal of Regions, Economy, and Society 3 (1): 27-43; Ron Martin, “Regional economic resilience, hysteresis, and recessionary shocks.” Journal of Economic Geography 11 (4): 417-427;


7. Ibid. Godfrey mentions 13 factors that influence productivity. One of these is the accumulation of human capital, but among the 12 others are technology, physical capital, scale and specialization, firm organization, resource allocation, firm turnover within industries, competition levels, social openness, demand and supply, the policy environment, institutions, and social capability.

8. It should be acknowledged that in a decade of wage stagnation some analysts and commentators have questioned the canonical relationship of productivity and living standards. Such writers focus on the growing gap between overall productivity growth and the pay of the vast majority of workers since the 1970s. However, the fact remains that while increasingly uneven pay scales within firms have delinked pay from productivity for most workers, productivity remains a prerequisite for medium-term pay growth in firms, industries, and regions. For that reason, Josh Bivens and Lawrence Mishel have written: “Rising productivity in recent decades provide the potential for substantial growth in the pay of the vast majority workers.” They add: “Policies to spur widespread wage growth, therefore, must not only encourage productivity growth (via full employment, education, innovation, and public investment) but also restore the link between growing productivity and the typical worker’s pay.” See Josh Bivens and Lawrence Mishel, “Understanding the Historic Divergence Between Productivity and a Typical Worker’s Pay.” (Washington: Economic Policy Institute, 2015). See also recent work from Anna Stansbury and Lawrence Summer, “Productivity and Pay: Is the Link Broken?” Working Paper 24165. (Cambridge: National Bureau of Economic Research, 2017).


10. The remaining 550 Indiana advanced-industries employees work in the advanced-energy sector.

11. The previously cited analyses from the Economic Policy Institute (EPI) as well as Anna Stansbury and Lawrence Summers lay out the story. Both teams confirm that rising productivity in recent decades at times delivered substantial pay growth and continues to provide the potential for substantial pay gains for the vast majority of workers. To the extent productivity growth has lately not delivered such gains, both teams note it owes to other factors, most notably (as suggested by EPI) issues of diminished worker power, corporate governance, or the absence of a minimum wage. See Josh Bivens and others, “Raising America’s Pay: Why It’s Our Central Economic Policy Challenge.” (Washington: Economic Policy Institute, 2014) and Anna Stansbury and Lawrence Summer, “Productivity and Pay: Is the Link Broken?” Working Paper 24165. (Cambridge: National Bureau of Economic Research, 2017).

12. See the Methods Appendix in Muro and others, “America’s advanced industries: What they are, where they are, and why they matter” for an explanation of how employment multipliers were estimated for the advanced sector. This analysis was updated using the BEA’s 2012 national input-output matrix, 2012-13 Consumer Expenditure Survey data, and 2012 corporate tax returns from the IRS.


15. Real-time online job postings signal intent to hire, serving as a leading indicator of employment trends. However, some industries, especially those involving manual labor, are less likely to advertise vacancies online while others, including certain IT occupations, leave postings up even when not hiring. Online job postings are not a perfect indicator of labor market conditions but give us the most recent granular look at labor demand. See Emsi, “Contextualizing

17. Data from Emsi show job postings rose for Indiana Uplands’ pharmaceutical and medicine manufacturing sector by 94% between February and December 2020, while job postings in medical equipment and supplies manufacturing shrank by 35% in Southeast Indiana.

18. Job postings in advanced services in West Central Indiana increased by 76% between February and December 2020, while postings in advanced manufacturing in the region declined 29% over the same period.

19. Advanced manufacturing postings in East Central Indiana decreased 26% between February and December.


22. Ibid.


25. Shakkira Harris, “41% of Indiana restaurants ‘unlikely’ to still be open in six months, survey finds,” WRTV, September 22, 2020.


30. Alexandria Burris, "Walmart building fulfillment center in Hancock County, creating up to 1,000 new jobs." The Indianapolis Star, September 24, 2020.

31. See, for example, Josh Bivins, "Inequality is slowing U.S. economic growth." (Washington: Economic Policy Institute, 2017).


36. The General Motors auto manufacturing facility in Kokomo has been producing ventilators in response to the coronavirus pandemic. See Michael Wayland, CNBC, “GM facility to continue building ventilators.


38. Ibid.

39. Digitalization scores in this section were calculated using the same method employed in Muro and others, “Digitalization and the American Workforce.” In brief, survey responses in the O*NET database were used to determine the relative digital intensity of every occupation. Those intensities were then used to calculate an employment-weighted mean digital score for each industry and state using Occupational Employment Statistics data. Since 2012, the OES has produced experimental research data on the occupational structure of industries within states. These were used to calculate state-specific mean digital scores by industry sector and advanced-industries subsectors.

40. Statistical analysis confirms that while part of higher-digital jobs’ economic reward owes to the higher education levels of those who often occupy them, not all of it does. Rather, statistical analysis shows that the job market pays a statistical wage premium for digital work. To learn this, Brookings ran regression analyses to compare the average annual wage of 545 occupations with their digitalization scores, while controlling for the education level required by each occupation. The result: Digitalization scores have significant and positive effects on real annual wages even when controlling for education level. And the effect has been growing. For more see Muro and others, “Digitalization and the American Workforce.”

41. See Conexus Indiana and the Center for Excellence in Manufacturing, “Charting Indiana’s Path from Early Adoption to Widespread Application of Industry 4.0 Technologies.” (Indianapolis: Conexus Indiana, 2020).

42. This data is based on a nationally representative survey of establishments across a variety of topic areas related to technology use and planned IT expenditures. All observations are coded by firm, address, industry, and firm and establishment employment level.

43. Digitalization scores in this section were calculated using the same method employed in Muro and others, “Digitalization and the American Workforce.” In brief, survey responses in the O*NET database were used to determine the relative digital intensity of every occupation. Those intensities were then used to calculate an employment-weighted mean digital score for each industry and state using Occupational Employment Statistics data. Since 2012, the OES has produced experimental research data on the occupational structure of industries within states. These were used to calculate state-specific mean digital scores by industry sector and advanced-industries subsectors.


47. Brookings analysis of ACS 1-year data.

49. Devaraj and others, “How Many School-Age Children Lack Internet Access in Indiana?”

50. Indiana-specific data on discouraged workers is difficult to ascertain, as the BLS Alternative Measures of Labor Underutilization for States dataset, which analyzes state-level labor market changes, uses data averaged over four quarters. Indiana state-level data on discouraged workers did not show an increase in the four-quarter period ending in the third quarter of 2020 when compared to the equivalent period in 2019 (even as other indicators in the dataset, such as the number of job losers and number of workers unemployed for 15 weeks or longer, increased). The use of a moving average, combined with the need for workers to remain attached to the labor market to continue receiving unemployment insurance benefits, may have contributed to the data showing negligible change. However, national Current Population Survey data on discouraged workers, which are released monthly, showed a 62% increase in discouraged workers nationwide, equal to an increase in 252,000 discouraged workers nationally. This implies there was likely at least some increase in discouraged workers in Indiana, but which may not yet be reflected in state-level estimates.

51. Nicole Bateman and Martha Ross, “Why has COVID-19 been especially harmful for working women?” (Washington: Brookings Institution, 2020). While there are not definitive state-level estimates of the number of women who have dropped out of the workforce due to child care issues, some have attempted to estimate national-level data. For example, economist Ernie Tedeschi estimates that as many as 1.6 million fewer mothers were in the labor force in September 2020 than in February of that year; see Ernie Tedeschi, “The Mystery of How Many Mothers Have Left Work Because of School Closings,” The New York Times, October 29, 2020. A more conservative estimate could be determined by measuring the increase in the number of women who have left the labor force for “other” reasons between February and November 2020, which, according to BLS, is primarily composed of “those who did not actively look for work in the prior 4 weeks for such reasons as child-care and transportation problems.” That number is around 219,000 based on BLS data (see: https://beta.bls.gov/dataViewer/view/timeseries/LNU05027700). Meanwhile, a Census Bureau analysis found that nearly one in three women who were not working in 2020 had stopped working due to child care demands; see: Misty L. Heggeness and Jason M. Fields, “Working Moms Bear Brunt of Home Schooling While Working During COVID-19” (Washington: Bureau of the Census, 2020).

52. Rasheed Malik and others, “America’s Child Care Deserts in 2018” (Washington: Center for American Progress, 2018). More info, including additional Indiana-specific data, can be found at https://childcaredeserts.org/.


55. Brookings analysis of BLS Local Area Unemployment Statistics Alternative Measures of Labor Underutilization for States data. BLS uses four-quarter moving averages to increase the reliability of Current Population Survey estimates, which are based on relatively small sample sizes at the state level, and to eliminate seasonality. In the four-quarter average that encompassed all of 2019, there were 72,400 Indiana workers who involuntarily entered into part-time employment. In the four-quarter average from the fourth quarter of 2019 to the third quarter of 2020, that number rose to 114,000 workers.

56. See, for example, Autor, Dorn, and Hanson, “The China Shock: Learning from Labor Market Adjustment to Large Changes in Trade,” Annual
57. To assess Indiana employment effects associated with imports from China, this analysis employs data from Autor, Dorn, and Hanson, “The China Syndrome” (2013) to examine trade shocks by commuting zone with causal estimates from the effect of those shocks on manufacturing employment from Autor, Dorn, and Hanson, “The China Shock” (2016). The analysis takes the aggregate change in manufacturing employment due to Chinese import competition in each commuting zone. Note that this analysis is the average local effect of import competition and does not take into account employment effects of trade between commuting zones. See Autor, Dorn, and Hanson, “The China syndrome: Local labor market effects of import competition in the United States,” American Economic Review (2013) and Autor, Dorn, and Hanson, “The China shock: Learning from labor-market adjustment to large changes in trade,” Annual Review of Economics (2016).


59. While the U.S. and Indiana may benefit from the cheaper goods made available through imports and the jobs created by exports, evidence from the rise in trade with China since the 2000s suggests that the gains from trade have been slow to materialize in the local labor markets hit the hardest as labor demand adjusts slowly and unevenly. See David Autor, David Dorn, and Gordon H. Hanson, “The China shock: Learning from labor-market adjustment to large changes in trade,” Annual Review of Economics (2016).


63. See, for example, Nir Jaimovich and Henry Siu, “Job
1. Introduction


66. Ibid.


70. Daniel Cox, Karlyn Bowman, and Jaqueline Clemence, “Hopes and Challenges for Community and Civic Life.”


76. To assess Indiana wage effects associated with imports from China this analysis employs data from Autor, Dorn, and Hanson, “The China Syndrome” (2013) to examine trade shocks by commuting zone with causal estimates from the effect of those shocks on wages from Autor, Dorn, and Hanson, “The China Shock” (2016). The analysis takes the weighted average by 1990 population of the change in wages due to Chinese import competition in...
each commuting zone. Note that this analysis is the average local effect of import competition and does not take into account wage effects of trade between commuting zones. Wage decline is reported in 2020 dollars. See Autor, Dorn, and Hanson, “The China syndrome: Local labor market effects of import competition in the United States,” *American Economic Review* (2013) and Autor, Dorn, and Hanson, “The China shock: Learning from labor-market adjustment to large changes in trade,” *Annual Review of Economics* (2016).


78. These findings suggest a quite significant decline in wages due to automation. Acemoglu and Restrepo (2017) find that robot exposure in local labor markets leads to a decline in employment and wages. Within a given commuting zone, one more robot per 1,000 workers is associated with a 0.73% decline in wages. Their theoretical model suggests a smaller but still significant effect of robot exposure aggregated across larger geographic areas, such as states. See Daron Acemoglu and Pascual Restrepo, “Robots and jobs: Evidence from the US,” NBER Working Paper No 23285 (2017).


83. Brookings analysis of IPUMS-CPS microdata.

84. December data from the Kaiser Family Foundation estimates that between 2 and 3 million workers lost employer-sponsored coverage nationwide between March and September 2020, see Daniel McDermott and others, “How Has the Pandemic Affected Health Coverage in the U.S.?” (San Francisco: Kaiser Family Foundation, 2020). While Kaiser does not break out state-level data, earlier estimates from health advocacy group Families USA found that from February to May 2020, nearly 5.4 million workers nationwide lost employer-sponsored health insurance, including 79,000 in Indiana. See Stan Dorn, “The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History.” (Washington: Families USA, 2020). Research from the Economic Policy Institute finds that on average, for every worker who loses employer-sponsored health insurance, two people total lose insurance coverage due to spouses and dependents losing coverage as well. See Josh Bivens and Ben Zipperer, “Health insurance and the COVID-19 shock” (Washington: Economic Policy Institute, 2020).


86. Brookings analysis of IPUMS-CPS microdata.

87. Because the state leverages Pell Grants and other federal financial aid funding to cover the costs of most for-credit certifications, the Governor’s Workforce Cabinet and Department of Workforce Development are able to stretch that allocation to cover more workers than if the program relied solely on state appropriations. In 2020, Indiana allocated $22 million of CARES Act funding to further bolster the program. However, due to the significant uptick in program usage by unemployed workers, the state has already spent down a significant portion of those dollars. However, the program’s existing allocation of federal and state money likely won’t be enough to fund it through the entirety of 2021.
Depending on when current funding ultimately ends, the state could face a several month gap in early 2021 where the program won’t receive any state funding. In that case, absent a new state appropriation, the program may not be able to support workers enrolling in training who do not qualify for federal financial aid. As such, it’s critical that the state maintain its existing funding commitment to the program.


89. Best estimate based on 9% of the average Indiana federal EITC benefit.


92. [Link](https://n.DTOGETHER4HEALTH.ORG/MEDIA-PRESS/NEW-MEXICO-FAMILIES-Celebrate-Legislatures-Funding-Medicaid-Buy-In/).

93. [Link](https://LEG.COLORADO.GOV/BILLS/HB19-1004).

94. Stone, “A Time to Choose.”


98. For example, Oregon provided its automatic IRA program, OregonSaves, with general fund loans of $4 million to pay for services and supplies to get the program running. OregonSaves launched in July 2017 and became self-sustaining two years later, in July 2019. Indiana's labor market is roughly 1.5 times larger than Oregon, so would likely require marginally higher startup costs. For an overview of the general fund loans Oregon provided to OregonSaves, see here: [Link](https://olis.leg.state.or.us/liz/2018R1/Downloads/CommitteeMeetingDocument/146555). For more information on OregonSaves becoming self-sustaining, see here: [Link](https://olis.oregonlegislature.gov/liz/2019R1/Downloads/CommitteeMeetingDocument/191832) and here: [Link](https://www.plansponsor.com/oregonsaves-reports-progress-filling-retirement-plan-coverage-gap/).


100. In 2017, Governor Holcomb’s administration became a national leader by providing four weeks of paid parental leave to all state employees. State employees likewise have nine days of paid sick leave each year.


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The Brookings Institution is a nonprofit organization devoted to independent research and policy solutions. Its mission is to conduct high-quality, independent research and, based on that research, to provide innovative, practical recommendations for policymakers and the public. As such, the conclusions and recommendations of any Brookings publication are solely those of its authors, and do not reflect the views of the Institution, its management, or its other scholars.

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MORE INFORMATION

About the Indiana GPS Project

Coordinated by the Central Indiana Corporate Partnership (CICP), the Indiana GPS Project is a series of multidimensional reports on Indiana’s economy. It is designed to inform public policy and business priorities that will spur economic growth in Indiana, including through recommendations about how to increase the number of good jobs available to Hoosiers. The research project, which began in August 2019, has been spearheaded by CICP and conducted in collaboration with the Brookings Institution’s Metropolitan Policy Program and the American Enterprise Institute.

To learn more, visit Indianagpsproject.com.

About the Brookings Metropolitan Policy Program

The Brookings Metropolitan Policy Program delivers research and solutions to help metropolitan leaders build an advanced economy that works for all.

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Final Recommendations Report
CONNECT Transit Plan: Final Recommendations Report

MARCH 2023

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Report prepared by
RESOLUTION NO. 07-2023

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE
SOUTH BEND PUBLIC TRANSPORTATION CORPORATION,
SOUTH BEND, INDIANA, APPROVING THE CONNECT
TRANSIT PLAN

WHEREAS, the Transpo and MACOG undertook a Comprehensive Operational Analysis, known as the CONNECT Transit Plan, with Jarret Walker & Associates to study the transit systems serving South Bend, Mishawaka, Elkhart and Goshen; and

WHEREAS, the extensive process included three rounds of public engagement resulting in the Choices Report, Concepts Report and Draft Recommendations Report. The final round of public engagement resulted in additional recommendations for the final CONNECT Transit Plan report; and

WHEREAS, the final report includes recommendations for the Short Term Network (budget neutral) and Additional Funding Network. The project team recommends the Transpo Board of Directors approve the CONNECT Transit Plan.

NOW, THEREFORE, be it hereby resolved by this Board of Directors the recommendations in the final report provided by Jarrett Walker & Associates for the Short Term and Additional Funding Networks be approved.

Introduced by: Amy Hill
Staff Member

Introduction: 3/23/13

Passed: 3/23/13

Ayes: 7 Mays: 1 Not Voting: 0 Absent: 1

Signed this 20th day of March, 2023 by the Chairperson, Vice Chairperson and Secretary of the Board of Directors of the South Bend Public Transportation Corporation, South Bend, Indiana.

Jill McChitcho, Chairperson
Board of Directors

Kurt Lee, Vice-Chairperson
Board of Directors

Attest: Lory K. Hazan, Secretary

RESOLUTION NO. 16-23

A RESOLUTION ENDORSING THE CONNECT TRANSIT PLAN
FINAL RECOMMENDATIONS REPORT

WHEREAS, the Michiana Area Council of Governments (MACOG) and the South Bend Public Transportation Corporation (Transpo) undertook a Comprehensive Operational Analysis, known as the CONNECT Transit Plan, with Jarret Walker & Associates to study the transit systems serving South Bend, Mishawaka, Elkhart, and Goshen; and

WHEREAS, the extensive process included three rounds of public engagement resulting in the Choices Report, Concepts Report, and Draft Recommendations Report. The final round of public engagement resulted in additional recommendations for the CONNECT Transit Plan Final Recommendations Report; and

WHEREAS, the final report includes recommendations for the Short Term Network that uses existing levels of transit funding and the Additional Funding Network that demonstrates how a higher level of transit investment could be utilized. The project team recommends the Policy Board approve the CONNECT Transit Plan.

BE IT THEREFORE RESOLVED, the MACOG Policy Board endorses the final recommendations report provided by Jarrett Walker & Associates for the Short Term and Additional Funding Networks.

IN WITNESS WHEREOF, this Resolution has been adopted on this 12th day of April, 2023.

Michiana Area Council of Governments

Mark Senter, Policy Board Chair
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1 Introduction
What is CONNECT?

A Regional Transit Plan

CONNECT: Moving Communities Together is a collaborative regional transit planning initiative to

- evaluate the existing fixed-route transit systems in the region, specifically the Interurban Trolley and Transpo networks;
- consider a range of mobility options to design an improved transit network;
- engage the public, stakeholders, and elected officials in a conversation around trade-offs between different goals and priorities for transit to guide the process; and
- develop a 10-year plan for improvements to the transit network guided by the engagement process and data analysis.

This regional transit plan is a collaborative effort to decide where bus service should go, when it should run, and how frequently it should operate. This project is a collaboration between the Michiana Area Council of Governments (MACOG), which administers the Interurban Trolley primarily within Elkhart County, and the South Bend Public Transportation Corporation (Transpo) which operates primarily within South Bend and Mishawaka. This process will engage riders, the general public, and key stakeholders in conversation about how the region’s transit network should serve its residents, businesses, and visitors.

Today’s bus network is the result of decades of cumulative small changes and adjustments. The resulting network may not be meeting the goals and priorities of today’s residents, employers, and institutions. Redesigning the Transpo or Interurban Trolley networks is an opportunity to review existing and potential transit demand and need, and to design a network that meets those demands and needs most effectively. It is also a key opportunity to carefully think through and weigh competing goals for transit, and whether the level of investment in transit is sufficient to meet the community’s overall goals and priorities.

Redesign does not mean changing every bus route and stop. The key point is that thinking is not constrained by the existing network. Where the analysis suggests that existing service patterns make sense, those elements would be retained. Ultimately, the goal is a network designed for the region of today and tomorrow, not one that’s based solely on the past.

Where have we been?

Transpo and MACOG have completed all three steps in the planning process shown in Figure 1. In February 2022, a Choices Report was released. It analyzed the existing transit service and raised key choices about trade-offs that must be considered when designing a transit network. The information in the Choices Report was used for public meetings, surveys, and outreach for the “Choices Phase” of the CONNECT Transit Plan.

Based on the responses from the “Choices Phase” the study team developed four Conceptual Alternatives and released the Concepts Report in June 2022. The four concepts showed how different goals and different investment levels led to different outcomes.

The four concepts were the focus of the “Concepts Phase” of engagement in the Summer of 2022. Based on the feedback provided by the public the Transpo and MACOG Boards provided policy direction to guide the Draft Recommendation Report.

The Draft Recommendations Report was released in December 2022 and presented at public meetings in December and January. MACOG, Transpo, and the consultant team conducted surveys and public outreach meetings to gather comments and feedback to inform the “Final Plan”

What is the Purpose of This Report?

The Final Plan Report is the last step in CONNECT and it describes final recommendations for the Short-Term and Additional Funding Networks for the four communities in the region, as well as associated recommendations to accompany those networks.

Technical and Design Work

Questions to the Public

1. What should our priorities be?
2. Which concept do you prefer?
3. Do we have the network right?

Figure 1: The process of technical work and public engagement that will guide CONNECT.
What is in this Report?

How to Use This Report

This Final Recommendations Report shows two recommended networks for the four communities in the region:

- **Short-Term Network** that shows how to spend the existing budget for transit in each community; and
- **Additional Funding Network** that shows how a higher level of investment in transit could dramatically improve service and help the region meet key goals such as improving access to jobs by transit, encourage higher transit ridership, and support dense and walkable development, among other goals.

We suggest that you take the following steps in reading this report:

- If you haven’t already, read and consider the goals for transit described in the Choices Report or Concepts Report.
- **Look at the detailed network maps of each network.** Find the places you care about, and notice which routes go by there. Note the colors of the routes, which represent their frequencies and their spans of service each day and each week. Note where else those routes go.
- **Note that the bus route numbers in these networks may be very different from the existing numbering!** Do not simply look for your route by its current number, or you risk overlooking an improved route near you, with a different number.
- The frequencies and spans of every route in each network are shown in the tables. This is where you can see if the route(s) you would care about run at the times of day, and on the days of the week, when you would want them to, and at what frequencies.
- **Remember,** do not simply look for your route number—start by looking at the maps to find routes near you, and then reference these tables.
- **If you care about proximity to transit,** there are charts in Chapters 4 and 6 that show how many people and jobs are near any transit service, and near frequent service.
- **For a more vivid demonstration of how the Concepts would affect travel times,** look at the “isochrones” (access areas) for people in Chapters 4 and 6.

Chapters

In Chapter 2 we describe the input received during the Draft Plan Phase and the plan adjustments that resulted from the public and stakeholder feedback.

In Chapter 3 we describe the recommended networks for South Bend and Mishawaka.

In Chapter 4 we describe the outcomes for the networks in South Bend and Mishawaka.

In Chapter 5 we describe the recommended networks for Elkhart and Goshen.

In Chapter 6 we describe the outcomes for the networks in Elkhart and Goshen.

In Chapter 7 we describe the next steps for the CONNECT Transit Plan process.

More details on the project can be found at connecttransitplan.com
2 How Did We Get Here?
Steps to Developing the CONNECT Transit Plan

Designing the Final Recommendations has been a collaborative effort between MACOG, Transpo, the consultant team, riders, the general public, and key stakeholders. Developing a new transit plan for the region must fuse knowledge with values. Knowledge includes data about the community and the expertise of transit professionals. Values come only from the community.

The CONNECT Transit Plan team has been engaging with and surveying the community and decision-makers about the values and goals that transit should prioritize. This engagement has been organized into three rounds: Choices, Concepts, Draft Recommendations, and now Final Recommendations. These are the steps we have taken to reach these finalized recommendations.

Step 1. Analyze the Existing Network
We assessed the performance of existing routes and the network as a whole. By looking at ridership and land use patterns in the region, we learned about how the network is used today and where there is potential for improvement.

Step 2. Engagement on Key Choices
There are different ways to design a transit network based on the community’s goals and priorities. In particular, we can concentrate along dense corridors to provide frequent service and achieve high ridership, or we can provide coverage to large areas with low frequency service. We asked the public about these Key Choices in Round 1 of public engagement.

Step 3. Develop Concepts
To illustrate the trade-off between ridership and coverage, we developed two contrasting conceptual networks. These are the opposite ends of a spectrum for what the network could be. We also developed two additional network concepts that showed what different levels of new funding could achieve for transit in the region. These concepts were the basis of Round 2 of Engagement.

Step 4. Engagement on Concepts
We had an extensive phase of engagement with riders, the general public, and key stakeholders about the key goals of transit. We asked their preference between the conceptual networks to understand what the public wants for the future of Transpo and the Interurban Trolley.

Step 5. Develop the Draft Recommendations
Based on the public feedback, the MACOG and Transpo Boards provided direction on key policy choices, like the balance between ridership and coverage goals. The study team then developed the draft recommended networks in this report based on that guidance. These draft recommendations were the basis of Round 3 Engagement.

Step 6. Engagement on Draft Recommendations
We had an extensive phase of engagement with riders, the general public, and key stakeholders about the draft recommendations. We asked for their detailed feedback on specific network and route recommendations in order to create a Transpo and the Interurban Trolley network the public wants.

Step 7: Final Plan (We Are Here)
Based on the feedback gathered during Round 3 of engagement the Transpo and MACOG Boards or staff, along with the consultant team, revised the recommendations to address some of the issues and concerns raised. The revised network recommendations are described in this report, which is expected to be adopted by both boards in March or April 2023.

Figure 3: The process of technical work and public engagement that will guide CONNECT.
Key Choices

Transit can serve many different goals. But different people and communities value these goals in different ways. It is not usually possible to serve all of them well all of the time.

Some of these goals are served by high transit ridership. For example, the environmental benefits of transit only arise from many people riding the bus rather than driving. The subsidy per rider is lower when ridership is maximized. We call such goals Ridership goals because they are achieved in part through high ridership.

Other goals are served by the mere presence of transit. A bus route through a neighborhood provides residents insurance against isolation, even if the route is infrequent, not very useful, and few people ride it. A route may fulfill political or social obligations, for example by getting service close to every taxpayer or into every political district. We call these types of goals Coverage goals because they are achieved in part by covering geographic areas with service, regardless of ridership.

Transpo and Interurban Trolley receive many different comments requesting changes to the service in order to pursue these goals, but it has a limited budget, so doing more of one thing can mean doing less of another. That’s why we need to hear what your priorities are.

Transit’s Ridership and Coverage Goals Are in Conflict

Ridership and coverage goals conflict. Within a fixed budget, if a transit agency wants to do more of one, it must do less of the other.

Consider the fictional town in Figure 5. The little dots indicate dwellings and commercial buildings and other land uses. The lines indicate roads. As in many towns, most activity is concentrated around a few roads.

A transit agency pursuing only ridership would run all its service on the main streets because many people are nearby, and buses can run direct routes. A high ridership network allocates frequent service to areas with favorable urban development patterns, forming a connected network. This would result in a network like the one on the left.

If the transit agency were pursuing only coverage, it would spread out so that every street had some service, as in the network on the right. All routes would then be infrequent, even on the main roads.

These two scenarios require the same number of buses and cost the same amount to operate but deliver very different outcomes. To run buses at higher frequency on the main roads, neighborhood streets will receive less coverage, and vice versa.

An agency can pursue ridership and provide coverage within the same budget, but not with the same dollar. The more it does of one, the less it does of the other.

These illustrations also show a relationship between coverage and complexity. Networks offering high levels of coverage—a bus running down every street—are naturally more complex.

The choice between maximizing ridership and maximizing coverage is not binary. All transit agencies spend some portion of their budget pursuing each type of goal. A particularly clear way for cities and transit agencies to set a policy balancing ridership and coverage goals is to decide what percentage of their service budget should be spent in pursuit of each.

The “right” balance of ridership and coverage goals is different in every community. It can also change over time as the values and ambitions of a community change.

More details about the many goals and trade-offs of transit can be found in the Choices Report.

Figure 5: The network on the left is prioritizing coverage goals, while the network on the right is prioritizing ridership goals.
Engagement on Key Choices

In the Choices Phase of engagement, the study team asked the public and stakeholders to respond to a couple of key trade-offs in how transit could be designed for the region described in the Choices Report:

- Walking versus Waiting,
- Ridership versus Coverage, and
- How much to invest in transit.

During this first of three phases of engagement, the study team held:

- a stakeholder workshop;
- briefings to the Transpo and MACOG Boards;
- extensive social media outreach through Transpo and MACOG channels;
- digital outreach by email via Transpo and MACOG and via the project website;
- four in-person public meetings;
- a virtual public meeting held via Zoom; and
- in-person surveying by MACOG staff at key transit centers in the region.

A Choices Survey was available online and on paper in both English and Spanish. A total of 556 responses were received to the Choices Survey.

Approximately 57% of respondents preferred or strongly preferred the trip with less waiting, even if it meant more walking. This preference aligns with ridership networks, in which routes would run more frequently on major corridors and walks might be longer.

About 55% preferred or strongly-preferred the high-coverage scenario, while 45% preferred or strongly-preferred the high-ridership scenario. Preferences were weak in this survey, as few respondents indicated they strongly preferred one scenario over the other.

The overwhelming majority of respondents (87%) said yes to supporting additional funding for more transit service, with 59% stating they would “definitely” support and 28% stating they would “probably” support. 8% of respondents did not support increased funding. Respondents said that the region should prioritize higher-frequency service on weekdays, with providing service to areas not currently served as the second highest priority for new investment in service.

Based on this feedback, the study team developed four concepts to guide the second round of public engagement. These concepts helped show more clearly how the networks in the region would differ based on different levels of emphasis for Ridership or Coverage goals and for different levels of investment.
In Round 2, we released the Concepts Report. This report included four concepts to help the public, stakeholders, and elected officials understand the outcomes of different choices. For each part of the region (South Bend & Mishawaka and Elkhart & Goshen) the Concepts Report presented two cost neutral concepts (Ridership and Coverage) and two higher investment concepts (Growth and Vision).

**Ridership or Coverage in South Bend & Mishawaka**

The maps in Figure 7 show the Ridership and Coverage Concepts for South Bend & Mishawaka. These maps and the outcomes of each network were presented to the public and a survey gathered feedback on how residents, riders, and stakeholders responded to them.

Figure 8 shows the response to these two concepts from the 290 survey respondents who answered this question. In general, the public slightly preferred the Coverage Concept, with 52% preferring that concept to 48% preferring the Ridership Concept. Preference was stronger, however, for the Coverage Concept, as more than 30% of respondents said they “strongly prefer” the Coverage Concept, compared to just 20% who “strongly prefer” the Ridership Concept.

The Coverage Concept represented a balance of about 50% Ridership goals and 50% Coverage goal in the split of resources across the network. The Existing Network represents about a 60/40 split in resources and the Ridership Concept represents about an 80/20 split in resources. Based on the public feedback, the Transpo Board in their September 19, 2022 meeting, endorsed a 60/40 split in the recommendation for the Short-Term Network for South Bend & Mishawaka.
Growth and Vision Concepts in South Bend & Mishawaka

The maps in Figure 9 show the Growth and Vision Concepts for South Bend & Mishawaka. These maps and the outcomes of each network were presented to the public and a survey gathered feedback on how residents, riders, and stakeholders responded to them.

The Growth Concept represented a 60% increase in service over the Existing Network and the Vision Concept included 360% more service than the Existing Network.

Figure 10 shows the response to these two concepts based on the 280 respondents who answered this question. In general, the public strongly preferred higher levels of investment in transit service. More than 80% preferred additional investment in service and almost half preferred the Vision Concept or more.

Based on the public feedback, the Transpo Board in their September 19, 2022 meeting, endorsed up to a 25% increase in service, with the top priority to add Saturday evening and Sunday service in the near future. Based on follow up conversations with Board members and discussion among staff, the Additional Funding Concept shown in this report was drawn to have 80% additional service.

Figure 9: The Growth and Vision Concepts in South Bend & Mishawaka showed the contrast of different levels of investment.

Figure 10: The public response to the two concepts, showed that many people preferred a high level of investment.
The maps in Figure 11 show the Ridership and Coverage Concepts for Elkhart & Goshen. These maps and the outcomes of each network were presented to the public and a survey gathered feedback on how residents, riders, and stakeholders responded to them.

Figure 12 shows the response to these two concepts based on the 235 respondents who answered this question. Survey respondents preferred the Coverage Concept, with 55% preferring that concept to 45% preferring the Ridership Concept. Preference was stronger, however, for the Coverage Concept, as nearly 35% of respondents said they “strongly prefer” the Coverage Concept, compared to less than 20% who “strongly prefer” the Ridership Concept.

The Coverage Concept represented a balance of about 70% Ridership goals and 30% Coverage goal in the split of resources across the network. Based on the public feedback, the MACOG Board in their September 14, 2022 meeting, endorsed a 70/30 split in the recommendation for the Short-Term Network for Elkhart & Goshen.
The maps in Figure 13 show the Growth and Vision Concepts for Elkhart & Goshen. These maps and the outcomes of each network were presented to the public and a survey gathered feedback on how residents, riders, and stakeholders responded to them.

The Growth Concept represented a 115% increase in service over the Existing Network and the Vision Concept included 970% more service than the Existing Network.

Figure 14 shows the response to these two concepts based on the 230 respondents who answered this question. One note is that in presenting these concepts in the survey and in the Concepts Report, the study team inaccurately described the Growth Concept as only a 15% increase in service. Thus, the chart in the figure shows the Growth Concept option as 15% growth.

In general, the public strongly preferred higher levels of investment in transit service. More than 80% preferred additional investment in service and almost half preferred the Vision Concept or more.

Based on the public feedback, the MACOG Board in their September 14, 2022 meeting, endorsed up to an 80% increase in service in the near future.

Figure 13: The Growth and Vision Concepts in Elkhart & Goshen showed the contrast of different levels of investment.

Figure 14: The public response to the two concepts showed that many people preferred a high level of investment.
Draft Short-Term Network in South Bend & Mishawaka

In Round 3, we released the Draft Recommendations Report. This report included Short-Term and Additional Funding Network recommendations to guide changes to the Transpo and Interurban Trolley systems. These recommendations were presented to the public, stakeholders, and elected officials to ask, in effect, “Did we get it right?” For each part of the region (South Bend & Mishawaka and Elkhart & Goshen) the Draft Recommendations Report presented recommendations and outcomes for the Short-Term (cost neutral) and Additional Funding Networks.

Response to the Short-Term Network in South Bend & Mishawaka

Figure 15 shows the response to the Draft Short-Term Network from the 282 survey respondents who answered these questions. When asked if the Short-Term Network was better for them, 76% of respondents agreed. Similarly, the vast majority of respondents said the Short-Term Network would be better for the two cities, with 83% agreeing with that statement.

Overall, then sentiment toward the recommendations was highly positive. Nevertheless, there were some concerns raised about the recommendations. Common themes raised through the survey and public meeting input opportunities included:

- Reduction in frequency for areas served by Route 8.
- A desire for later hours of service and Sunday service.
- A desire for more frequent service, including 15 minute frequency on key routes.
- A desire for improved bus stop amenities.

- Concerns about service on Broadway with Route 1.
- Concerns about reduced frequency on Portage.
- Concerns about walking distance to the revised Route 12.
- Concerns about the reduced frequency of service to Reverewood.

Within the limited budget of the Short-Term Network it is not possible to address all of these concerns. In general, adding service in one place would mean cutting it somewhere else.

Based in part on the concerns raised during Round 3 of public engagement, the following changes have been made to the Short-Term Network:

- Route 12 through Rum Village has been revised to be closer to the existing path. Upon closer analysis by Transpo staff, this new routing does not cost any more than existing.
- Route 1 has been shifted back to serve Broadway from Main Street to Clay Street.
- Route 7 has been extended to take over all of Route 15A, providing 30 minute service along Main Street in Mishawaka. This change was made after further analysis by the study team revealed that there was sufficient excess time in the schedules of the revised Routes 7, 11, and 15A to make this change at no additional cost.
Draft Additional Funding Network in South Bend & Mishawaka

Response to the Additional Funding Network in South Bend & Mishawaka

Figure 16 shows the response to the Draft Additional Funding Network from the 258 survey respondents who answered these questions. When asked if the Additional Funding Network was better for them, 88% of respondents agreed. Similarly, the vast majority of respondents said the Additional Funding Network would be better for the two cities, with 92% agreeing with that statement.

While sentiment toward the recommendations was highly positive there were some concerns and issues raised in survey comments and during public engagement, such as:

- Lack of service to Four Winds Casino and the Pokagon Community.
- Better mobile app options for tracking service.
- Lack of service to Fulmer Road area in southern part of Mishawaka.
- A desire for improved bus stop amenities.
- Extending service farther north to Niles.

The Additional Funding Network generally focused on improving service within the current Transpo taxing district, and therefore did not, in its draft form, recommend significant new extensions of service to new areas.

Based on conversations with the City of South Bend and the Pokagon Community, the Additional Funding Network now includes a direct service on Prairie Avenue to Four Winds Casino to serve the many jobs and activities at the casino and residents in the area.

No other major changes have been made to the Final Additional Funding Network.

Figure 16: Most survey responses felt that the Additional Funding Network would be better for them and for both cities.
Draft Short-Term Network in Elkhart and Goshen

Response to the Short-Term Network in Elkhart & Goshen

Figure 17 shows the response to the Draft Short-Term Network in Goshen and Elkhart from the 200 survey respondents who answered these questions. When asked if the Short-Term Network was better for them, 83% of respondents agreed. Similarly, the vast majority of respondents said the Short-Term Network would be better for the two cities, with 87% agreeing with that statement.

Overall, the sentiment toward the recommendations was highly positive. Nevertheless, there were some concerns raised regarding the recommendations. Common themes raised through the survey and public meeting input opportunities included:

- Extending service to additional places farther out, like the Remington Park industrial area or Bristol.
- Reduced service to Concord Mall with changes to Route 35 (Orange Line)
- A desire for later hours of service and Sunday service.
- A desire to keep the color names for each route.
- A desire to keep 30-minute service on College Avenue in Goshen.
- Concerns about the routing through Greencroft.

Within the limited budget of the Short-Term Network, it is not possible to address all of these concerns. In general, adding service in one place would mean cutting it somewhere else. The loss of 30-minute service on College Avenue is a challenging trade-off, as it is not possible to maintain that and provide better service to Goshen Hospital.

Given the highly positive response and the limitations to addressing the concerns raised, the only change in the Final Short-Term Network is a revised routing through Greencroft to accommodate direct connections to key facilities within the complex.
Draft Additional Funding Network in Elkhart and Goshen

Response to the Additional Funding Network in Elkhart & Goshen

Figure 18 shows the response to Draft Additional Funding Network from the 180 survey respondents who answered these questions. When asked if the Additional Funding Network was better for them, 79% of respondents agreed. Similarly, the vast majority of respondents said the Additional Funding Network would be better for the two cities, with 84% agreeing with that statement.

There were very few relevant comments regarding the Additional Funding Network. Most comments asked for better evening and weekend service, which are included in the Additional Funding Network. A few comments asked for extending service even farther to new places, which would require even more funding than contemplated by this plan.

Given the overwhelmingly positive response and relatively few additional service request, no major changes have been made to the Final Additional Funding Network.

Figure 18: Most survey responses felt that the Additional Funding Network would be better for them and for both cities.
Final Recommended Networks

South Bend and Mishawaka
Existing Transpo Network

To help the reader compare the Existing Network, the Short-Term Network, and the Additional Funding Network, maps of each network for the Transpo service area (South Bend and Mishawaka) are shown on the following pages.

In each network map, routes are color-coded by midday frequency. The choice of midday, rather than morning or evening rush hour, is intentional. While travel often peaks at rush hour, many people need to travel at midday. Retail and restaurant industries change shifts throughout the day, particularly in midday and later evening. Office workers may need to travel for meetings or personal appointments. College students often attend midday classes. Parents may need to pick up a sick kid from school. In the Transpo and Interurban Trolley Networks, frequency of service is consistent across most of the day, but does decrease in the evenings. Notably, there is no service at all on Sundays. The frequency charts show the pattern of frequency, starting on page 21.

- **Blue** means about every 30 minutes in the middle of the day. Some routes in this category have headways of up to 35 minutes.
- **Green** means about every 60 minutes.
- **Tan** means this route operates peak-only or otherwise limited service (e.g., evening-only, weekend-only).

The maps in this report highlight the city-wide and region-wide differences between the Concepts. For more details on the existing network, its design and performance, see the Choices Report, published in February 2022.

56% Ridership / 44% Coverage

Figure 19: Transpo network of bus routes, as of 2021
The Short-Term concept make a number of adjustments to improve service to major destinations within the current budget limits and the policy direction from the Transpo Board.

Key differences from today’s network include:

• Route 1 is slightly simplified to operate via Colfax, Jacobs, to McKinley. It is also extended to Southwood and Reverewood, to take over the eastern part of existing Route 11.

• New Route 2 serves the Orange and Washington corridors, the Excel Center, and the Far Northwest, but only hourly.

• With no new funding, the addition of Route 2 means that Route 3 is now entirely hourly. It remains mostly on Portage.

• With the addition of Route 2, Route 4 is now simplified and remains on Lincolnway, instead of deviating to serve College, Orange, and Olive Streets.

• Route 5 would operate the same limited schedule. It is straightened to stay on Michigan Street instead of deviating to Iroquois. The loop at the north end has been extended to serve Clay High School.

• Routes 6 and 8 are revised in how they serve the Michigan, Fellows, and Miami corridors. Route 6 now serves Irish Hills Apartments, and continues to run every half hour, while Route 8 is reduced to every hour. Route 8 is extended farther south to Jackson Road, where Route 6 runs today.

– These changes increase walking distance and waiting time for some areas such as Erskine Park, Southmore Apartments, and Miami Hills Apartments. The trade-off is that the Short-Term Network runs consistently, and does not have one-way loop patterns in the evening. Figure 21 compares a trip from Miami

Figure 20: Transpo Short-Term Recommended Network

Figure 21: Short-Term Transpo Network

60% Ridership / 40% Coverage
South Bend and Mishawaka Short-Term Network Changes

and Ridgedale today and in the Short-term Network, showing the significant improvement in travel time with consistent two-way service.

- Route 7 is extended to serve Walmart and other big box stores, St. Joseph Regional Medical Center and along Main Street to connect to Mishawaka Transit Center. Its path through Notre Dame has also been adjusted to be simpler and faster. With this revision Route 15A is no longer needed and does not exist anymore. This also provides a doubling of frequency on Main Street in Mishawaka.

- Route 9 is replaced by Route 30, which provides a one-seat ride between Downtown South Bend and Downtown Elkhart, with faster travel times of under one hour. Route 30 also remains on Mishawaka Avenue from Logan to Main before turning south to Downtown Mishawaka.

- Route 10 would run similar to today, except be extended further west to the Martin’s Grocery store on Mayflour.

- Route 11 would be mostly similar to today except that the eastern portion serving Southwood Manor and Reverewood would now be part of Route 1 and be served once per hour.

- Route 12 has been adjusted to run two-way along Main then run one-way on Indiana, Olive, Ewing, Kemble, Calvert.

- Route 13 has been extended to Main Street to make a direct connection to Route 15. It has also been adjusted near downtown (see page 20).

- Route 15 would replace Route 15B and be changed to travel in both directions on Grape Road from University Mall to McKinley, before following follows Logan to Lincolnway to Downtown Mishawaka, with Route 7 replacing route 15A now providing a 30 minute connection along Main Street between Mishawaka Transit Center, the St. Joseph Regional Medical Center, and University Park Mall.

- Route 16 has been revised to operate via Portage from Downtown to Bendix and Cleveland, since Route 2 now provides all-day, two-way service to the industrial areas north of the airport. Route 16 has been extended north along Dylan Drive to serve new destinations like FedEx, Amazon and the LOGAN Distribution Center.

![Figure 21: Comparison of a trip from Miami and Ridgedale in the evening in the Existing and Short-Term Networks.](image-url)
Downtown South Bend Short-Term Network

The Short-Term Network also makes a number of changes to routing within the Downtown South Bend area. Overall, routing is simplified, with routes consolidated to operate two-way on fewer streets. This provides benefits to riders, as it is easier to remember which street to use. It also means that improved stop amenities serve more riders, as more people will be using fewer stops within downtown.

• Most routes from the north and west use Main Street through downtown. Routes 3, 4, 5, 7, and 10 all use Main to and from South Street Station before turning off to their respective corridors.

• Routes 2, 11, and 30 use Dr. Martin Luther King, Jr. Blvd to and from South Street Station.

• Route 3 has been consolidated onto Main Street and provides service to Memorial Hospital by following Marion to Lafayette to Riverside to California to Portage.

• Route 7 has been simplified east of the river to provide a faster trip to Notre Dame and allow the route to be extended to the VA Clinic. It now follows Colfax Avenue to Hill Street to South Bend Avenue to Notre Dame Avenue.

• Since Route 7 is shifted over to Hill Street, Route 13 has been simplified to follow Corby Street to Eddy Street to Colfax Avenue. Since this path is shorter and faster, it is possible to extend Route 13 to Main Street at its east end.

• With the above changes to Route 7, most people on Corby and Hill now have more frequent service with Route 7, though it may be a longer walk to reach service.

• Route 1 has been adjusted to follow Colfax Avenue in both directions, then use Jacob Street to McKinley Avenue.
Existing Network Span of Service

The chart in Figure 24 summarizes each route’s frequency and span for the existing Transpo and Interurban Trolley networks. This graphic illustrates how much less service is available during evenings and on weekends.

As discussed in the Choices Report, the Existing Network has a few unusual patterns that make travel in the evening or Saturday difficult for some riders. Routes 6 and 8 as well as 9 and 11 become large one-way loop in the evening. Similarly, Routes 12 and 14 combine into a large one-way loop on Saturdays. These large one-way loops force long, out-of-direction travel for many trips.

Low frequencies on Saturdays and Weekday Evenings, along with the lack of service Sundays make it less likely for transit to be useful for many retail and service workers.

Figure 24: This chart shows approximately how often the bus runs throughout the day, on weekdays and weekends, on each Transpo and Interurban Trolley route. Most Transpo routes with service every 30 minutes go to every 60 minutes after 7 PM and on Saturdays. There is no service on Sundays.
Short-Term Network Span of Service

The chart in Figure 25 summarizes each route’s frequency and span for the Short-Term Transpo and Interurban Trolley networks. In general, routes still operate similar spans and days of the week. With no additional budget for service, it would be impossible to add significant new hours of service, or Sunday service, without major cuts to coverage or frequency of service.

As discussed on the previous page, the Existing Network has a few unusual one-way patterns in the evening and on Saturday. In the Short-Term Network, these one-way patterns are removed, and all routes operate the same pattern all day and evening and Saturday. So, for example, Routes 6 and 8 operate as two-way services all day. One cost of this investment in additional service is that some routes, like Route 8, have lower frequency all day.

In the Short-Term Network, frequency of all-day service is lower for some routes so that all routes can run consistent patterns in the evening and on Saturday.

Figure 25: The spans of service on routes in the Short-Term Network are very similar to today’s network, with limited evening service and no Sunday service. Some routes have improved service because evening and weekend one-way loops have been removed.
The Additional Funding Concept assumes about an 80% increase from the existing service availability. With this increased investment, it is possible to drastically improve service and usefulness to many destinations. This improved network focuses on improved service to areas already served by Transpo, as opposed to expanding service to new areas so as to keep within the limits of the taxing district that funds Transpo.

Key differences from today’s network include:

- Frequent (15-minute service) on Western Avenue (Route 10), Mishawaka (Route 30), Portage (Route 3), Michigan (Route 6) and part of South Bend Avenue (Route 7).
- Revised Route 7 with frequent service between Downtown South Bend and Notre Dame.
- Route 7 maintains its 30-minute service between Notre Dame, University Park Mall, St. Joseph Medical Center and Downtown Mishawaka.
- Route 8 improves to every 30 minutes on Fellows to Donmoyer where it shifts into two hourly services to Walmart and Erskine Village.
- Route 13 now has a bi-directional loop.
- Routes 1, 2, 12, and 14 are improved to every 30 minutes and Route 18 is added, providing direct service to the Pokagon Community, Four Winds Casino, and adjacent areas.
- Routes 5 and 16 are improved to all-day services with hourly service.

As a reminder:

- **Red** means about every 15 minutes or better in the middle of the day.
- **Blue** means about every 30 minutes or better in the middle of the day.
- **Green** means about every 60 minutes.

Figure 26: Transpo Additional Funding Network
Downtown South Bend Additional Funding Network

The map in Figure 27 shows the Additional Funding Network within Downtown South Bend. The Additional Funding Network has the same design as the Short-Term Network, with service concentrated on Main Street and Martin Luther King, Jr. Blvd.

The improved frequency of service and its concentration on Main Street would provide a very useful service north-south through downtown for residents, workers, and visitors to downtown.

Key differences from today’s network include:

- Route 13 has been revised to service Memorial Hospital via MLK Jr. Blvd, Michigan, Howard and Corby.
- Route 1 now provides all service on Colfax.

As a reminder:

- **Red** means about every 15 minutes or better in the middle of the day.
- **Blue** means about every 30 minutes or better in the middle of the day.
- **Green** means about every 60 minutes.

See page 60 for more details about phased implementation and funding options for the Additional Funding Network.
Additional Funding Network Span of Service

The chart in Figure 28 shows the frequency of service by time of day and day of week for the Additional Funding Network. The frequency of service is greatly improved for most routes. In addition, most routes would operate until 10pm on weekdays and 9pm on Saturdays. Also, all routes would operate on Sundays, for the first time, with service from 6am to 9pm, the same as on Saturday.

The frequency of service provided goes down at 7pm on weekdays, so that 15-minute routes become every 30 minutes and 30-minute routes become hourly from 7 to 10pm on weekdays. The frequency of service on Saturday and Sunday is similar to the evening service provided on most routes.

The Additional Funding Network includes more service in the evening and on Sundays, in addition to improved frequency of service.

30 minute service on Saturdays, 60 minute service on Sundays
* The Sweep operates every 40 minutes and only operates when Notre Dame is in session

Figure 28: The frequency of service in the Additional Funding Network is significantly better on most routes, and all routes run into the evening and on Sundays.
South Bend and Mishawaka

4 Outcomes
Comparing Outcomes

This chapter reports on three different ways of measuring the potential outcomes of the Short-Term and Additional Funding Networks. These measurements are not forecasts. They do not make assumptions about how culture, technology, prices or other factors will change in the next few years. These are simple arithmetic measures that combine existing distance, time and population information to show the potential of each network and how they each differ from the existing network.

Proximity

The first measure reported on the next page, is very simple: How many residents and jobs are near transit?

Proximity does not tell us how useful people will find transit service, only that it is nearby to them. We also report on proximity to frequent transit service, to provide a little more information about how many people are near service that they are more likely to use.

Wall Around Your Life

To understand the benefits of a network change, consider this simple question: Where could I get to, in a given amount of time, from where I am?

This question refers to the physical dimension of liberty and opportunity. If you can get to more places in a given amount of time, you will be freer and have more opportunities outside your neighborhood.

Isochrones provide a visual explanation of how a transit network changes peoples’ freedom to travel, on foot and by transit, to or from a place of interest. A few examples are included in this report beginning on page 30.

Access

Isochrones display the change in access that a person would experience traveling to a particular place. By summing up the isochrones for every single part of South Bend, Mishawaka, Elkhart, and Goshen, we can describe how access to jobs would change for all residents of the service area.

This is a good proxy for a ridership forecast, because it describes the part of ridership forecasting that is basic math and highly predictable: Could more people access more jobs (and other opportunities) by transit, in less time? If the answer is “Yes,” that implies higher ridership potential.

Summary of Outcomes

The Short-Term and Additional Funding Networks would likely have these effects on transit outcomes:

- **Ridership potential** would be slightly higher in the Short-Term Concept compared to the Existing Network and would increase a great deal in the Additional Funding Concept.
  - In the Short-Term Network, there is a small increase in the opportunities that people can reach in a given amount of time. Therefore, ridership potential increases slightly.
  - In the Additional Funding Network, more people can reach many more opportunities in a given amount of time. This is even more the case for low-income people.
  - Other factors would affect whether or not people choose to ride, such as fares, parking pricing, gas prices, employment levels, etc. Holding all of these other factors constant, however, when more people can make more of their trips faster, by transit, more people will choose to ride.

- **The Short-Term and Additional Funding Networks would slightly increase the number of jobs and residents near any all-day service in South Bend and Mishawaka, though only by about 1%.**
- **In today’s network there are no routes that provide frequent service (every 15 minutes or better service). The Additional Funding Network would add five routes that provide this level of service, covering 32% of people and 40% of jobs in South Bend and Mishawaka. Frequency correlates strongly with high ridership, especially when multiple frequent services are combined into a connected network.**
- **The Short-Term Network would increase the number of jobs that the average person could reach in 60 minutes by walking and transit, and would therefore be more useful, on average, than the Existing Network. This is the basis of the estimate of ridership potential.**
  - **In South Bend and Mishawaka, the average person could reach 18% more jobs in 60 minutes under the Short-Term Network.**
  - The Short-Term Network is somewhat simpler than the Existing Network, for example by removing one-way loops, deviations, and unusual evening and Saturday service patterns. Simplicity is important to attract spontaneous and new riders. Simpler, more direct routes mean a network is easier to remember.
  - **With the Additional Funding Network, more frequent lines with more consistent spans make trip-planning easier. Spans of service throughout the days of the week get simpler and more consistent across the entire network. This would make it much easier to rely on transit for more trips and for spontaneous travel.**

With the Short-Term Network, the average resident could reach 8,400 more jobs in 60 minutes by transit. With the Additional Funding Network, the average person could reach 19,100 more jobs.

With the Additional Funding Network, the number of places where cities could justify encouraging transit-oriented development, including affordable housing, is higher. Dense developments and neighborhoods around them benefit from frequent transit service, and some cities have policies allowing more density, less parking, and greater affordability around frequent bus lines.
Proximity to Transit: South Bend and Mishawaka Residents and Jobs

The number of people and jobs within a certain distance from transit is the simplest measure of transit outcomes. In this report we call this measure “proximity to transit”. Many people have varying levels of willingness to walk to transit, but most research shows that most people are willing to walk up to \( \frac{1}{4} \) to \( \frac{1}{2} \) mile to reach a transit stop. In general, the higher the frequency of service, the more likely someone is willing to walk farther to reach transit.

The bar charts in Figure 29 show how many residents and jobs would be “close enough” to frequent (15-minute), 30-minute, or 60-minute transit service for the Existing Network and the Short-Term and Additional Funding Networks within South Bend and Mishawaka. These charts assume that someone is near transit service if they are within \( \frac{1}{2} \) mile of a bus stop as the crow flies. Walking \( \frac{1}{2} \) mile over flat ground takes the average person about 10 minutes.

Compared to Existing, the Short-Term Network would

- slightly decrease the number of residents near any transit service from 78% to 77%,
- decrease the percent of residents near 30-minute or better service from 51% to 70%,
- slightly increase the level of jobs near any service from 77% to 78%.
- increase the percent of jobs near 30-minute or better service from 57% to 73%
- increase the percent of jobs near any service from 78% to 79%.

Compared to Existing, the Additional Funding Network Concept

- increase the percent of residents near frequent service from 0% to 32%,
- increase the percent of residents near 30-minute or better service from 0% to 41%,
- maintain the percent of residents near any service from at 78%.
- increase the number of jobs near frequent service from 0% to 38%,
- increase the percent of jobs near 30-minute or better service from 57% to 70%.
- increase the percent of jobs near any service from 78% to 79%.

Figure 29: Percent of residents and jobs in South Bend and Mishawaka near transit in the Existing, Short-Term and Additional Funding Networks

Proximity to Transit at midday - Weekday
What percentage of the area in South Bend-Mishawaka is near transit?

<table>
<thead>
<tr>
<th></th>
<th>Residents</th>
<th>Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>15 min or better</strong></td>
<td>53%</td>
<td>57%</td>
</tr>
<tr>
<td><strong>30 min</strong></td>
<td>24%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>60 min</strong></td>
<td>22%</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Any Fixed Route Service</strong></td>
<td>8%</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Not near a stop or station</strong></td>
<td>22%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Note: Proximity is measured as being located within 1/2 mile of a bus or rail stop.
Proximity to Transit: South Bend and Mishawaka Populations of Concern

The charts in Figure 30 show the differences in proximity to service for residents of color, residents in poverty, and seniors in South Bend and Mishawaka. As discussed in the Choices Report, looking at proximity to transit for these groups is helpful for assessing whether transit is meeting coverage goals for populations of special concern. This analysis also assists in understanding if the recommended network improvements would pass a Title VI Service Equity assessment.

Compared to Existing, the Short-Term Network would

- keep the percent of people of color near any transit service the same at 84% while reducing the percent of people of color near 30-minute service from 60% to 56%.
- keep the percent of people in poverty near any transit service at 83% and reduce the percent near 30-minute service from 60% to 58%.
- slightly decrease the percent of seniors near any service from 72% to 71%, but maintain the percent near 30-minute service at 46%

The shifts in the population percentages near any service are very small, 1% or less and the change in the percentage of all people near service increases by only 1%. For populations near 30-minute service, all three groups see changes of similar magnitudes as the population overall. Therefore, these shifts do not appear to result in disproportionate burdens or benefits to any particular group as a whole.

Compared to Existing, the Additional Funding Network would

- increase the percent of people of color near frequent transit from 0% to 41% and increase the percent near 30-minute or better service from 60% to 79%. The percent of people of color near any service would be maintained at 84%
- increase the percent of people in poverty near frequent transit from 0% to 41% and increase the percent near 30-minute or better service from 60% to 77%. The percent of people in poverty near any service would remain unchanged at 83%
- increase the percent of seniors near frequent transit from 0% to 25% and increase the percent near 30-minute or better service from 46% to 63%. The percent of seniors near any service would be maintained at 72%.

Figure 30: Percent of people of color, people in poverty, and senior residents in South Bend and Mishawaka near transit in the Existing, Short-Term and Additional Funding Networks.

Note: Proximity is measured as being located within 1/2 mile of a bus or rail stop.
Freedom, Access, Usefulness

Where can I go in 60 minutes?

People ride transit if they find it useful. High transit ridership results when transit is useful to large numbers of people. A helpful way to illustrate the usefulness of a network is to visualize where a person could go using public transit and walking, from a certain location, in a certain amount of time.

The maps in Figure 31 show someone’s access to and from South Street Station in Downtown South Bend in 60 minutes, at noon on a weekday in the Short-Term and Additional Funding Networks. Each concept is compared to the Existing Network. The technical term for this illustration is isochrone. A more useful transit network is one in which these isochrones are larger, so that each person is likely to find the network useful for more trips.

The dark blue represents areas that are reachable today and in the corresponding network. Areas that are newly reachable are shown in light blue, and areas that would no longer be reachable are shown in gray. The maps show that the Short-Term Network has a few small gray areas, for example off Lathrop Road, meaning those areas can no longer be reached in 60 minutes or less. In the Additional Funding Network there are many areas in light blue, such as Southwood, the northern edges of Portage Road, and portions of Main Street south of University Mall.

Not Just the Area – Also What is Inside the Area

The real measure of usefulness is not just how much geographic area we can reach, but how many useful destinations are in that area. These maps and analysis also show the quantity of people and jobs reachable from each location mapped. The tables below each map show that for trips beginning at South Street Station, the Additional Funding Concept would increase access to residents and jobs over the existing network by about 14%. The Short-Term network, would bring a smaller increase in access to residents and jobs (by 9% and 10% respectively).

Higher ridership arises from service being useful, for more people, to get to more busy places. That’s why predictive models of ridership do this very same analysis behind-the-scenes.

When reviewing these maps remember that waiting time counts, and in most cases, a longer walk to a high-frequency route can get people farther and faster, than a shorter walk to an infrequent route. Also, remember that some of the access shown in these maps isn’t reached on a single route, but requires a transfer.

How far can I travel in 60 minutes from South Street Station on weekdays at noon using:

Short-Term Network?

<table>
<thead>
<tr>
<th></th>
<th>Change</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents Accessible</td>
<td>+11,400</td>
<td>+6.5%</td>
</tr>
<tr>
<td>Jobs Accessible</td>
<td>+0,800</td>
<td>+9.5%</td>
</tr>
</tbody>
</table>

Additional Funding Network?

<table>
<thead>
<tr>
<th></th>
<th>Change</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents Accessible</td>
<td>+17,500</td>
<td>+13.5%</td>
</tr>
<tr>
<td>Jobs Accessible</td>
<td>+13,500</td>
<td>+13.5%</td>
</tr>
</tbody>
</table>

Figure 31: Isochrone map of access to and from South Street Station in South Bend.
For most people and places in South Bend, the Short-Term Network increases access at least a little. The Additional Funding Network increases access dramatically.
For most people and places in Mishawaka, the Short-Term Network increases access at least a little. The Additional Funding Network increases access dramatically.
Change in Access: Short-Term in South Bend and Mishawaka

The previous maps show how the networks changes where people could go in a given time, from particular places. Access to other opportunities, like education or shopping would likely change in a similar way. We can run the same analysis on a grid of locations throughout the region to estimate the access impacts of the recommended networks on jobs access for different areas of the city.

The map in Figure 32 shows that heat map analysis comparing the Short-Term Network to the Existing Network. Since the Short-Term Network uses the same resources as the Existing Network, it naturally has positive and negative areas as any service additions require a cut somewhere else.

Areas where job access improves include:

- Portions of inner Washington and Western where revised downtown routing make it easier to reach lots of jobs.
- Notre Dame and portions of South Bend Avenue where changes for Route 7 provide better access to many areas near the revised route.
- Mishawaka where three 30-minute routes, Route 7, Route 11, and Route 30, now converge at the Mishawaka Transit Center.
- Along Michigan and Main from Ewing to Ireland where the revised Route 6 provides better service.
- Along portions of Miami and Calvert served by Route 11, where improved connections downtown mean more jobs are reachable in 60 minutes.

Areas where job access declines include:

- Areas around Portage and Elwood, as Route 3 is now every 60 minutes, instead of having every 30-minute service.

Figure 32: Change in jobs reachable in 60 minutes in South Bend and Mishawaka under the Short-Term Network
Change in Access: Additional Funding Network in South Bend and Mishawaka

- Around Donmoyer, Fellows, and Byron in southside, due to the decrease in frequency and other changes to Route 8.

- Along and around Cedar Street near Eddy Street to the east due to shifts in Route 7. This area is now a longer walk from service that is every 60 minutes, instead of every 30 minutes.

- Around Calvert Street, near Taylor Street, due to Route 12 being shifted to Prairie Avenue and these areas being more than ¼ mile from service.

- Areas near the Excel Center, where the Route 2 replacement is not quite as good at providing access to jobs as the current Route 4 service.

- Southwood and Reverewood areas, where the reduced frequency of service reduces access to jobs by transit.

The map in Figure 33 shows the same job access heat map outcome for the Additional Funding Network compared to the Existing Network.

**Nearly all parts of South Bend and Mishawaka see a large improvement in access to jobs.** Only two areas stand out as having reduced access:

- Areas along Miami Street south of Donmoyer still show reduced access since they are only served by an hourly route.

- A small area of Lincolnway just east of Logan still shows a small decrease in access due to being served primarily by hourly service.
Access Change: South Bend and Mishawaka

The maps on the previous two pages show how much access increases or decreases across different parts of South Bend and Mishawaka. By adding up all the jobs reachable by anyone and dividing it by the total population, we can get an average of jobs reachable across the entire service area.

The chart in Figure 34 shows that how many jobs the average person, average person of color, and average person in poverty could reach in the Existing, Short-Term Network, and Additional Funding Networks.

Even though the Short-Term Network is cost-neutral, the changes in the network have a net positive effect on access to jobs for the average person, average person of color, and average person in poverty. Each group sees access to jobs increase by 13-18% on average.

With the increased service, the Additional Funding Network can achieve much better outcomes. Access to jobs for all groups increase 39-41%.

The Short-Term Concept increases job access by 13 to 18% for the average person, average person of color, and average person in poverty.

The Additional Funding Network significantly increases job access for all groups, with increases of about 40%.

Figure 34: Comparison of jobs reachable in 60 minutes in South Bend and Mishawaka under the Existing Network, Short-Term, and Additional Funding Concepts.
Final Recommended Networks

5 Elkhart and Goshen
Existing Interurban Trolley Network

To help the reader compare the Existing Network, the Short-Term Network, and the Additional Funding Network, maps of each network for the Interurban Trolley service area (Elkhart and Goshen) are shown on the following pages.

In each network map, routes are color-coded by midday frequency. The choice of midday, rather than morning or evening rush hour, is intentional. While travel often peaks at rush hour, many people need to travel at midday. Retail and restaurant industries change shifts throughout the day, particularly in midday and later evening. Office workers may need to travel for meetings or personal appointments. College students often attend midday classes. Parents may need to pick up a sick kid from school.

In the Interurban Trolley Network, frequency of service is consistent across most of the day. Notably, there is no service at all on Sundays. The frequency charts show the pattern of frequency, starting on page 41.

- **Blue** means about every 30 minutes in the middle of the day. Some routes in this category have headways of up to 35 minutes.

- **Green** means about every 60 minutes

The maps in this report highlight the city-wide and region-wide differences between the Concepts. For more details on the existing network, its design and performance, see the **Choices Report**, published in February 2022.

Figure 35: Interurban Trolley network of bus routes, as of 2021

77% Ridership / 23% Coverage

Elkhart & Goshen, IN
Existing Network

On weekdays around noon, the bus comes every...
The Short-Term concept makes a few adjustments to improve service within the current budget and the policy direction from the MACOG Board to maintain nearly all existing coverage. There are more changes in Goshen since the City has committed to funding two additional buses.

Key differences from today’s network include:

- All routes are numbered. With the addition of two new routes, color-coded route naming does not work well. Routes are now numbered:
  - Yellow Line is now Route 30.
  - Red Line is now Route 50.
  - Green Line is now Route 32.
  - Blue Line is now Route 33.
  - Orange Line is now Route 35.

- Routes 32 and 33 each have small routing tweaks to connect shopping centers and other destinations more efficiently.

- Route 35 (Orange Line) no longer serves Concord Mall since activity in that area is much lower as the mall is mostly closed. With the time savings from not serving the mall, Route 35 now serves more of the industrial areas along Middlebury Street, Toledo Road, Eastland Drive, and County Road 17.

- In Goshen, new Route 52 serves West and North Goshen, reaching Roxbury Park, Arbor Ridge Apartments, and the Chamberlain Neighborhood.

- New Route 53 serves parts of South Goshen including Historic Southside, Rieth Park, Greencroft, all the way to Winchester Trails.

- With the new Route 53, Route 50 (Red Line) is shifted to Main Street to directly serve Goshen Hospital and Goshen College. Route 50 also has a new deviation to serve the new County Courthouse location and to save time for this deviation, Route 50 only serves the south side of Concord Mall.
Downtown Elkhart Short-Term Network

The Short-Term Network also makes a number of changes to routing within the Downtown Elkhart area. Overall, routing is simplified slightly. A few deviations are removed to speed up service and some routes are consolidated to provide more two-way service.

- Route 32 (Green Line) to the southwest has been adjusted to be two-way on Benham, Dr MLK Jr Drive, and 6th to Indiana to provide two-way service to Washington Gardens.
- Route 32 (Green Line) to the northwest has been adjusted to use Marion Street to Oakland to Indiana for its outbound trip to provide coverage where the southwest portion of the loop used to serve. For its inbound path, it has been shifted to use Michigan to Lexington to reach downtown.
- The outbound path of Route 35 (Orange Line) has been adjusted to follow 3rd to Harrison to Main to Middlebury to Prairie to Waterfall to Richmond Street. It then follows its existing path to Pierre Moran Park. These changes have been made to reduce the time it takes to get out of downtown and allow the route to be extended to more of the industrial areas to the east.
- Route 35 (Orange Line) will serve Waterfall Apartments at the intersection of Waterfall Drive and Prairie Avenue in both directions, instead of only in one-direction. Service will be from stops on Prairie Street as the route will no longer pull up to the front door, via Division Street, as it does today.

Elkhart Transfer Center

Today the Red, Yellow, Blue, and Green Lines converge and meet at the Elkhart Transfer Center on Franklin Street, in front of the County Courthouse. With the Courthouse planning to move in the near future, it may be necessary to move the downtown transfer point to elsewhere in downtown. A deeper discussion of the issues and needs surrounding this location is discussed in Chapter 7 on page 63.
One-Way Loop: Route 35 Orange Line

In Elkhart, service is spread quite thin, and most routes have long one-way loops to maximize coverage. As discussed in the Choices Report, these large one-way loops create challenges for travel around the city. A major challenge is that they force very indirect travel for many trips.

One route in particular, Route 35 (Orange Line) faces another challenge in that it is the largest, most indirect loop in the system, and it travels counter-clockwise. By traveling counter-clockwise, it makes many more left turns than right turns in its movement around southeastern Elkhart. In transit, extra turns add more time and left turns in particular are usually time consuming and less reliable. Therefore, there are a number of reasons to reverse the direction of the Route 35 loop.

The one advantage to the counter-clockwise pattern is that Routes 32 and 35 can be timed to meet at the Pierre Moran Shopping Center, so riders in southwest Elkhart can transfer to go to Ivy Tech or other destinations on Route 35 without having to go all the way downtown. Switching the direction of Route 35 would make this timed connection impossible.

In the Short-Term Network recommendations, Route 35 keeps its current counter-clockwise design. It is worth consideration by the community, though, if the timed connection at Pierre Moran is worth the less reliable operation of Route 35.

Figure 39: In a one-way loop, the more direct the service from A to B, the more circuitous it’s likely to be on the return trip.
Existing Networks Span of Service

The chart in Figure 41 summarizes each route’s frequency and span for the existing Transpo and Interurban Trolley networks. This graphic illustrates how much less service is available during evenings and on weekends.

As discussed in the Choices Report, the Existing Network the lack of Sunday service is a significant limit on the usefulness of service to many people. Also, the Interurban Trolley has no service after 7pm, severely limiting the usefulness of service to service and retail workers.

**Figure 41: This chart shows approximately how often the bus runs throughout the day, on weekdays and weekends, on each Transpo and Interurban Trolley route.**
Short-Term Network Span of Service

The chart in Figure 42 summarizes each route’s frequency and span for the Short-Term Interurban Trolley and Transpo Networks. In general, routes still operate similar spans and days of the week. With no additional budget for service, it would be impossible to add significant new hours of service in the evening, or Sunday service, without major cuts to coverage or frequency of service.

In the Short-Term Network, the new routes added in Goshen have hourly service with the same level and pattern of service as other hourly routes in the Interurban Trolley Network, from about 5am to 7pm each weekday and Saturdays.

In the Short-Term Network, frequency of all-day service is the same as today, with limited evening service and no Sunday service.

Figure 42: The spans of service on routes in the Short-Term Network are very similar to today’s network, with limited evening service and no Sunday service.
The Additional Funding Concept assumes about an 80% increase from the existing network. With this increased investment, it is possible to significantly improve service and usefulness to many destinations. This improved network focuses mostly on improved service to areas already served in the Existing or Short-Term Networks, though a few new areas are served.

Key differences from today’s network include:

- Improved 30-minute frequency of service on two corridors in Elkhart: Cassopolis with a simplified Route 33 and to the southwest with a new Route 36 serving South 6th Street and Oakland Avenue.
- A new hourly Route 34 serving Osolo Road, the Industrial Park along CR 6, ending near CR 17 at the under construction Amazon Facility.
- Every 30-minute service on the new Route 52 in West Goshen and the new Route 53 in southern Goshen, Rieth Park, and Greencroft.
- Route 50 (Red Line) is extended farther south to provide 30-minute service to Winchester Trails.
- A revised, simpler service to North Main Street and Arbor Ridge Apartments with hourly service on Route 51A.
- A new hourly service through the Chamberlain neighborhood and East Goshen on Route 51B.
- With better service in southwest Elkhart, the looping pattern for Route 35 (Orange Line) is reversed to travel clockwise, simplifying and speeding service.

As a reminder:

- **Blue** means about every 30 minutes or better in the middle of the day.
- **Green** means about every 60 minutes.

![Figure 43: Interurban Trolley Additional Funding Network](image-url)
The map in Figure 44 shows the Additional Funding Network within Downtown Elkhart. The Additional Funding Network has many of the same design features as the Short-Term network, but with new services added.

The revised and improved Route 33 would use Jackson Boulevard, Elkhart Avenue, and Johnson Street with two-way service through this relatively dense area to the northeast of downtown.

With the improved Route 33 on Johnson and Elkhart, the new Route 34 provides two-way hourly service along North Main Street, Beardsley and the southern portion of Cassopolis Road before heading east toward Osolo Road.

With the new Route 36 providing two-way service every 30 minutes on South 6th Street, Route 50 (Red Line) is shifted to Prairie Avenue from Benham Avenue between Indiana Avenue and Lusher Avenue, to avoid concentrating 30 minute service on two streets only a 1/4 mile apart. Route 32 (Green Line) is shifted to Benham Avenue to maintain coverage on this street.

This map shows services converging at the existing transit center at the Courthouse. With the Courthouse planning to move in the near future, it is likely that the downtown transit center will need to move to a new location. A deeper discussion of the issues and needs surrounding this location is discussed in Chapter 7 on page 63.

As a reminder:

- **Blue** means about every 30 minutes or better in the middle of the day.
- **Green** means about every 60 minutes.

Figure 44: Downtown Elkhart Service in the Additional Funding Network.
The chart in Figure 45 shows the frequency of service by time of day and day of week for the Additional Funding Network. The frequency of service is improved for key routes in both Elkhart and Goshen. In addition, most routes would operate until 10pm on weekdays and 9pm on Saturdays. Also, most routes would operate on Sundays, for the first time, with service from 6am to 9pm, the same as on Saturday.

The major exception is that Route 51B (East Goshen) would not run after 6pm or on weekends. This is due to how that route is interconnected with Routes 51A and 52 and the reduced frequency on Route 52 in the evenings and on weekends. When Route 52 is running every 30 minutes there is spare time in the schedule to operate Route 51B effectively for free. When Route 52 runs only hourly, there is not the extra time to operate Route 51B.

The frequency of service provided goes down at 7pm on weekdays, so that 30-minute routes become every 60 minutes from 7 to 10pm on weekdays. The frequency of service on Saturday and Sunday is similar to the evening service provided on most routes. Route 50 would have 30-minute service on Saturdays and 60-minute service on Sundays.

The Additional Funding Network includes more service in the evening and on Sundays, in addition to improved frequency of service.

**Figure 45:** The frequency of service in the Additional Funding Network is significantly better on most routes, and all routes run into the evening and on Sundays.
6 Elkhart and Goshen Outcomes
Proximity to Transit: Elkhart and Goshen Residents and Jobs

The bar charts in Figure 46 show how many residents and jobs would be “close enough” to 30-minute or 60-minute transit service for the Existing, Short-Term, and Additional Funding Networks in Elkhart and Goshen. These charts assume that someone is near transit service if they are within 1/2 mile of a bus stop as the crow flies. Walking 1/2 mile over flat ground takes the average person about 10 minutes.

Compared to Existing, the Short-Term Network would
- increase the percent of residents near any service from 34% to 70%, but slightly reduce those near 30 minute service from 34% to 30%.
- increase the percent of jobs near any service from 52% to 62% but slightly reduce those near 30 minute service from 33% to 32%.

Part of the reason for the decrease in people served by 30 minute service is that Route 50 (Red Line) is moved from College Avenue to Main Street to serve the hospital and the college more directly. This removes 30-minute service for residents of Greencroft, which is relatively dense. These residents would instead be served with 60 minute service, but it would be provided more directly to the center of the community, which residents have requested. Therefore, the trade-off here is for less walking but more waiting for a large senior housing community. Conversations with community leaders suggests that Greencroft residents prefer less walking more than less waiting and that this change would be favored.

Compared to Existing, the Additional Funding Network would
- increase the percent of residents near at least 30 minute service from 34% to 49%.
- increase the percent of residents served by any transit from 59% to 70%.
- increase the percent of jobs near at least 30 minute service from 33% to 46%.
- increase the percent of jobs served by any transit from 53% to 64%.

For Elkhart and Goshen, the Short-Term Network increases coverage to a greater degree than in South Bend and Mishawaka because it includes two additional buses that Goshen has committed to funding. By adding service, the Short-Term can expand coverage to a greater degree than is possible for the concepts in South Bend and Mishawaka without having to sacrifice frequency.

Note: Proximity is measured as being located within 1/2 mile of a bus or rail stop.
The charts in Figure 47 show the differences in proximity to service for residents of color, residents in poverty, and seniors for Elkhart and Goshen. Compared to Existing, the Short-Term Network would

- increase the percent of people of color near any transit service from 62% to 73%,
- reduce the percent of people of color near 30 minute service from 41% to 36%.
- increase the percent of people in poverty near any transit service from 65% to 74%,
- reduce the percent of people in poverty near 30 minute service from 41% to 38%.
- increase the percent of senior residents near any service from 50% to 61%,
- reduce the percent of senior residents near 30 minute service from 30% to 24%.

The above patterns are similar to the effects of the Short-Term Network on all people, where service is spread a bit more thinly in order to cover more people, jobs, and places. Thus, it is unlikely that any group is bearing a disproportionate burden or gaining a disproportionate benefit from the Short-Term Network changes.

Compared to Existing, the Additional Funding Network would

- increase the percent of people of color near 30 minute or better service from 41% to 53%,
- increase the percent of people of color near any service from 62% to 73%,
- increase the percent of people in poverty near 30 minute or better service from 41% to 53%,
- increase the percent of people in poverty near any service from 65% to 74%,
- increase the percent of senior residents near 30 minute or better service from 30% to 47%.
- increase the percent of senior residents near any transit service from 50% to 62%.

For people of color, the increase in proximity to 30 minute service is slightly less than it is for the overall population—15% for the overall population and 12% for people of color. Similarly, people in poverty see their proximity to 30 minute service go up by 12%. For seniors, proximity to 30 minute service goes up by 17%.

A key reason for this difference is that people of color and people in poverty are more likely to already be near 30 minute service, with 41% near 30 minute service today versus 34% of all people. Therefore, new service to new areas is less likely to serve these populations.

The increases in proximity to any service for people of color and people in poverty are 11% and 9% respectively. These increases are closer to the overall increase to all residents (12%).

While the improvements for people of color and people in poverty are lower than for the overall population, the differences are not substantially smaller. Assessment of other outcomes may, described below, may also help provide context about whether the recommended networks are equitable.

![Proximity to Transit at midday - Weekday](image)

Figure 47: Percent of people of color, people in poverty, and senior residents in Elkhart and Goshen near transit in the Existing, Short-Term, and Additional Funding Networks.
Access from Downtown Elkhart

Where can I go in 60 minutes?

People ride transit if they find it useful. High transit ridership results when transit is useful to large numbers of people. A helpful way to illustrate the usefulness of a network is to visualize where a person could go using public transit and walking, from a certain location, in a certain amount of time.

The maps in Figure 48 show someone’s access to and from Downtown Elkhart in 60 minutes, at noon on a weekday in the Short-Term and Additional Funding Networks. Each network is compared to the Existing Network. The technical term for this illustration is isochrone. A more useful transit network is one in which these isochrones are larger, so that each person is likely to find the network useful for more trips.

The dark blue represents areas that are reachable today and in the corresponding network. Areas that are newly reachable are shown in light blue, and areas that would no longer be reachable are shown in gray. The maps show that the Short-Term Network has a small gray area south of Downtown Goshen, meaning those areas can no longer be reached in 60 minutes or less. In the Additional Funding Network there are some areas in light blue, such as the far north end of the Cassopolis corridor.

Not Just the Area – Also What is Inside the Area

The real measure of usefulness is not just how much geographic area we can reach, but how many useful destinations are in that area. These maps and analysis also show the quantity of people and jobs reachable from each location mapped. The tables below each map show that for trips beginning in Downtown Elkhart, the Additional Funding Concept would increase access to residents and jobs over the existing network by about 10%. The Short-Term network, would actually result in a small decrease in access, of about 2%, due to the deviation in the Route 50 (Red Line) adding time to the trip to Goshen, and reducing access to south Goshen.

Higher ridership arises from service being useful, for more people, to get to more busy places. That’s why predictive models of ridership do this very same analysis behind-the-scenes.

When reviewing these maps remember that waiting time counts, and in most cases, a longer walk to a high-frequency route can get people farther and faster, than a shorter walk to an infrequent route. Also, remember that some of the access shown in these maps isn’t reached on a single route, but requires a transfer.
Elkhart - County Road 4 and Cassopolis on weekdays at noon using:

How far can I travel in 60 minutes from

Most places in Elkhart see a small increase in access in the Short-Term Network and a large increase in the Additional Funding Network.

Elkhart General Hospital on weekdays at noon using:

How far can I travel in 60 minutes from

Kroger - Pierre Moran Plaza on weekdays at noon using:

How far can I travel in 60 minutes from

How far can I travel in 60 minutes from
**Elkhart and Goshen Outcomes**

Most places in Goshen see a small increase in access in the Short-Term Network and a large increase in the Additional Funding Network.

How far can I travel in 60 minutes from

- **Boys and Girls Club of Goshen** on weekdays at noon using:
  - **Short-Term Network?**
  - **Additional Funding Network?**

- **How far can I travel in 60 minutes from**
  - **Goshen Hospital** on weekdays at noon using:
    - **Short-Term Network?**
    - **Additional Funding Network?**

How far can I travel in 60 minutes from

- **Greencroft Goshen Community Center** on weekdays at noon using:
  - **Short-Term Network?**
  - **Additional Funding Network?**

- **How far can I travel in 60 minutes from**
  - **Oaklawn Goshen** on weekdays at noon using:
    - **Short-Term Network?**
    - **Additional Funding Network?**
Change in Access: Short-Term Concept in Elkhart and Goshen

Job access change within Elkhart and Goshen is generally less dramatic than it is in South Bend and Mishawaka because jobs are less concentrated in Elkhart County. With more diffuse job locations, improvements in transit service do not deliver as large an increase in job access as is possible in South Bend and Mishawaka. Nevertheless, the changes in job access tell us about the relative increase in access to opportunities in Elkhart and Goshen.

In the Short-Term Concept there are a few areas that see increases in job access, including:

- areas just south and east of Downtown Elkhart. With changes in the path of Routes 32 and 35, access in these areas is improved;
- along Peddlers Village Road where Route 50 (Red Line) would be shifted to serve the area directly;
- in West Goshen around Roxbury Park, where new Route 52 provides service;
- in South Goshen along Main Street near Kercher Road and the hospital where the revised Route 50 (Red Line) would now serve the area.

A few areas would see decreases in access, such as along Hively Avenue in east Elkhart due to changes in Route 35 (Orange Line). There are also decreases around the Greencroft Community in Goshen due to how Route 50 is realigned.

Figure 49: Change in jobs reachable in 60 minutes in Elkhart and Goshen under the Coverage Concept
Change in Access: Additional Funding Concept in Elkhart and Goshen

In the Additional Funding Concept there are many areas that see increases in job access, including:

- much of North Elkhart along Johnson and Cassopolis Streets;
- areas along Benham Avenue and Prairie Street south of Hively Avenue;
- along Peddlers Village Road where Route 50 (Red Line) would be shifted to serve the area directly;
- in North Goshen, along Main Street where the new Route 51A would provide every 60 minute service;
- in East Goshen, where the new Route 51B would provide 60 minute service.
- in South Goshen along Main Street by the hospital, Kercher Road, and Winchester Trails where the revised Route 50 (Red Line) would now serve the area.

A few areas would see decreases in access, such as along Hively Avenue in east Elkhart due to changes in Route 35 (Orange Line), similar to the effects in the Short-Term Network. There are also decreases around the Greencroft Community though the declines are less significant that in the Short-Term Network with the new Route 53 operating at 30 minute frequency in the Additional Funding Network.

Figure 50: Change in jobs reachable in 60 minutes in Elkhart and Goshen under the Additional Funding Concept
Access Change for Different Populations: Elkhart and Goshen

The maps on the previous two pages show how much access increases or decreases across different parts of Elkhart and Goshen. By adding up all the jobs reachable by anyone and dividing it by the total population, we can get an average of jobs reachable across the entire service area.

The chart in Figure 51 shows how many jobs the average person, average person of color, and average person in poverty could reach in the Existing, Short-Term, and Additional Funding Networks.

While the Short-Term Network adds service in Goshen, the net effect of the changes is that job access stays about the same across all of Elkhart and Goshen. For the average resident, average resident of color, and average low-income resident, jobs reachable in 60 minutes remains the same as under the Existing Network.

With the large increase in service under the Additional Funding Network, much higher job access is achievable. Access to jobs for all groups increases by 16-17% in the Additional Funding Network. This is not as high as the increase in job access in South Bend and Mishawaka, despite a similar level of increased service (80%). There are two reasons for this: first, jobs are more dispersed in Elkhart and Goshen and therefore improved service has less of a positive effect on job access and second more of the increased service in Elkhart and Goshen is going to evening and Sunday service, since the Interurban Trolley has no evening or Sunday service today.

If we look solely at access change within Goshen, shown in Figure 52, the Short-Term Network shows a 3-5% improvement in job access and the Additional Funding Network shows a 9-13% increase in job access.

Figure 51: Comparison of jobs reachable in 60 minutes in Elkhart and Goshen under the Existing, Short-Term, and Additional Funding Networks.

Figure 52: Comparison of jobs reachable in 60 minutes in Goshen alone under the Existing, Short-Term, and Additional Funding Networks.
Additional Recommendations and Next Steps
Create a Regional Vanpool Program

Fixed route transit service is not the only tool to support access to jobs and opportunity for those without cars or those who cannot drive. Vanpool and carpool programs are a commonly used approach to help connect people to major employment centers. In South Bend, Mishawaka, Elkhart, and Goshen there are many industrial parks and large areas of manufacturing, logistics, and warehousing operations, particularly on the periphery of the urban areas. Newer facilities are being built regularly, and those on the edge of the developed areas are particularly hard to serve with fixed route transit.

Two long-established service types geared towards this form of travel demand are carpools and vanpools.

**Carpooling** is simply the practice of sharing rides to work, and rarely involves the support of a public transit provider; in fact, the main role of the employer is usually to match employees who live nearby into groups. Employees own the vehicle and do the driving, so there is no operating or maintenance cost incurred by any organization, although some transportation managers for large employers or educational institutions do provide subsidies as part of broader transportation demand management programs.

**Vanpooling** is based on the same basic principle, but with one important difference: instead of driving their own cars, users drive a larger van that is provided to them. Users share driving duties, and the van is often stored at the home of the user doing the driving the next day.

Vanpool Support Spectrum

Based on USDOT Guidance (Ridesharing Options Analysis and Practitioners’ Toolkit), public agencies can advance vanpooling with a spectrum of services aimed at encouraging vanpool usage. The spectrum ranges from low to high in the level of investment, time, and coordination:

- Organize and setup a system (web-based or other) for potential riders to connect.
- Collect origin and destination information and manually match compatible users.
- Connect compatible users and provide incentives like a guaranteed ride home program or subsidies.
- Connect compatible users, provide supportive services, and contract or manage vehicles and subsidize operating costs like insurance and fuel.

Most vanpooling programs can be supported through federal funding, such as CMAQ grants, to help with purchase or lease of the vanpool vehicles, and for planning support for regional staff to help with ridematching and employer outreach. One advantage of vanpools over other programs is their relative speed of deployment. An agency like MACOG may be able to leverage existing federal or state funding or existing fleet contracts to handle vehicle procurement and maintenance. Implementation also relies on conversations with major employers and the business community to get buy-in and local support.

To support a vanpool program for the region, MACOG will likely need the following:

- Dedicated funding for at least one staff member, or a portion of one staff members time, to manage the vanpool program, support ridematching, outreach and connection with employers, and other key tasks.
- Funding to support purchase or leasing of vanpool vehicles, insurance, and other associated costs.
- Development of supportive programs, like guaranteed ride home, incentive systems like rewards for regular use (of vanpooling and transit)

Because vanpool programs are designed around the needs of a particular destination, they are adaptable to a vast range of use cases. An example described in TCRP Synthesis 154 is the vanpool program of Okanogan County Transit Authority (OCTA) in northern Washington State which is geared towards Department of the Interior employees at federal dams and National Forest sites, supported by the federal Vanpool Transportation Fringe Benefit Program.

A region vanpool program managed by MACOG could work this way:

- MACOG staff reaches out to an employer or group of employers located in close proximity to discuss transportation options for their employees.
- Based on employee home locations, employment site, and travel patterns, vanpool is selected as the preferred mobility option.
- Employers contribute a portion of the cost of operation (in the form of guaranteed fares) for an initial period of time during employee uptake (trial period) and advertise the availability of the new service.
- MACOG provides the vehicle(s), and if interest is great enough, divides participating employees into geographically efficient rider groups.
- At the end of the trial period, MACOG and partner staff assess ridership and financial sustainability of the program.
Excel Center Area Improvements

The Excel Center is an important destination for many people in need as it provides many support services such as on-site childcare, transportation assistance, and college credit and industry-recognized certification courses for free. The challenge in reaching the Excel Center is that it is located in a cul-de-sac industrial complex that requires a long, circuitous deviation to enter and exit. Today’s Route 4 enters the complex and turns around in the parking lot in only one direction of service. Only select trips on Route 4 currently service the Excel Center at specific times; regular 30 minute service is not provided.

The proposed Route 2 would no longer enter the parking lot, but pass by the facility to the north along Bertrand Street and Bendix Drive.

To ensure that people can still access the Excel Center it is essential that the City of South Bend and Transpo work together to provide stops at the intersection of Bertrand/Bendix and Eclipse Place (the yellow dots in Figure 54), a marked crosswalk at this intersection, and work with Goodwill to remove the fence that prevents access to the Excel Center from this intersection.

Removing these pedestrian barriers and providing stops at the location shown will provide easy access to the Excel Center with the westbound stop less than 450 feet from the Excel Center entrance.

By providing stops here, Excel Center users will have relatively easy access and other riders going to and from other destinations won’t be excessively delayed in a long deviation.
Oaklawn Area Improvements

Oaklawn Hospital is an important destination for many people as it provides mental health and addiction treatment services on an in-patient and out-patient basis. Directly serving the front door of Oaklawn is challenging due to the narrow access road and limited space on-site to turn buses around. Serving Oaklawn directly would take so much time that it would not be possible to serve the Arbor Ridge Apartments on Johnston Street.

The compromise solution proposed is to serve the area via a loop via Wilden Avenue to Michigan Avenue to Johnston Street to Main Street on the hourly Route 52. To provide access to Oaklawn, improvements would be needed to have walking access to the rear of the facility via Michigan Avenue, as shown in Figure 57.

There is currently a fence at the end of Michigan Avenue (see Figure 58), which would need to be removed or opened during hours when transit is operating so that people could access Oaklawn from Michigan Avenue. Also, the median in Michigan Avenue at its intersection with Wilden Avenue would likely need to be narrowed or removed to allow buses to turn into the North Meadow Estates neighborhood.

In the long-term, if Oaklawn, the City of Goshen, and neighbors agree, it might be possible to provide full street access via Michigan Avenue into the Oaklawn property, allowing Route 52 to go through the Oaklawn property and serve the facility more directly. Oaklawn might also need to widen its internal access road and make adjustments to its parking lots to ensure buses could navigate through the property.
Goshen Hospital and Goshen College Area Improvements

Goshen Hospital is an important destination for many people in need as it provides medical care and jobs. Similarly, Goshen College is a major destination in the area and provides educational opportunities and many local jobs. For these reasons, Route 50 (Red Line) has to be realigned to provide more direct service to both destinations.

There are some challenges, however, in providing adequate stops in this area that are fully accessible per current regulations related to the Americans with Disabilities Act and that have sufficient sidewalk access to be useful for reaching adjacent facilities.

The stop at Main Street and Lafayette Street in the northbound direction will become more important for people north of College Avenue now that this route would not use College Avenue. This stop has an awkward higher curb that steps back from the street. A higher curb can be useful, if it is flush with the edge of the street, as it can reduce the need to have the bus kneel for passengers to board. The current curb design, however, makes boarding the bus much harder. Redesigning the curb and adding a bus pad and shelter at this location to make it full accessible is recommended.

1. On Main Street at College Avenue a northbound bus stop would be needed, ideally on the near-side of the intersection (south of College Avenue). This is also likely a good location for a bus shelter, given relatively high use by people going to and from the College. Currently there is a right-turn only lane at this intersection in the northbound direction. In many cities but stops can be placed in these locations if traffic control signs are changed to say, “Right Lane MUST Turn Right - Except Buses”.

Bus stops would also be useful at High Park Avenue, preferably in both directions, particularly for access to Goshen Hospital. Northbound stop would likely be north of the intersection, since there is no sidewalk on the northbound side of the street (adjacent to Goshen College) from High Park Avenue to Westwood Road. In the long-term it would be helpful to add sidewalk along this section of Main Street to improve pedestrian access to Goshen College for Route 50 riders.

2. Westwood Road would be an even better location for bus stops in both directions as it has a signal with pedestrian crossing signals. A northbound bus stop could likely be located far-side of the intersection, just north of the crosswalk. The addition of a bus pad and sidewalk connections to the existing sidewalk and crosswalk would be needed. A southbound bus stop would likely need to be near-side, about 50 feet north of the southbound stop bar. The sidewalk in this area is relatively narrow and slightly below the grade level of the street. This may require some regrading and installation of a bus pad to provide adequate, accessible access.

Figure 59: New path of Route 50 near Goshen College and Goshen Hospital.
Funding Additional Service for Transpo

It is one thing to lay out a plan of service improvements and all the ways it makes life better for people, but it is altogether another challenge to actually fund that network. Figure 60 provides a set of improvements in service from the Additional Funding Network. The list includes step-wise network changes and adjustments from the Additional Funding Network, as well as frequency and span of service improvements. The additional annual revenue hours required for each improvement is listed in the third column. Annual revenue hours are a close proxy for the operating costs of new service, as labor is the dominant factor in annual operating costs. In the fourth column is the estimated annual operating costs in dollars, assuming an average cost of $100 per revenue hour, which is the approximate recent costs for Transpo service. If all improvements in the Additional Funding Network were implemented, Transpo would need to operate about 94,000 additional revenue hours per year, costing about $9,400,000 more per year.

These improvements in Figure 60 are organized in a set of successive, stacked improvements, so that items lower in the table assume that items higher in the table have been implemented already. For example, if the improvements to Routes 2 and 3 listed 4th was not done, then implementing Item 8 (Improving Route 3 to run every 15 minutes) would cost an additional 3,500 annual revenue hours, costing about $350,000 more per year. Improvements in state funding are interdependent, whereas most federal dollars must be used for capital items (like new buses and facilities).

Current Transpo Funding

As discussed in the Concepts Report in detail, Transpo has four main funding sources:

- **Local funding** provides the largest share of support (37%) to operate service from a special property tax (29% of revenues), a local option income tax (6%), and excise taxes (2%).
- **Federal funding** provides the second largest pot of operating support, primarily from the Federal Transit Administration (FTA) Section 5307 funding that supports 27% of the budget. FTA rules limit how much federal funding can be used to operate service, whereas most federal dollars must be used for capital items (like new buses and facilities).
- **State funding** provided about 19% of Transpo revenues, or about $2 million, in 2019. Indiana’s Public Mass Transportation Fund is the primary source of state support for transit. Changes in state budgeting priorities suggest that this funding source will decline in the future.
- **Fares** made up 13%, or $1.4 million, of Transpo revenues in 2019. Fare revenues have been volatile during the pandemic since ridership dropped significantly before rebounding somewhat in 2021 and 2022. Miscellaneous items support the remaining 4%, or approximately $0.4 million, in operating funds for Transpo.

Revenues provided, there are few options to support the investment needed for the service improvements in Figure 60.

One possible source of short-term funding is the Federal Congestion Mitigation and Air Quality (CMAQ) program. This program is intended for use in projects that are likely to reduce traffic congestion and improve air quality. CMAQ funds can be used to support the operating costs of new transit routes for up to three years. So, a new bus route could be funded from CMAQ grants for up to three years.

MACOG oversees the approximately $1.7 million per year that St. Joseph County is allocated from Federal CMAQ funds. Most of those funds are dedicated to specific investments in the regional Transportation Improvement Program. Therefore, it would be challenging to use funding from the CMAQ program in the next few years. Ultimately most funding for the improvements identified below would need to come from local funding sources like property, sales, or other optional local tax sources.

<table>
<thead>
<tr>
<th>Number</th>
<th>Improvement</th>
<th>Annual Revenue Hours</th>
<th>Estimated Annual Operating Cost ($100 per Revenue Hour)</th>
<th>Additional Buses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Route 7 Short Line running every 15 minutes between Notre Dame and Downtown South Bend</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Route 10 running every 15 minutes</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>Route 8 running every 30 minutes</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>Routes 2 and 3 running every 30 minutes</td>
<td>7,000</td>
<td>$700,000</td>
<td>2</td>
</tr>
<tr>
<td>5</td>
<td>Route 13 running every 30 minutes (interlines with Route 8)</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>6</td>
<td>Route 14 running every 30 minutes</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Routes 1 and 12 running every 30 minutes</td>
<td>7,000</td>
<td>$700,000</td>
<td>2</td>
</tr>
<tr>
<td>8</td>
<td>Route 3 running every 15 minutes (additional over Enhancement 4)</td>
<td>6,000</td>
<td>$600,000</td>
<td>2</td>
</tr>
<tr>
<td>9</td>
<td>Route 6 Short Line running every 15 minutes</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Route 30 Short Line to Mishawaka running every 15 minutes</td>
<td>3,500</td>
<td>$350,000</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Route 18 Prairie Avenue to Four Winds (30 min x 6 hrs, 6 days per week)</td>
<td>2,000</td>
<td>$200,000</td>
<td>1</td>
</tr>
<tr>
<td>12</td>
<td>Route 18 Prairie Avenue all-day, 6 days per week</td>
<td>4,500</td>
<td>$450,000</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>All-day Service on Route 5</td>
<td>2,500</td>
<td>$250,000</td>
<td>0</td>
</tr>
<tr>
<td>14</td>
<td>All-day Service on Route 16</td>
<td>3,500</td>
<td>$350,000</td>
<td>0</td>
</tr>
<tr>
<td>15</td>
<td>Evening Service Expansion (Most Routes to 10pm)</td>
<td>9,000</td>
<td>$900,000</td>
<td>0</td>
</tr>
<tr>
<td>16</td>
<td>Sunday Service</td>
<td>18,000</td>
<td>$1,800,000</td>
<td>0</td>
</tr>
</tbody>
</table>
Funding Additional Service for Interurban Trolley

Figure 61 provides a set of improvements to Interurban Trolley services from the Additional Funding Network. The list includes various network changes and adjustments from the Additional Funding Network, as well as various frequency and span of service improvements. The additional annual revenue hours required for each improvement is listed in the third column. Annual revenue hours are a close proxy for the operating costs of new service, as labor is the dominant factor in annual operating costs. In the fourth column is the estimated annual operating costs in dollars, assuming an average cost of $80 per revenue hour, which is the approximate recent costs for Interurban Trolley service. If all improvements in the Additional Funding Network were implemented, Interurban Trolley would need to operate about 44,400 additional revenue hours per year, costing about $3,200,000 more per year.

These improvements are organized in a set of successive, stacked improvements, so that items lower in the table assume that items higher in the table have been implemented already. So, for example, the consolidation of Route 33 with two-way service on Cassopolis along with the new Route 24 (Improvement 1) is needed before consistent 30 minute service on Route 33 (Improvement 3) is logical. Improvements lower on the list could be done before items higher on the list, but the cost of improvements might be slightly higher or lower, as the costs of some improvements are interdependent.

Current Interurban Trolley Funding

As discussed in the Concepts Report in detail, the Interurban Trolley has four main funding sources:

- **Federal funding** provided the largest share of revenues to Interurban Trolley funding, at $1.2 million in 2019. As described on the previous page, federal funding uses are limited and require a local match to support the use of those funds for operating or capital spending.

Since Interurban Trolley cannot use all of its allocated federal funding, MACOG trades federal funding with other cities to get additional local match funding (that it holds in a Transit Trust Account), as described in more detail in the Concepts Report.

- **State funding** contributed 18%, or about $600,000 to Interurban Trolley in 2019.

- **Fares and pass revenues** contributed about 10%, or $300,000, of Interurban Trolley revenues in 2019.

- **Local funding** contributions made up only 6%, or about $191,000, of Interurban Trolley’s operating budget in 2019. With such limited local funding, it is impossible for Interurban Trolley to use all of its federal funding allocation, since those federal funds must be matched by local dollars.

- **The Transit Trust Account**, which draws down on the local dollars received from Lafayette in exchange for federal funding, contributed 18%, or about $600,000, to Interurban Trolley operations in 2019.

The remaining 1%, or approximately $40,000, in operating funds for Interurban Trolley in 2019 came from miscellaneous sources like advertising.

**Funding Additional Service**

Since Interurban Trolley does not use all of its FTA 5307 Funding today, and much of the funding it uses goes to operating support on a 50% basis. This means that local governments must match 50% of the federal funding.

One source of increased funding opportunity for Interurban Trolley is to use an FTA accounting method called Capital Cost of Contracting. Interurban Trolley service is provided by a private contractor, and under FTA rules, MACOG could count 40% of the costs of the service provided as capital expenses, which only require a 20% local match. About 75% of Interurban Trolley costs are for contracted fixed route services. Under this FTA rule, an additional $200,000 local investment could effectively leverage an additional $800,000 per year in federal funding.

Another possible source of short-term funding is the Federal Congestion Mitigation and Air Quality (CMAQ) program. This program is intended for use in projects that are likely to reduce traffic congestion and improve air quality. CMAQ funds can be used to support the operating costs of new transit routes and for smaller urban areas like Elkhart and Goshen, CMAQ funding can be used for operating support with few limitations and only a 20% local match.

MACOG oversees the approximately $1.1 million per year that Elkhart County is allocated from Federal CMAQ funds. Most of those funds are dedicated to specific investments in the regional Transportation Improvement Program. Therefore, it would be challenging to use funding from the CMAQ program in the next few years. If used, CMAQ funding would require about $200,000 in local matching funds, to make full use of the $1.1 million per year in federal funding.

The region still has funding in the Transit Trust Fund from past trading with the City of Lafayette. Using about $600,000 per year of this funding could help support the expansion of the network in the next few years as it looks to make use of the Capital Cost of Contracting and CMAQ funding sources in the future. As the region expands service, its allocation of FTA 5307 funding would also likely increase, slowly, since the formulas used to distribute funding include the amount of service provided in the past few years.

Using a combination of the above tools means that an increase in local funding of about $600,000 could leverage enough additional Federal Funding to support up to 50% more service, if all CMAQ funding went to transit. In a few years, an extra $600,000 in local funding would be needed to maintain that growth.

To achieve the full 80% growth of the entire Additional Funding Network would require further local funding of about $1 million more than outline above.

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**Figure 61: Table of Improvements to Interurban Trolley Service from the Additional Funding Network**

<table>
<thead>
<tr>
<th>Number</th>
<th>Improvement</th>
<th>Revenue Hours</th>
<th>Estimated Annual Operating Cost ($80 per Revenue Hour)</th>
<th>Additional Buses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Route 33 Converted to Two-Way Service and Add Route 34</td>
<td>4,200</td>
<td>$336,000</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>New Route 36 for southwest Elkhart</td>
<td>4,200</td>
<td>$336,000</td>
<td>1</td>
</tr>
<tr>
<td>3</td>
<td>30 Minute Service on Route 33</td>
<td>4,200</td>
<td>$336,000</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>Evening Service on Weekdays and Saturdays</td>
<td>10,700</td>
<td>$856,000</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Adding Sunday Service</td>
<td>8,700</td>
<td>$696,000</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Increase Routes 52 and 53 to every 30 Minutes and add East Goshen Service with Route 51B</td>
<td>8,400</td>
<td>$672,000</td>
<td>2</td>
</tr>
</tbody>
</table>
Pedestrian Infrastructure

The vast majority of people who use transit today, and the vast majority who are likely to use transit in the future, are people who will walk or roll to a transit stop to access the service. Therefore, the condition and extent of sidewalks, walking paths, trails, crosswalks, and other infrastructure for people walking is critical to maximizing the potential of transit in every community in the region. It is particularly critical along routes with higher frequency service, as the investment of the community in transit service will be limited if the walking networks that reach the stops served by transit are severely limited.

The quality and extent of the walking network in the region varies dramatically, even within each city in the region. South Bend has excellent walking infrastructure in downtown, along parts of Western Avenue and inner parts of Portage Avenue, among other places. Yet it also has streets and highways with minimal pedestrian accommodations, such as outer Prairie Avenue, outer Western Avenue, and Ireland Road. Similar conditions are true in Mishawaka, with excellent walking infrastructure downtown, but limited to no sidewalks or crosswalks along Grape Road and other major arterials.

The same is also true in Elkhart and Goshen, where in downtown areas sidewalks are mostly wide and in good condition, crosswalks are common, and walking is relatively safe. Yet on outer, suburban arterials sidewalks are often lacking or crosswalks may be absent.

In all four cities, it should be a high priority for the region to add sidewalks where they are lacking, add or improve crosswalks at intersections, and improve stops with shelters, benches, and other amenities. These improvements will support transit, but will also support a safer walking environment for everyone.

Transition to Signed Stops

Today, Interurban Trolley allows “flag stops”, meaning that passengers could board the bus anywhere along its route by waving down the driver. Flag stops effectively increase coverage along a route, without requiring deviations. Specific policy is that riders can stand “AFTER any intersection along the route” and wave at the Trolley to let a driver know you want to board. Flag stops present several problems. First, they create an additional source of unreliability as an unknown amount of running time may be required to pick up an unknown number of passengers at unknown stops. Second, passengers sometimes attempt to flag the bus at locations where stopping or boarding are dangerous for the person boarding, the driver and other passengers. Very determined passengers may even step out in front of the bus to make it stop. For reasons of safety, therefore, as well as speed and reliability, it is recommended that Interurban Trolley transition away from flag stops and use only signed stops in the future.

Shifting away from flag stops will likely create challenges, as many customers are likely to want to continue the practice and may be unwilling to walk farther to reach a signed stop. They may continue to flag down buses, and operators may continue to stop, out of a sense of obligation to long-time riders. Therefore, Interurban Trolley should survey operators and customers regarding the use of flag stops to understand where they occur, and better understand where adding signed stops may discourage existing riders from trying to continue the use of flag stops in the future.

When preparing to transition away from flag stops, staff will need to develop a marketing and communications strategy. Staff should prepare updated schedule information indicating that flag stops are no longer allowed as of a certain date. Signage on buses, at bus stops and shelters, and announcements on buses well in advance of the policy change will be needed to ensure customers learn the new policy ahead of time. Also, operators will need clear training regarding the change in practice and should be taught to notify flag stop customers in the months leading up to the policy change.

No policy change is every perfectly communicated and heard, so operators will also need clear training on how to handle flag requests after the official policy change. It may be advisable to have a “grace” period where flag stops are accepted, and riders reminded of the policy change. Yet at some point, operators will have to be trained to pass up flag stop requests.

Figure 62: Safer street crossings like this improvement in Goshen is important to expanding the reach of transit in the region.
Elkhart Transit Center Needs

Today the Red, Yellow, Blue, Orange and Green Lines converge and meet at the Elkhart Transfer Center on Franklin Street, in front of the County Courthouse. The current Elkhart Transfer Center has extremely limited passenger amenities, with just three shelters that only allow passenger to stand and no passenger seating. Unlike facilities in South Bend and Mishawaka, there are no rest-rooms or any bus operator break room facilities at the Elkhart Transfer Center. As a result, Interurban Trolley operators must take comfort breaks at private businesses along their routes. This creates delays for passengers who must wait along the way and is generally a poor operating practice.

With the Courthouse planning to move in the near future, it may be necessary to move the downtown transfer point to elsewhere in downtown Elkhart. It is critical that the transfer point not be too far from the existing transfer center, as all routes are designed with a time connection, also called a pulse, in downtown Elkhart. This timed connection allows for relatively quick connections despite low frequencies and all route in the Short-Term and Additional Funding Networks are designed with a precise timing in mind to meet in downtown Elkhart.

A future transit center in Elkhart could be on-street, like today’s location, or off-street, like the Mishawaka Transfer Center. In either case, the future transit center needs to have space for up to seven buses to meet at the same time every hour and allow riders to transfer between routes easily.

In the Short-Term Network, only five spaces are needed, but in the Additional Funding Network more routes and services are planned that would require space for seven vehicles. Ideally this new Transfer Center includes additional passenger amenities like shelters and benches, and adequate space and amenities for Interurban Trolley operators, specifically a dedicated restroom and small break room area.

Planning and construction of this future Transfer Center in Downtown Elkhart should be part of ongoing work for Transit Oriented Development in consultation with the City of Elkhart. This may include opportunities to provide better connectivity between the trolley and the existing Amtrak station, 3 blocks south of the current transfer center at Main and Tyler Streets. With proper infrastructure, the new Transfer Center could also provide more multi-modal connections. For example, if Elkhart’s Intercity (primarily-Greyhound) bus station were relocated from its current stop at the Daylight Inn along Cassopolis Street to downtown Elkhart, the intercity riders would have more options to easily connect to local transit services in the region.

Figure 63: The current Elkhart Transfer Center has limited passenger amenities and no facilities for bus operators.
Next Steps

This Final Recommendations Report represents the final step in a three-phase process of thinking about balancing goals and priorities for the region’s transit network. This report represents the final summary of the work of the CONNECT Transit Plan and its recommendations and it is expected to be adopted by the MACOG and Transpo Boards at their March or April 2023 meetings. This does not mean that the process of transit planning is done. This plan represents the potential for change in transit in the region and there are a number of key steps to ensure its implementation.

Implementing the Short-Term Networks

Transpo and MACOG staff will now need to develop revised schedules, booklet maps, system maps, and other materials as well as conduct the necessary internal changes necessary to implement the route changes in the Short-Term Network. Some changes may be made very soon, while others may take many months before they can be implemented. For example, new service in Goshen will require new vehicles, which will take a number of months to procure from a manufacturer.

Implementing the Additional Funding Networks

To see some or all of the Additional Funding Network recommendations, local partners, like cities, counties, businesses, institutions or others would need to come to the table with additional funding to support improved services. These local dollars can be extended with some federal grant funding for certain kinds of improvements, but long-term, it is essential to have local sources of funding to ensure that expanded services can be operated.

The On-Going Land Use-Transit Conversation

Over the next few years, the various local jurisdictions in the region will likely undertake updates to city and county land use plans. The network recommendations in this report highlight corridors on which transit is most likely to be frequent and therefore useful, for the long term.

In most cities and regions, permanent and frequent transit corridors are places where higher density development can be accommodated, which contributes to transit’s success and to economic vitality.

This network plan is one step in an iterative land use and transit planning conversation for the various cities, counties, and region, which can and should continue indefinitely, helping to build a more prosperous, fair and livable region.

How to stay involved

For more information and to stay involved in transit plans and activities in the region, stay connected with

Transpo at https://www.sbtranspo.com/
Interurban Trolley at http://www.interurbantrolley.com/
Michiana Area Council of Governments at https://www.macog.com/
Collaborating for Regional Resilience and Economic Growth

MACOG
Michiana Area Council of Governments

April, 2022
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Suzanne Weirick, Elkhart County
Linda Yoder, Marshall County Community Foundation

Report by Fourth Economy

Fourth Economy is a national community and economic development consulting firm. Powered by a vision for an economy that serves the people, our approach is centered on principles of competitiveness, equity, and resilience. We partner with communities and organizations, public and private, who are ready for change to equip them with tools and innovative solutions to build better communities and stronger economies.

www.fourtheconomy.com • engage@fourtheconomy.com
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Executive Summary

This plan, “Collaborating for Regional Resilience and Economic Growth,” evaluates the impacts of the COVID-19 pandemic on the Michiana Area Council of Governments (MACOG) region’s economy, and provides a roadmap to local stakeholders and policymakers for short-term economic recovery as well as long-term growth and resilience against future shocks and stressors.

The MACOG region, which includes Elkhart, Kosciusko, Marshall, and St. Joseph counties, faces economic challenges and opportunities – some of which have been exacerbated by the COVID-19 public health crisis, while others have been reversed. Opportunities include increasing technology adoption and advancements in the region’s strong manufacturing, education, and healthcare sectors; deepening the region’s focus on innovation-based startup development; maximizing the value of existing educational institutions and workforce development programs; and promoting the region’s low cost of living, proximity to several major markets, good connectivity via transportation and broadband networks, and growing community amenities like arts, culture, and outdoor recreation.

Challenges include job loss and supply chain instability during the pandemic period; low per capita income; low startup and small business activity; lagging population growth and high out-migration; poor public health outcomes and lack of childcare; and an aging housing stock. All of these factors affect the region’s ability to attract and retain top talent and create high-paying economic opportunities for the regional workforce.
To minimize these barriers to economic growth and capitalize on these strengths to advance future resiliency, the MACOG region will focus on three goals:

1. **Population growth** among working-age adults via talent attraction and retention

2. **Higher per capita income** through diversified and modernized industries providing higher-paying job opportunities

3. **Increased small business activity** and employment

These goals reflect the region’s driving themes to help guide the development of the region’s long-term sustainability:

1. **Growth & Prosperity**: Enabling population growth and employment or entrepreneurial opportunities to advance regional prosperity

2. **Innovation & Adaptiveness**: Respecting the region’s manufacturing legacy while recognizing the importance of adopting new technologies and innovations

3. **Diversity & Inclusion**: Acknowledging the region’s growing population diversity and building a welcoming environment where all are empowered to thrive

The strategies contained in this plan reflect the priorities of regional stakeholders, as well as actions that organizations in the region are currently taking to address these priorities. Strategies include supporting local vibrancy and connectivity efforts, promoting access to key infrastructure like broadband and childcare, providing resources to increase regional workforce housing, connecting the region to funding to support workforce training, marketing for talent attraction, boosting main street entrepreneurship, and advancing the region’s industry modernization and supply chain efforts.

MACOG has a clear leadership role to play in several of these strategies, while others are already being led by other entities within the region that MACOG can support. All of the strategies outline ways for regional organizations to coordinate efforts to address historic trends and current economic conditions, as well as meet the region’s long-term goals and vision. That vision is to become:

“A region of high-performing, inclusive, and connected communities that provides residents access to the global innovation economy and is recognized for world-class education and collaborative community partnerships”

Regional stakeholders are committed to working together to advance these goals, strategies, and vision for long term economic growth and resilience.
Introduction

2021 was another unprecedented year, after what many thought was the ultimate unprecedented year. Though COVID-19 vaccines became widely available in early 2021 and many sectors of the economy showed signs of rebound by mid-summer, it is clear that the MACOG region is still recovering from the effects of the pandemic and other shocks at statewide, national, and global levels.

As the regional planning organization for all of the communities inside Elkhart, Kosciusko, Marshall, and St. Joseph Counties, the Michiana Area Council of Governments (MACOG) is responsive to the needs of local municipalities and the region as a whole as it experiences macro challenges and stressors.

To address the current state of the region, MACOG solicited planning help from Fourth Economy, a national economic and community development consulting firm that focuses on inclusive and responsive engagement and analysis to inform future-facing and actionable plans that are specific to the community’s unique needs and circumstances.

The enclosed plan evaluates the impacts of the COVID-19 pandemic on the MACOG region’s economic health, based on assessments of historic economic trends, recent data, and anecdotal insights from stakeholders experiencing issues first hand. It also recommends strategies for short-term mitigation and economic recovery, and provides local stakeholders and policymakers with a roadmap for long-term growth and resilience against future shocks and stressors.
Methodology

The MACOG region has carried out several recent community planning studies, which Fourth Economy reviewed and analyzed in order to understand the current state of the region, existing vision statements, and ongoing goals that communities are actively pursuing. The following reports informed that baseline understanding.

Prior Plans Reviewed

- 2015 Innovate Indiana - Regional Cities Initiative Plan
- 2016 Plan for Prosperity, Growth, and Inclusion - Northcentral Indiana RDA
- 2018 Ensuring Prosperity for the South Bend-Elkhart Region (REDS)
- 2018 Tides of Change - TEConomy
- 2019 Marshall County Stellar
- 2019 Vibrant Communities - Elkhart County
- 2020 MACOG Comprehensive Economic Development Strategy (CEDS)
- 2020 Marshall County QOL Plan
- 2021 Indiana GPS - Brookings
- 2021 Regional Belonging Survey - South Bend-Elkhart Regional Partnership

Community Engagement

To help guide the planning process, provide local insights, and shape the scenario and strategy development, MACOG formed a steering committee made up of public, non-profit, business, and educational leaders from throughout the four-county region. Steering committee members met four times during the year to review data from the planning team, help connect the right stakeholders to relevant topical conversations, and refine the recommendations for regional economic recovery and resiliency.

To understand pervasive opportunities and challenges, a number of local stakeholders were interviewed early on in the process. These interviews included steering committee members and influential individuals from critical organizations that serve the region, including key employers, local government officials, financial institutions, and educational non-profits.

Once priority areas were identified, a series of in-person focus groups were held in South Bend and Elkhart, with local practitioners working on key issues like childcare, housing, education, healthcare, regional marketing, and arts, culture, and recreation. The focus groups helped define the specific barriers that could use interventions, and started early brainstorming around potential solutions to address them.

Finally, virtual strategy sessions were held with key partners working on the subject matter of each strategy, to map out details around areas of potential collaboration and enhancements to existing efforts. These sessions used a combination of Zoom and X-Leap, a digital brainstorming tool, to engage groups of people online in collaborative problem solving.

Engaging these local subject matter experts was a critical component of ensuring the recommendations contained in this report are applicable to the regional context, not duplicative of other efforts, and complementary to regional coordination necessary to make real change.
Regional Vision

As part of the disaster recovery planning process, MACOG staff, steering committee members, and the planning team developed a vision statement for long-term economic resilience that reflects and builds on many of the sentiments found in the region’s extensive prior planning efforts. It articulates a desired future that acknowledges the region’s existing strengths, and identifies the development of new assets for continuous advancement and resistance against future disasters and economic shocks.

“A region of high-performing, inclusive, and connected communities that provides residents access to the global innovation economy and is recognized for world-class education and collaborative community partnerships”

Driving Themes

Driving themes were also identified to help guide the development of the region's economic recovery and long-term sustainability:

1. **Growth & Prosperity**: Enabling population growth and employment or entrepreneurial opportunities to advance regional prosperity

2. **Innovation & Adaptiveness**: Respecting the region's manufacturing legacy while recognizing the importance of adapting new technologies and innovations

3. **Diversity & Inclusion**: Acknowledging the region's growing population diversity and building a welcoming environment where all are empowered to thrive

Regional Goals

Both the vision and the driving themes are reflective of MACOG’s goal to ensure the future resilience of the region's economy.

1. **Population growth** among working-age adults via talent attraction and retention

2. **Higher per capita income** through diversified and modernized industries providing higher-paying job opportunities

3. **Increased small business activity** and employment
Key Regional Challenges and Opportunities

Leaders in the region have identified and quantified key challenges and opportunities for economic growth and resilience through their prior planning efforts. Some of these trends have been exacerbated by the COVID-19 public health crisis, while others have been reversed. These conditions are summarized below under three pillars – “Business, Industry, and Entrepreneurship,” “People, Talent, and Workforce,” and “Place, Infrastructure, and the Built Environment” – which are the foundational elements of any strong economy.

Business, Industry, and Entrepreneurship

**Industry Strengths and Weaknesses**

**Existing industry strengths**

The Manufacturing, Educational Services, and Healthcare & Social Assistance industries\(^1\) dominate the regional economy, especially in sub-sectors like RV manufacturing and orthopedics. Pre-pandemic, Manufacturing grew by an average of 267 jobs quarterly, Construction by 151 jobs, and Healthcare by 138 jobs, representing the three fastest growing industries in the region.

**COVID-19 industry impacts**

Educational Services, one of the region’s top employment sectors, experienced the biggest loss in employment during the peak of the pandemic (2,143 jobs lost 2020 Q2-Q3). Manufacturing experienced the second biggest loss, declining by just over 1,650 in the same period. Accommodation and Food Service and Retail Trade lost 1,596 and 709 jobs, respectively. Administrative Support lost 921 jobs and Healthcare lost 710 jobs.

\(^1\) These industry categories refer to The North American Industry Classification System (NAICS) - the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy. Source: U.S. Census Bureau
### Sector Impacts of COVID-19

**Average Quarterly Change**

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, etc.</td>
<td>5</td>
<td>63</td>
<td>1,157</td>
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<tr>
<td>Utilities</td>
<td>-0.3</td>
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<td>463</td>
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<tr>
<td>Construction</td>
<td>151</td>
<td>121</td>
<td>11,243</td>
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<tr>
<td>Manufacturing</td>
<td>267</td>
<td>-1,651</td>
<td>99,693</td>
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<tr>
<td>Wholesale Trade</td>
<td>39</td>
<td>-209</td>
<td>15,100</td>
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<tr>
<td>Retail Trade</td>
<td>8</td>
<td>-709</td>
<td>27,291</td>
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<tr>
<td>Transport/Warehouse</td>
<td>31</td>
<td>-153</td>
<td>7,066</td>
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<tr>
<td>Information</td>
<td>-24</td>
<td>-214</td>
<td>2,603</td>
</tr>
<tr>
<td>Finance/Insurance</td>
<td>17</td>
<td>-54</td>
<td>6,107</td>
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<tr>
<td>Real Estate</td>
<td>26</td>
<td>3</td>
<td>3,044</td>
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<tr>
<td>Professional and Technical</td>
<td>59</td>
<td>-156</td>
<td>8,387</td>
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<tr>
<td>Management</td>
<td>34</td>
<td>-22</td>
<td>5,789</td>
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<tr>
<td>Administrative and Support</td>
<td>-19</td>
<td>-921</td>
<td>12,715</td>
</tr>
<tr>
<td>Educational Services</td>
<td>18</td>
<td>-2,143</td>
<td>28,217</td>
</tr>
<tr>
<td>Health Care</td>
<td>138</td>
<td>-710</td>
<td>36,113</td>
</tr>
<tr>
<td>Arts, Entertainment, and Recreation</td>
<td>48</td>
<td>-51</td>
<td>2,523</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>58</td>
<td>-1,596</td>
<td>19,818</td>
</tr>
<tr>
<td>Other Services</td>
<td>28</td>
<td>-347</td>
<td>7,795</td>
</tr>
<tr>
<td>Public Administration</td>
<td>21</td>
<td>141</td>
<td>7,988</td>
</tr>
</tbody>
</table>

*Source: Quarterly Workforce Indicators, U.S. Census Bureau, 2015-Q1 to 2020-Q3. The Covid period begins 2020-Q2. Data is only available through 2020-Q3, data on Post-Covid employment (2021-Q2 forward) is not yet available.*
Low industry diversification and supply chain impacts

Even before the pandemic, the MACOG region was heavily reliant on a few industries which are vulnerable to disruptions in the supply chain. Many people in the region are employed by businesses connected to the RV industry supply chain. These regional specializations include (1) cabinets, furniture, and related products and (2) manufactured buildings and building products. In 2021, the Bureau of Labor Statistics’ seasonally adjusted Producer Price Index (PPI) saw the highest increases since 2009, specifically for key commodities that create a disproportionate impact on sectors like vehicle manufacturing and construction.

- Industrial chemicals +3.2\%(p) in Apr 2021
- Lumber +5.8\%(p) in Apr 2021
- Steel mill products +18.4\%(p) in Apr 2021

Rising prices for imports are adding to these price pressures, especially for those key commodities. Annual increases from April 2020 to April 2021 reached nearly 114 percent for wood product manufacturing, and 43 percent for primary metals. The increase in import prices also reflects the long-term pressures on the global supply chain that result from industry reliance on just-in-time production, combined with pandemic-related disruptions to production around the world and, more drastically, to the global shipping trade.

Transportation Equipment Manufacturing

Source: Census Quarterly Workforce Indicators, 2015-Q1 to 2020-Q3
Regional efforts at automation and technology adoption

Leaders in the MACOG region have been working to modernize key industries like Manufacturing and Healthcare through targeted investments in advanced automation and other technology adoption, through efforts like the launch of the Labs for Industry Futures and Transformation (LIFT) Network and the associated iNDustry Labs at Notre Dame. This shift will help the region's employers become more future-proof and efficient, while creating new career opportunities for those working in these industries with high-tech skills.

*Photo of Intern within the LIFT Network Internship Program, provided by the South Bend – Elkhart Regional Partnership.*

**Occupations and Wages**

**Low per capita income**

Per capita income in Elkhart and Marshall counties are lower than in 80% of the nation. Across all four counties in the MACOG region, per capita incomes are $4,300 to $8,300 below the national level (ACS 2015-2019). According to the Northcentral Indiana Regional Development Authority’s 2016 Plan For Prosperity, Growth And Inclusion, “Fifty years ago, per capita personal income in the region was above the national average. Today [in 2016], the South Bend-Elkhart Region’s per capita income is...[just] 87 percent of the national average.”

**Employment challenges**

Employment in the MACOG region is 28,500 below the region’s peak in the third quarter of 2018, despite gains in industries like Manufacturing, Construction, and Healthcare. This decline predates the pandemic, but since the pre-COVID fourth quarter of 2019, the four county region is down more than 20,000 jobs. More than half of this drop occurred between 2020 Q1 and Q2. Recent losses return total counts to 2015 averages, re-emphasizing the challenge of the region’s reliance on just a few key sectors.

It is not clear if the increase in commodity prices is impacting regional manufacturing, but employment in transportation equipment, which includes RV manufacturing, is nearly 5,000 jobs below the peak in the second quarter of 2018. This could be due to a number of factors, including tariffs imposed in 2018 on commodities like steel and aluminum, a construction boom in the MACOG region that concluded in 2018, and a general reduction in labor force participation seen nationwide due to an aging national population.
Elkhart County drove the region’s economic engine through the pre-COVID period, adding an average of 492 jobs per quarter, followed by St. Joseph County at an average of 360 per quarter. St. Joseph County suffered a significant reversal during the pandemic, shedding 4,880 jobs per quarter. Relative to their size, Marshall and Kosciusko also suffered significant losses. Rural Marshall County experienced an average quarterly decrease in employment pre-pandemic, likely due to its shrinking and aging population.

### Average Quarterly Change in Employment

<table>
<thead>
<tr>
<th>County</th>
<th>Pre-COVID</th>
<th>COVID</th>
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<tbody>
<tr>
<td>Elkhart, IN</td>
<td>492</td>
<td>-2,365</td>
</tr>
<tr>
<td>Kosciusko, IN</td>
<td>70</td>
<td>-1,082</td>
</tr>
<tr>
<td>Marshall, IN</td>
<td>-15</td>
<td>-272</td>
</tr>
<tr>
<td>St. Joseph, IN</td>
<td>360</td>
<td>-4,880</td>
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Source: Quarterly Workforce Indicators, U.S. Census Bureau, 2015-Q1 to 2020-Q3. The Covid period begins 2020-Q1. Data is only available through 2020-Q3, data on Post-Covid employment (2021-Q2 forward) is not yet available.
**Innovation and Entrepreneurship**

**Low employment at startups and young firms**

The MACOG region has 6.7 percent of employment in firms five years old or younger, compared to 7.6 percent in Indiana. Kosciusko County has only 6.1 percent while Marshall County has 8.9 percent. Overall this means a gap of more than 2,600 younger firms (Quarterly Workforce Indicators 2020-Q2). Some of this is due to the fact that the MACOG region, while following state and national patterns of declining new business entry rates since the 1980s, has consistently seen a lower business birth rate than both Indiana and nationwide trends. This is significant given that startups are responsible for most net new job creation within a regional economy.

**Comparing Entry Rates**

<table>
<thead>
<tr>
<th>Year</th>
<th>MACOG Entry Rate</th>
<th>Indiana Entry Rate</th>
<th>US Entry Rate</th>
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<tbody>
<tr>
<td>1978</td>
<td>16</td>
<td>14</td>
<td>12</td>
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**Regional focus on innovation-based startup development**

One of the primary goals of the South Bend-Elkhart Regional Partnership, which represents the counties of the MACOG region apart from Kosciusko County, is to establish 275 high-potential startups by 2030, both privately and by commercializing research from local universities. This goal is part of its larger vision to see the region become a hub for tech companies with highly skilled workers using advanced tools and methods for bringing products to the global marketplace.

*Photo of the LIFT Network Apprenticeship Program, provided by the South Bend – Elkhart Regional Partnership.*
Pandemic challenges to small businesses

Small businesses are defined as those with fewer than 50 employees. The smallest firms in the region, those with fewer than 20 employees, experienced losses in 2019 Q3, well before the economic downturn resulting from the COVID-19 pandemic. The onset of COVID-19 in 2020 Q1 accelerated this loss, though turnaround began in the next quarter. These patterns likely reflect typical, seasonal fluctuations in hiring.

Change in Employment for Firms with 0-19 Employees

Source: Quarterly Workforce Indicators, U.S. Census Bureau, 2019-Q1 to 2020-Q2
By contrast, firms across the region with more than 500 employees have lost employment in nearly every quarter since 2019 Q1, following a general pattern of decline in employment across the economy seen since the region’s employment peaked in the third quarter of 2018. These losses accelerated in the quarters that have overlapped with the COVID-19 pandemic.

There are huge opportunities to increase the outlook and sustainability of small businesses, given their relative level of resilience to the pandemic and other economic downturns compared to their larger counterparts.
# People, Talent, and Workforce

## Population and Labor Force

<table>
<thead>
<tr>
<th>Median Age</th>
<th>Elkhart County</th>
<th>Kosciusko County</th>
<th>Marshall County</th>
<th>St. Joseph County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>35.6</td>
<td>38.5</td>
<td>40</td>
<td>36.6</td>
<td>37.7</td>
</tr>
<tr>
<td>2010</td>
<td>34.4</td>
<td>37.2</td>
<td>37.7</td>
<td>35.9</td>
<td>36.6</td>
</tr>
</tbody>
</table>

### Aging population

The median age is increasing in the state and the MACOG region. From 2010 to 2019, Marshall and Kosciusko Counties had higher median ages than Indiana, while Elkhart and St. Joseph Counties had younger median ages. Still, a high percentage of the workforce is at or approaching the retirement age. Many of these soon-retiring workers are employed in skilled trades and manufacturing, and workforce development leaders worry that skills may be lost as younger generations decline to pursue these career paths (CEDS 2020). As discussed in the scenarios section of this report, this trend is expected to continue.

### Lagging population growth

Indiana’s population increased nearly 10 percent from 2000 to 2019, but the MACOG region grew by less than 6 percent during that same period, ranging from less than 2 percent in St. Joseph County to nearly 12 percent in Elkhart County, the only county above the state growth rate (Census 2000, ACS 2015-2019). This equates to an annual growth rate of just .02 percent across the MACOG region.
Education and Workforce Training

Low educational attainment and skills mismatch

Only 31 percent of the population in the MACOG region possesses a postsecondary degree, compared to the state’s average of 39 percent. Many regional industries require higher education skills and training (CEDS 2020). Investing in increasing postsecondary attainment can help employers tap into both newer high school graduates and also the share of the population who have some college experience but lack a degree.

High school graduation rate also contributes to workforce skills mismatch. For Elkhart and Kosciusko counties, graduation rates remained fairly consistent over recent years. Since 2016, Marshall County’s graduation rate has increased from 87.6 to 91.5 percent. Meanwhile, St. Joseph County’s graduation rate is down from an 89 percent high in 2016.
There are also differences in high school graduation rates between white students and Hispanic or Latino students. This may point to a need for targeted focus within certain demographic groups to help increase graduation rates overall.

Educational Attainment by Ethnicity

![Bar chart showing educational attainment by ethnicity and county.](chart)

Strong educational institutions and workforce development programs

The MACOG region is rich in educational institutions that help increase educational attainment and provide training in emerging skills. These institutions produce 6,600 degree awards annually.

- Ancilla College
- Bethel University
- Goshen College
- Grace College
- Holy Cross College
- Indiana University-South Bend
- Ivy Tech Community College
- Radiological Technologies University VT
- Ross Medical Education Center-Granger
- Saint Mary's College
- University of Notre Dame

Talent Attraction and Retention

Regional branding, talent attraction, and retention efforts

To combat out-migration and brain drain and attract new residents with in-demand skills, regional leaders are engaged in placemaking efforts that focus on creating walkable and bikeable communities, and enhancing the arts, cultural, and recreational amenities that make the region special. The South Bend-Elkhart Regional Partnership’s recent launch of the WE+YOU brand campaign seeks to highlight these assets and market them to an external audience to help boost talent attraction.

Outmigration and brain drain

The baseline net migration rate in the MACOG region is -2.4 percent. Stats Indiana estimates that the region lost -5,500 people from 2015 to 2020, and is projected to lose another 10,000 to out-migration by 2030. Many of these are college and university students graduating from the region’s educational institutions with degrees, certifications, and marketable skills.

Centrality and proximity to major markets

The MACOG region is centrally located and close to other economic centers like Chicago, Indianapolis, Detroit, and Columbus. I-80, I-90, and I-94 cross the region and are easily accessible, as is the South Bend International Airport. Norfolk Southern Corp. operates 19,500 route miles of railroad in 22 states and serves every major container port in the eastern United States, and has its second largest railcar classification yard in Elkhart, providing another point of logistical access and industry connectivity. All these assets make the region competitive for businesses and employees looking for easy access to major markets with the low cost of living found in the MACOG region.
Place, Infrastructure, and the Built Environment

Key People-focused Infrastructure

Housing

A key component of making sure the region is attractive to talent is ensuring that the area’s housing stock is sufficient for the current and growing population, in both quantity and affordability. Only 23 percent of all households in the MACOG region are cost-burdened, compared to 32 percent in the U.S., but housing costs are rising faster than wage growth. Regional wages are increasing by 3 percent per year (QWI) while home values are growing between 12 and 18 percent, and rents are rising 10 to 16 percent (ACS 2014-2019).

Transit

Another component of a high-functioning workforce system is the presence of adequate multimodal transportation networks to ensure people can easily reach their jobs, schools, and other daily amenities. In the MACOG region, transportation, including public transit, costs for a moderate income family range from 22 to 37 percent of income (PolicyMap: 2019 HUD LAI). The $491 million South Shore rail line expansion project, which broke ground in late 2020, will introduce a second mainline track, improve several existing stations, and add 1,300 new parking spaces and nine new platforms across the system. These enhancements will decrease commute times and enable more Hoosiers to access this critical public transit asset.

Broadband

Finally, high-speed internet access is a crucial service for residents and businesses in any community, as people increasingly rely on online services for everything from remote work and schooling to virtual home health care. As mentioned in the MACOG’s Comprehensive Economic Development Strategy report (CEDS), an extensive fiber-optic network is currently available in St. Joseph County, along with a smaller-scale network in Marshall and Elkhart counties. However, many of the rural areas do not have access to the same level of broadband service — MACOG is conducting a broadband study in conjunction with Purdue University to assess existing supply and demand.
Public Health and Childcare

**Poor public health outcomes**

The United Health Foundation cites low health outcomes across the state of Indiana, including measures like high premature death rate (ranked 38 nationwide), high prevalence of cigarette smoking (ranked 41 with 19.2 percent of the adult population), and high rates of diabetes and obesity (ranked 41 and 40, respectively), as well as conditions like high air pollution (ranked 46 nationwide), low immunization rates (ranked 48), low levels of physical activity (ranked 43), and low levels of public health funding (ranked 48th in the nation). Public health is an important factor for economic development because the relative health of the population affects employers’ ability to hire, employee absenteeism and turnover, and outsiders’ perceptions of the community when considering whether or not to relocate to the area.

Initiatives like the Live Well Kosciusko health and wellness promotion program, the recent development of the Elkhart Health Fitness Aquatics & Community Center, and Marshall County’s 2020 Quality of Life Plan are working to reverse these trends. In addition, MACOG’s 2020 CEDS prioritizes the promotion of alternative forms of transportation to help improve regional air quality and associated health benefits. And the Education, Healthcare, and Social Assistance industry leads in St. Joseph County, with 29 percent of employment, compared to the US and Indiana (both 23 percent).

**COVID-19 cases and deaths**

People in the MACOG region experienced a peak number of COVID-19 cases, hospitalizations, and deaths in late 2020, mirroring state and national trends. The number of cases and deaths per 100,000 residents were fairly consistent across the counties, though Kosciusko County’s numbers were slightly lower. Overall the region has seen nearly 100,000 COVID-19 cases and lost 1,393 people due to the COVID-19 virus since the start of the pandemic.
**COVID-19 cases and deaths in the MACOG region**

<table>
<thead>
<tr>
<th>County</th>
<th>Cases per 100,000</th>
<th>Total Cases</th>
<th>Deaths per 100,000</th>
<th>Total Deaths</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart</td>
<td>20,470</td>
<td>42,237</td>
<td>286</td>
<td>591</td>
</tr>
<tr>
<td>Kosciusko</td>
<td>19,235</td>
<td>15,283</td>
<td>223</td>
<td>177</td>
</tr>
<tr>
<td>Marshall</td>
<td>21,032</td>
<td>9,729</td>
<td>346</td>
<td>160</td>
</tr>
<tr>
<td>St. Joseph</td>
<td>19,490</td>
<td>52,980</td>
<td>256</td>
<td>696</td>
</tr>
</tbody>
</table>


**Surge in mental health trauma related to COVID-19**

The MACOG region suffered from high levels of opioid use and deaths of despair before the pandemic. Since the 1990s, mortality rates have increased sharply among middle-aged, non-Hispanic white populations nationwide, with working class whites dying from increasing rates of suicide and substance abuse, which can often be attributed to various social and economic stresses.

The Indiana Indicators Dashboard provides easily accessible health indicators for communities, counties, and the state, with data on drug abuse and drug deaths from 2011 to 2017. In particular, opioid abuse has been increasing across the region since 2011. Relative to their population, Marshall, St. Joseph, and Kosciusko counties have experienced an alarming increase in non-fatal opioid ER visits since 2015.
The United Health Foundation cites low numbers of mental health care providers overall in the state (Indiana is ranked 43rd in the nation), and the local Mental Health Taskforce formed in 2018 found a lack of local mental health facilities and a need to break down stigmas around seeking mental health treatment.

Social and economic disruptions spurred by the COVID-19 pandemic have increased mental health trauma for workers, children, and families. This is especially true for healthcare workers experiencing burnout, and those working in education. Before the pandemic, those working in K-12 public education were doing more than just educating – they were feeding families and addressing trauma both in school and at home, especially in majority-minority school districts and those with high poverty rates. Staff suffered from compassion fatigue, and the pandemic only worsened this.

Several local and county-level interventions are addressing these issues, such as the SOURCE (a comprehensive youth mental health support service system in Elkhart County), Marshall County’s efforts to standardize mental health curriculum in K-12 and decrease substance use disorder county-wide, and initiatives being introduced in classrooms in St. Joseph County like social emotional learning frameworks that seek to elevate school counselors’ work doing trauma-informed learning.
Lack of childcare affecting workers and employers

Lack of childcare availability and affordability affects the labor force’s ability to work, and can contribute to a decline in labor force participation over time as working parents are driven out of the workforce, worsening the labor shortage that many employers cite today. The existing capacity of childcare centers is insufficient to meet current demand – this problem will be exacerbated for workers and employers as the number of children in the region and state increase.

Currently, the region and the state both qualify as childcare deserts, with fewer than one childcare spot for every 3 children under age 5. Overall, Indiana is expected to see an increase of 30,915 children from 2015 to 2025. Elkhart County is expected to see the largest gain of 1,755 children, followed by Kosciusko County at 727 children, Marshall County at 405 children, and St. Joseph County at 128 children.

### Capacity of Existing Childcare Centers

<table>
<thead>
<tr>
<th>Capacity of Centers</th>
<th>Slots Per 100 Children 0-5</th>
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<tbody>
<tr>
<td>Elkhart</td>
<td>1,804</td>
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<tr>
<td>Kosciusko</td>
<td>801</td>
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<tr>
<td>Marshall</td>
<td>384</td>
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<tr>
<td>St. Joseph</td>
<td>4,712</td>
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<tr>
<td>Region</td>
<td>7,701</td>
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</table>

Source: Indiana Family and Social Services Administration; Bureau of Child Care, Early Learning Indiana, and Annie Casey Foundation Kids Count Data Center.

Capacity data for 2017, data on children under 5 for 2019.
Scenarios

These challenges and opportunities facing the MACOG region will affect its ability to reach its goals of population growth among working age adults via talent attraction and retention, higher per capita income through diversified and modernized industries providing higher paid job opportunities, and increased small business activity and employment.

The three scenarios that follow were developed to project what the region may experience under certain conditions related to these challenges and opportunities, to guide strategies that will push the MACOG region in the direction of meeting its goals.
Scenario 1 - Status Quo

The Status Quo scenario assumes that no actions are taken to mitigate current challenges, therefore the current population and demographic trends do not change from now through 2030. In other words, the region’s population continues to age, with lagging population growth and continued out-migration. Labor force participation declines even as the unemployment rate remains low, as workers leave the labor force due to factors like lack of childcare and early retirement. Low industry diversification and low per capita income continues as employers leave the region and/or business attraction ceases due to a limited local labor pool.

Population Growth

Under this scenario, keeping the current annual growth rate of .02 percent, the region’s population is projected to grow by just over 10,000 people over ten years, from 604,859 in 2020 to 615,285 in 2030. However, most of that growth is concentrated in adults aged 65 years and older, with the total number of working age adults and those under 24 years old living in the region declining, as births and in-migration are unable to keep pace with the population’s current rate of aging and out-migration.
Occupation and Industry Impacts

With fewer working-age residents, it will become even more difficult for employers to find enough workers, and regional job growth will be limited to 1,000 to 2,500 per year. A larger senior population increases the number of people on fixed incomes, which further constrains economic growth and region-wide economic goals like increasing per-capita income.

A higher population of senior citizens living in the region will also increase demand for assisted living, nursing facilities, and home healthcare workers. For example, nursing is an “in demand” occupation that is projected to add 774 jobs by 2028 based on the region’s current growth, but with a larger population, that number may need to grow by 1,000. The growth of the region will require an additional 4,500 healthcare workers of all kinds. These occupations are already in demand, and workforce training should increase to reflect that.
Scenario 2 - People First

The People First scenario assumes that talent attraction accelerates and in-migration goals are met. Following an influx of new people, ideas, and skills to the region, rates of entrepreneurship see a natural uptick. Employment within high-growth, high-wage, and traded sector industries increases as well, as talent is attracted to the area for new opportunities with new and existing employers.

Economic growth

Under this scenario, we see jobs being added to the local economy at a faster pace than in the Status Quo scenario. Economic recovery post-pandemic takes place more quickly than it does under the Status Quo, where hiring is slowed due to employers’ difficulty finding and retaining workers within a limited labor pool.
Projected Economic Recovery
What will the recovery look like for workers?

Scenario 2: People First
Quick growth and rebound following COVID-19

371,000

Gap of 43,000 Jobs

Scenario 1: Status Quo
Slow growth locked in by demographic challenges.

328,000

To reach the level of employment projected here, the region would need to add more than 43,000 jobs than would occur naturally under the Status Quo scenario. In order to gain an additional 43,000 workers of prime working age to fill those jobs, the region would need to grow to a total of 691,000 people, 75,000 more than is projected under current conditions.

Population Projected to Support Economic Growth
What population growth would support each scenario?

Scenario 2: People First
Quick rebound and stable growth following COVID-19

691,000

Gap of 76,000 people

Scenario 1: Status Quo
Slow growth locked in by demographic challenges.

615,000

319,000

MACOG peak employment in 2018
This population-growth scenario will exacerbate the childcare and housing shortages currently experienced in the MACOG region.

Early Learning Indiana’s *Deserts and Hubs Report* assesses childcare access based on the following characterization:

- **Hub**: 1.5 or more childcare spots for every child under age 5
- **Moderate Capacity**: at least one spot for every 3 children under age 5
- **Low Capacity/Desert**: fewer than one spot for every 3 children under age 5

The MACOG region is considered a childcare desert according to this classification, and would need to add 5,941 slots to increase from a “desert” to “moderate capacity” under current conditions. With one child for every seven working age adults in the region, attracting working age adults will require the addition of even more childcare capacity. With the levels of population growth under the People First scenario, supporting an additional 43,000 workers in the region would require an additional 7,200 seats for the region to no longer be a childcare desert.

If the region gains 75,000 people, all else equal, approximately 28,000 additional housing units will be necessary, requiring a reversal of historic trends of declining housing production. Since 2000, the amount of new housing production has fallen by nearly 50%. In 2020, less than 1,400 permits were issued for housing units. Of these, nearly 75% were for single family units, which will not meet the needs of future residents, who will have smaller family units with less need for big living spaces. Smaller homes are also conducive to a population that is aging in place.
Entrepreneurship

Finally, the MACOG region has historically seen fewer new business establishment entries than both the state of Indiana and the national rate due to a number of possible factors, including consistently low unemployment rates over the past decade. The region has been averaging fewer than 1,000 new establishment entries per year since 2010, and would need to add 61 new startups per year to match the Indiana rate and 271 more to match the national rate.

The region’s establishment exit rate has been falling since 2010, which bodes well for existing businesses. Consistent with a goal of increasing new business starts while keeping exits low, additional in-migration and population growth overall should fuel the new ideas, creativity, and capital required by healthy entrepreneurship ecosystems.

MACOG Region Establishment Entries and Exits

Source: Business Dynamics Statistics (BDS), U.S. Census Bureau
Scenario 3 - Jobs First

The Jobs First scenario assumes that new diversified, high-wage and traded sector employers are attracted to the area, existing employers expand, and startups grow, leading to increased per capita income region-wide, especially for minority residents. This would create more demand among the current and future labor force for skills training in growing technology-driven fields.

Per Capita Income

The average wage in Indiana is $53,300, whereas the average wage in the MACOG region is $49,250. To reach Indiana’s average wage, the region would have to see an 8 percent increase in pay across all jobs that existing workers hold. This is equivalent to an annual $1.2 billion payroll gap region wide.

However, high wage earners often pull up average wages and obstruct the holistic picture of earnings in a community. Therefore, per capita income is a better indicator of overall earnings within a given geography. Per capita income (which includes income of working and non-working people) in the MACOG region is $27,528. To match state level per capita income ($29,777) would require each earner in two-earner households to make $37,300 or above.

Luckily, only 22 percent of jobs in the region pay below the $37,300 wage target.
Jobs First Goal

The jobs first goal is to match state-level per capita income.

This would require that each earner in a two-earner household make at least $37,300

$53,300
Average Indiana Wage

$49,250
Average Regional Wage

$37,300
Wage Target

$1.2 billion payroll gap = Equivalent to an 8% increase in pay across all jobs for existing workers

22% of jobs in the region pay an average wage below the $37,300 target

Photo via South Bend Regional Chamber
The chart below shows the percentage of workers within an occupational category that earn above or below the $37,300 wage target. For example, most workers in the Management, Construction, Healthcare Practitioner and Technical, and Computer and Mathematical occupation categories earn more than $37,300, whereas most workers in the Office and Administrative Support, Healthcare Support, and Food Preparation and Serving Related occupations categories earn below that $37,300 threshold.

*Photo of the LIFT Network Career Pathways Video Series, provided by the South Bend – Elkhart Regional Partnership.*

**Occupational Mix**

<table>
<thead>
<tr>
<th>Occupational Category</th>
<th>Below $37,300</th>
<th>$37,300 to $55,950</th>
<th>$55,950 to $74,599</th>
<th>or above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Healthcare Practitioners and Technical Management</td>
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<tr>
<td>Installation, Maintenance, and Repair</td>
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<tr>
<td>Construction and Extraction</td>
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<tr>
<td>Business and Financial Operations</td>
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<tr>
<td>Computer and Mathematical</td>
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<tr>
<td>Architecture and Engineering</td>
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<tr>
<td>Arts, Design, Entertainment, Sports, and Media</td>
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<tr>
<td>Life, Physical, and Social Science</td>
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<td>Legal</td>
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<tr>
<td>Production</td>
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<td>Educational Instruction and Library</td>
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<td>Protective Service</td>
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<td>Community and Social Service</td>
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<tr>
<td>Office and Administrative Support</td>
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<tr>
<td>Sales and Related</td>
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<tr>
<td>Transportation and Material Moving</td>
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<tr>
<td>Farming, Fishing, and Forestry</td>
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<tr>
<td>Personal Care and Service</td>
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<tr>
<td>Building and Grounds Cleaning and Maintenance</td>
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<tr>
<td>Healthcare Support</td>
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<tr>
<td>Food Preparation and Serving Related</td>
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</tbody>
</table>

The majority of these workers earn **less than $37,300** per year

The majority of these workers earn **$37,300 or more** per year
In order to reach the state’s per capita income, the MACOG region has to add jobs in the high-paying categories, transition workers from lower paying jobs into those that pay higher wages, and raise wages across wage categories where more than 50 percent of workers earn less than the $37,300 annual earning target. This is a three-pronged strategy – it is not possible to raise the region's per capita income by adding new high-paying jobs alone, nor would that be an equitable strategy.

Path to Goal: Meet the State Per Capita Income (PCI)

Scenario #3: Jobs First

1. **Transition workers**
   - Transition existing workers into jobs paying higher wages
   - The region would need to transition 24,570 workers to jobs paying at least $50,000 to raise regional per capita income close to the Indiana average, or 16,500 workers to jobs paying at least $75,000

2. **Add new jobs**
   - Adding new jobs to region paying at least the wage rate target will move closer to the goal
   - Adding any jobs paying less than $37,300 will move further away from per capita goal

3. **Raise wages across all jobs**
   - The goal is not attainable through new job creation alone, so the region needs to increase wages of existing workers as well
   - The goal becomes a moving target that must be kept up with over time
Talent Development

Within each occupational category, there are a number of specific occupations that pay above the $37,300 wage target:

High Paying Occupations in the MACOG Region

Computer and Mathematical Occupations
15-1256 Software Developers
15-1244 Network and Computer Systems Administrators
15-1211 Computer Systems Analysts
15-2031 Operations Research Analysts
15-2098 Data Scientists and Mathematical Science

Architecture and Engineering Occupations
17-2112 Industrial Engineers
17-2071 Electrical Engineers
17-2051 Civil Engineers
17-2141 Mechanical Engineers

Life, Physical, and Social Science Occupations
19-1042 Medical Scientists, Except Epidemiologists
19-5012 Occupational Health and Safety Technicians

Educational Instruction and Library Occupations
25-0000 Postsecondary Instructors

Management Occupations
11-1021 General and Operations Managers
11-3051 Industrial Production Managers
11-3031 Financial Managers
11-9111 Medical and Health Services Managers
11-9021 Construction Managers
11-9041 Architectural and Engineering Managers
11-3021 Computer and Information Systems Managers

Healthcare Practitioners and Technical Occupations
29-1051 Pharmacists
29-1228 Physicians
29-1171 Nurse Practitioners
29-1123 Physical Therapists
29-1122 Occupational Therapists

Production Occupations
51-1011 First-Line Supervisors of Production Workers
51-4111 Tool and Die Makers
51-2090 Miscellaneous Assemblers and Fabricators
51-4121 Welders, Cutters, Solderers, and Brazers
51-4041 Machinists

Photo via South Bend Regional Chamber
As the region pursues its goal of adding more of these jobs to the economy, it will need to upskill existing workers to fill them, as well as train new workers and students in the skills necessary to meet employers’ needs in these areas.

Twelve higher education institutions within the MACOG region provide 6,600 degree awards annually, two-thirds of which are well-aligned to these key high-paying occupations. If the region were to retain all of these degree holders each year through 2030, it would be able to fill the nearly 43,000 additional jobs projected to be added to the regional economy under the People First scenario. Of course, retaining one hundred percent of graduates is not feasible, so attracting workers would have to be part of an overall talent strategy for the region.

### High-Paying Occupation Degree Awards

<table>
<thead>
<tr>
<th>High-Paying Occupation</th>
<th>Degree Awards</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Architecture and related services</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Engineering</td>
<td>542</td>
<td></td>
</tr>
<tr>
<td>Biological and biomedical sciences</td>
<td>330</td>
<td></td>
</tr>
<tr>
<td>Health professions and related clinical sciences</td>
<td>751</td>
<td></td>
</tr>
<tr>
<td>Psychology</td>
<td>230</td>
<td></td>
</tr>
<tr>
<td>Computer and information sciences and support services</td>
<td>155</td>
<td></td>
</tr>
<tr>
<td>Mathematics and statistics</td>
<td>147</td>
<td></td>
</tr>
<tr>
<td>English language and literature/letters</td>
<td>133</td>
<td></td>
</tr>
<tr>
<td>Foreign languages, literatures, and linguistics</td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Liberal arts and sciences, general studies and humanities</td>
<td>262</td>
<td></td>
</tr>
<tr>
<td>Business, management, marketing, and related support services</td>
<td>1,618</td>
<td></td>
</tr>
<tr>
<td><strong>Key Degree Awards</strong></td>
<td><strong>4,274</strong></td>
<td></td>
</tr>
</tbody>
</table>
Strategies

Strategies for regional organizations to tackle together to address historic trends and current economic conditions, as well as achieve the region’s long term vision, are described here. These were developed through conversations with the steering committee and individuals who made up the focus groups and strategy sessions, all of whom work on these issues and have on-the-ground knowledge of what’s needed to move the needle toward regional goals. Because this is a plan designed to support the region in its overall economic recovery and resilience, it reflects the priorities of many regional stakeholders, as well as some actions that organizations in the region are already taking to address these priorities. MACOG has a clear leadership role to play in several of these strategies, while others are already being led by other entities in the region that MACOG can support.

Each strategy names MACOG’s primary role as either convener (setting the table for important region-wide conversations), data provider (analyzing and publishing data on a regional scale), or resource (sharing information, policies, and best practices to inform planning, or connecting stakeholders to funding to bolster regional efforts). A primary beneficiary is also named to indicate how each strategy builds on and supports existing initiatives and actions. Finally, existing partners, stakeholders, and regional experts who are critical to helping advance these solutions are also listed.
Support Local Vibrancy and Connectivity Efforts

A critical element of increasing net in-migration and boosting talent attraction and retention is enhancing the region's built environment and vibrancy. This can be accomplished by increasing opportunities for residents to access cultural arts venues, parks, and downtown amenities. Additionally, investing in our communities to have the desirable assets residents look for in a community, such as sidewalks, multi-use trails, public transit, and public gathering spaces, will help market the MACOG region as a desirable place to live, work, and play.

**Strategic Action:**

Support communities' efforts to build vibrant public spaces, cultural amenities, parks and recreation opportunities, and transportation solutions to connect people to these assets

The MACOG 2020 CEDS emphasizes creating quality of place through vibrant downtowns, restaurant and retail hubs, quality entertainment, and centers of art and culture, as well as focusing development along the water with park and trail enhancements and mixed-use residential units to take advantage of natural amenities and outdoor recreation opportunities. In addition, MACOG is committed to improving transportation connectivity, through initiatives like scaling railway capabilities for both cargo and passenger travel; expanding the airport to add more airlines, daily flights, and non-stop destinations; increasing the amount of direct investment for coordinated transportation and road improvements throughout the region; and evaluating opportunities to improve public transit, especially for students, job seekers, and workers. MACOG will continue to support individual communities' focus on these types of place-making and connectivity infrastructure enhancements as it works with them on local economic development and comprehensive planning.

**MACOG's Role**

Resource

**Primary Beneficiary**

Municipalities

**Timeline**

Ongoing

**Partners, Stakeholders, and Regional Experts**

Local municipalities and planning agencies, local economic development organizations (LEDO) and chambers, tourism offices and visitors bureaus, parks and recreation departments, transportation departments, arts and cultural organizations

**Projected Outcomes, Vision of Success, and/or Case Studies:**

MACOG regularly assists local municipalities with their comprehensive planning efforts, such as the Towns of Argos, Bourbon, Winona Lake, Middlebury, Bristol, and Wakarusa. The vision and outcomes of guiding communities through this process is to incorporate sustainable development practices as a vital component to maintaining the community's small-town identity while allowing future growth. MACOG guides their communities to develop transformative strategies that will help that will help build them as vibrant hometowns.
Promote Broadband Access Across the Region

High-speed internet access and broadband connections are critical place-based infrastructure that influences the well-being of people in a given region. This is especially true following the COVID-19 pandemic, as people have increasingly relied on online services for essential needs such as remote work and education to virtual home health care. As mentioned in the MACOG 2020 CEDS, an extensive fiber-optic network is currently available in St. Joseph County, along with a smaller-scale network in Marshall and Elkhart Counties. However, many of the rural areas do not have access to the same level of broadband service as the urbanized areas. Additionally, the United Health Foundation found that Indiana as a state ranks just 37th nationwide for percentage of the population with access to high speed broadband internet via computer, smartphone or tablet (currently 86.4 percent), one of the social determinants of health.

Strategic Action:
Provide data and studies to support broadband connectivity

Broadband access is a key piece of connectivity that people look for when moving from place to place. As the region seeks to attract and retain talent, especially from larger markets like Chicago, it will be important to make improvements in this area. MACOG’s 2020 CEDS sets expanding the capabilities of the region’s fiber network as a priority. This includes supporting initiatives like the Elkhart EDC’s efforts to advance Elkhart County’s fiber-optic network, or Rural Electric Membership Corporation (REMC)’s emphasis on expanding broadband throughout the rural counties in the MACOG region. MACOG is currently conducting a broadband study in conjunction with Purdue University to assess existing regional broadband internet supply and demand.

MACOG’s Role
Convener, Data Provider, Resource

Primary Beneficiary
Stakeholders working to advance regional broadband

Timeline
Short Term (0-12 months)

Partners, Stakeholders, and Regional Experts
LEDOs and chambers, local utilities, educational institutions, and regional employers

Projected Outcomes, Vision of Success, and/or Case Studies:

Early findings from the MACOG State of Digital Inclusion Broadband Study show disparities and inequities in access that exist between counties and groups in the region that may affect regional economic and workforce development. The study’s draft recommendations indicate the need to verify and validate broadband data across the region, as well as focus on digital skills and device gaps in addition to connectivity. The findings and recommendations of the study, when complete, will help bolster action among regional decision makers to improve broadband access region-wide as a key economic, community, and workforce development strategy.
Provide Regional Housing Development Resources

Within the MACOG region, there are many strains on the housing market, particularly a huge demand for “missing middle” housing that is affordable for working families and first-time homebuyers entering the housing market, including young couples, families, and young professionals (i.e., housing that costs approximately $250,000 or less). Much of the existing housing stock is older and in need of major rehab, or was built for four to five person family units, which is an outdated average family size as people stay single longer, and have fewer children. In addition, the region lacks much of the type of housing and styles that the workforce is looking for, i.e., denser housing types located in vibrant settings or types that support older populations to “age-in-place.” However, rising commodity prices and supply chain constraints that have occurred during the COVID-19 pandemic have made it even more difficult than ever for developers and builders to make a return on investment in workforce housing. Organizations like the South Bend Heritage Foundation, Lacasa Inc., CDCs, and Habitat for Humanity are helping build new workforce housing, but not at a scale that can address the issue as fast as it’s growing. This in turn creates difficulties for employers looking to recruit new talent to the area. As a regional organization, MACOG can help provide resources to private and public sector stakeholders to help ease some of these issues.

**Strategic Action 1:**

**Develop financial and other one-stop-shop resource programs for developers and local governments**

Local governments are trying to create innovative solutions to make it easier to build affordable homes, such as minimizing parking requirements, permitting ADUs by city ordinance, or reducing setbacks to allow building on the entire square footage of a lot. Another example is the first time homebuyer pilot program in Mishawaka, where the city held a second mortgage to help reduce financial burden on new homeowners. Additionally, the Kosciusko County EDC has established a land trust and a workforce housing revolving loan fund committee to help local constituents access affordable housing.

At the same time, there are many resources available to private developers to help offset the costs of building missing middle workforce housing, such as IHCDA grants like the Modular Workforce Housing Pilot Program in Elkhart, or tax abatements offered by local municipalities to help cover the costs of utility extensions.

These tools should be curated and published through a “one-stop shop” resource, with separate sections aimed at developers and local government entities. For example, guidance for communities on zoning issues, or toolkits with pre-approved building plans and ordinances that can be adjusted by community, could be featured for public-sector stakeholders, and lists of funding, community partners, and local regulatory agencies could be developed for private-sector partners.

### MACOG’s Role

<table>
<thead>
<tr>
<th>Resource</th>
<th>Primary Beneficiary</th>
<th>Timeline</th>
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<tbody>
<tr>
<td></td>
<td>Developers and municipalities</td>
<td>Mid Term (6-18 months, pending funding and regional buy-in)</td>
</tr>
</tbody>
</table>
### Partners, Stakeholders, and Regional Experts
LEDOs and chambers; community development corporations (CDC); community housing development organizations (CHDO); developers like Legacy25, Real America, and CommonWealth; local banks, community development financial institutions (CDFI), and other lenders; Indiana Housing and Community Development Authority (IHCDA) and Federal Home Loan Bank of Indianapolis (FHLBI); and community foundations

### Projected Outcomes, Vision of Success, and/or Case Studies:
The City of Saskatoon, located in the Canadian province of Saskatchewan, has developed a unique approach of partnering with local developers to incentivize “attainable housing.” The city works with developers, directing them to the city's website to learn about financial incentives like tax reductions, waived fees, and faster paperwork processing times. The city also hosts numerous other non-financial resources on its site, including infill development guides and direct links to city services like development appeals, applying for property divisions, and requesting zoning amendments. The city also features a Development Portal—a GIS tool that allows the public and development industry to see more detailed information regarding land use and parcel data. MACOG can work with local municipalities to help them develop resources like these where they don't already exist.

### Strategic Action 2:
Create and support regional land banking and municipal parcel inventories

There is a lot of vacant land in the MACOG region that could be put to use for workforce housing development, and in some communities, towns and cities have acquired many lots through various means. However, many municipalities are not aware of what parcels are owned by whom and which are available to create the foundation for a local land bank. MACOG can help communities throughout the region inventory local parcels to better understand what's available in each municipality.

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<tr>
<th>MACOG’s Role</th>
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<th>Timeline</th>
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<tbody>
<tr>
<td>Data Provider, Resource</td>
<td>Municipalities</td>
<td>Mid Term (6-18 months, pending funding and regional buy-in)</td>
</tr>
</tbody>
</table>

### Partners, Stakeholders, and Regional Experts
LEDOs and chambers; CDCs; CHDOs; developers like Legacy25, Real America, and CommonWealth; local banks, CDFIs, and other lenders; IHCDA and FHLBI; and community foundations

### Projected Outcomes, Vision of Success, and/or Case Studies:
MACOG publishes a Property Viewer GIS parcel map for both Elkhart and St. Joseph Counties. These could be expanded to Kosciusko and Marshall Counties. The Kosciusko County EDC recently established a land trust and a workforce housing revolving loan fund committee, which could serve as a model for other municipalities throughout the region looking to set up land banks and land trusts that MACOG could help support.
Strategic Action 3:
Help local municipalities highlight housing issues through data/storytelling via planning and housing studies

MACOG provides technical assistance to its local municipalities to plan for their futures as well as implement their projects by being a conduit to access or apply for federal and state grant resources. MACOG can help underscore the need to diversify housing choices and affordability at a local level, following the lead of county studies like the Kosciusko County Housing Market Analysis and Housing Strategy and Elkhart County Housing Strategy, both prepared in 2019. These types of studies and data can help educate the public and elected officials on the economics behind housing to encourage the creation of municipal policies and help make middle income housing financially viable through subsidies and other innovative solutions like those listed above.

MACOG’s Role
Data Provider, Resource

Primary Beneficiary
Municipalities

Timeline
Ongoing

Partners, Stakeholders, and Regional Experts
LEDOs and chambers; CDCs; CHDOs; developers like Legacy25, Real America, and CommonWealth; local banks, CDFIs, and other lenders; IHCDA and FHLBI; and community foundations
As mentioned earlier in this plan, the existing capacity of childcare centers in the MACOG region is not enough to cover current demand — and this problem will be exacerbated for workers and employers as the number of children in the region and state increase. This lack of childcare availability and affordability affects the population’s ability to work, and can contribute to a decline in labor force participation over time as working parents are driven out of the workforce, worsening the labor shortage that many employers cite today. One lesson from the pandemic that both employers and employees learned is that standards of work and work/life balance can be better, and workers are increasingly intolerant of substandard work experiences. This drives competition among employers to be flexible around talent retention and attraction moving forward, including considering ways to meet the needs of working parents and caregivers, and contributing to childcare solutions for employees.

**Strategic Action 1:**

**Use data and mapping to communicate the value and ROI of increasing access to childcare for employers and their workforce on a regional scale**

When childcare is made easier to access, stay-at-home parents may begin to return to the regional workforce, and employers are able to increase retention and decrease costs of continual attrition among employees. However, individual employers often dismiss this issue as one that affects only a small proportion of its overall workforce. As a regional organization, MACOG can help stakeholders view this issue holistically across industries and employers, and help communicate the value and ROI of solutions on a regional scale. There are several local organizations working to map the capacity of childcare providers in the region, including Early Learning Indiana’s Deserts and Hubs online dashboard. MACOG could help augment tools like this by adding layers like proximity to transportation and public transit networks, as well as communicating these findings to employers as a regional rather than individual issue.

**MACOG’s Role**

Data Provider

**Primary Beneficiary**

Existing coalition of childcare advocates

**Timeline**

Mid Term (6-18 months, pending funding and regional buy-in)

**Partners, Stakeholders, and Regional Experts**

Early Learning Indiana, regional employers, LEDOs and chambers, United Way, community foundations, and Launchpad

**Projected Outcomes, Vision of Success, and/or Case Studies:**

According to the First Five Years Fund, investing in childcare pays dividends to communities as a whole. The extra time and scheduling flexibility that access to high-quality early childhood education provides can help working parents increase hours worked, miss fewer days from work, and pursue additional education or training to help them excel and move up in the workforce, thereby increasing productivity overall. Not only that, the presence of early childhood education programs makes communities more appealing to homebuyers, and increases property values by $13 for every dollar invested in local programs. Access to information like this at the local level can help decision makers in the MACOG region understand the regional impact of investing in childcare and drive action in this area.
Strategic Action 2: Publish information about incentives and the spectrum of options available for employers looking to support child care solutions

Similarly, employers could use additional information about the variety of ways they can support their employees’ childcare needs. Some employers have started partnering with local school systems to provide childcare, while other businesses are exploring offering on-site childcare services or creating daycare centers within their industrial parks. Some employers are subsidizing local providers, while others are creating scholarship programs that allow people living at up to 200 percent of the poverty rate (as opposed to the current 127 percent ceiling) to access financial assistance for childcare. Other solutions include potential financial incentives and tax credits for both employers and individuals, or employee benefit account matches, which require much smaller investments from employers but can contribute to an overall benefits package that can help drive competition for employees.

These solutions represent a wide spectrum of available options for employers to explore, from most costly and involved to others that take less effort to pursue. MACOG could support the work of childcare coalitions to help better educate employers about this spectrum of needs and solutions.

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<tr>
<th>MACOG’s Role</th>
<th>Primary Beneficiary</th>
<th>Timeline</th>
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</thead>
<tbody>
<tr>
<td>Resource</td>
<td>Regional organizations working with employers on child care solutions</td>
<td>Short Term (0-12 months, evaluating after 1 year)</td>
</tr>
</tbody>
</table>

Partners, Stakeholders, and Regional Experts
Build Learn Grow through Brighter Futures, Early Learning Indiana, regional employers, LEDOs and chambers, United Way, community foundations, Launchpad, local childcare providers

Projected Outcomes, Vision of Success, and/or Case Studies: The National Society of Human Resource Managers publishes resources for employers that cite the many ways employers can support working parents outside of the most intensive and costly option of opening an on-site childcare facility. This includes everything from employer-provided spending accounts or bonuses to help cover the cost of childcare, to flexible schedules and virtual parent support groups, to creating a child care subsidy program via flexible spending accounts (FSAs) with a tax benefit to the employer. By compiling and helping to circulate resources like these, MACOG can help support the work of regional organizations working with employers on childcare solutions.
Strategic Action 3:
Craft and promote local government policies that may be beneficial to childcare efforts when doing comprehensive planning with municipalities

We know that childcare access is not just about the number of seats available but also the quality of care provided. Quality childcare consists of:

- Well-trained, licensed staff
- A safe environment to learn and play
- Structured programming for both children and staff development

Home-based, informal, and unlicensed childcare is not included in total tallies of childcare seats. Though these solutions help fill gaps for working parents, the region would be served better by investing in solutions that enable high quality care. As a regional planning organization, MACOG can help local municipalities consider and include analysis around childcare availability and affordability, and help them craft policies that may be beneficial to childcare efforts.

For example, recent efforts at changing zoning within Kosciusko County has resulted in increased numbers of rural licensed home-based centers, which has greatly improved the number of seats available to local families. In addition, the location of the center matters, and is best when it is close to housing, schools, and major employers. Consistent and high-quality transportation is needed to connect families in rural and urban areas to childcare locations. MACOG can help local municipalities assess and plan for these types of solutions.

MACOG’s Role
Resource

Primary Beneficiary
Municipalities

Timeline
Ongoing

Partners, Stakeholders, and Regional Experts
Local municipalities and planners, LEDOs and chambers, United Way, community foundations, Launchpad, and local childcare providers

Projected Outcomes, Vision of Success, and/or Case Studies:
Comprehensive planning is an integral procedure in community development because it brings government officials, business leaders, and citizens together to build communities of lasting value. An outcome of planning is the comprehensive plan, which creates a road map for communities to realize their vision and aspirations through goals and action policies as they relate to transportation, housing, economic development, land use, utilities, public facilities, parks, and open space. Incorporating an evaluation of childcare availability and policies (e.g., updated zoning, increased access to transportation networks) to increase access to childcare for working parents as a component of planning will help communities in the MACOG region understand and enhance supports available to working residents.
Connect to Funding to Support Workforce Training

Finding the right talent is a challenge for local employers, especially employees who already have the necessary skills for emerging high tech job opportunities. As industries modernize and adapt automation and other new technologies, the alignment between available job openings and job seeker skill sets is diverging. Therefore, career pipeline development is a priority, to ensure the workforce is equipped with the right training and has access to educational opportunities to grow their skills. As the regional Economic Development District designated by the U.S. Economic Development Agency (EDA), MACOG can support the many economic development, education, and workforce training partners in the region by acting as a conduit to access federal and state resources.

**Strategic Action:**

Connect region to data and financial resources to support the development of training centers, equipment, and wrap-around services

Many regional initiatives work diligently at connecting industry to educational efforts to ensure alignment. For example, the South Bend-Elkhart Regional Partnership's Education Workforce Committee, Horizon Education Alliance, Goodwill, Ivy Tech, Regional Workforce Board, and school districts all work together to meet employers' needs. Dual language training, like programs offered by Goshen College and Purdue University, is important in places like Elkhart County, where the population is almost 16 percent Hispanic. Finally, Plymouth School District has partnered with ITAMCO to build a manufacturing lab, and Elkhart EDC's career center received a $1.5M grant along with Ivy Tech to create a simulated automation lab. Physical infrastructure like this is costly, and local partners can turn to MACOG, as the region's EDA designated Economic Development District, for support in pursuing state, federal, and other funding to help cover these costs where needed. A key step in this process is publishing data regarding the number of workers needed in target industry sectors and the corresponding required education/training, a natural role for MACOG to play.

**MACOG's Role**

Data Provider, Resource

**Primary Beneficiary**

Workforce training and education institutions

**Timeline**

Ongoing

**Projected Outcomes, Vision of Success, and/or Case Studies:**

The Bureau of Labor and Statistics (BLS) publishes 10-year occupational employment projections that predict how much the economy will grow and in what fields, based on changes in demographics, population, technology, and consumer trends. The BLS also includes information about education, training, licensure requirements, and median pay for occupations within those industries in their Occupational Outlook Handbook. By providing a similar type of information on a regional scale, MACOG can help workforce training and educational institutions better predict and articulate the need for training facilities and curriculum to funders.
Support Marketing for Talent Attraction

Recruiting and retaining great talent, and reversing net out-migration to net in-migration, will require a concerted, coordinated effort by local leaders to tell the region’s story in a consistent and engaging way. The South Bend-Elkhart Regional Partnership’s recent launch of the WE+YOU campaign is leading this charge, with a multi-faceted marketing and promotion effort aimed at both an internal and national audience to spread the word about regional assets, strengths, and economic opportunities to people and companies looking to potentially relocate to the area. MACOG can help support the coordinated marketing campaign of WE+YOU by boosting its content and using consistent, unified messaging.

**Strategic Action:**

**Amplify marketing messages for talent attraction (e.g., WE+YOU) through MACOG’s website**

MACOG can help bring visibility to the WE+YOU marketing campaign by using the platform and hosting regional stories on its website. Other entities throughout the MACOG region engage in their own talent attraction marketing efforts, including the region’s many colleges and universities, regional employers, the local units of governments, and local EDOs. One key way to align these efforts is by supporting the formation of a regional marketing coalition and shared customer relationship management platform to add capacity and quickly share success stories across subject matter. This will contribute to unified messaging, and regional partners can add and share stories as they see fit.

### MACOG’s Role

**Resource**

### Primary Beneficiary

**Regional stakeholders doing regional marketing for talent attraction**

### Timeline

**Short Term (0-12 months, evaluating after 1 year)**

### Partners, Stakeholders, and Regional Experts

South Bend-Elkhart Regional Partnership, LEDOs and chambers, tourism offices and visitors bureaus, local employers, and educational institutions

### Projected Outcomes, Vision of Success, and/or Case Studies:

**TeamKC: Life + Talent** is the Kansas City region’s answer to the global race for talent. The initiative is a program of the Kansas City Area Development Council, 250 top corporations and 50-plus city and county partners who work together to tell the stories that matter to prospective talent. Employers and other partners support the initiative and access custom, branded resources through membership in the KCADC, including digital media tools, presentations and tour materials, and gift boxes for new recruits. These partners work together to deploy these assets in a unified and consistent way for talent attraction marketing, which mirrors the strategy of stakeholders within the MACOG region that are working in tandem to promote regional marketing for talent attraction.
Main Street entrepreneurship is the lifeblood of communities. The independent shopping, retail, dining, and service businesses that exist in business districts and along main corridors provide essential goods and services to residents while also creating vibrancy for those who live and work in the community. These businesses can also support ecosystems of high-tech and innovation-based startups, which have an existing network of support around them (from place-based nonprofits like Startup South-Bend Elkhart, Rise, enFocus, and INVANTI, to regional innovation funders like Elevate Ventures and Techpoint, to university campus-based supports like Spark at Saint Mary’s and the IDEA Center at Notre Dame). This support network for innovation-based startups looking to grow is well-mapped and accessible through regional organizations like the South Bend-Elkhart Regional Partnership. Main street business owners need the same type of network of support tailored to their needs, especially given that small, lifestyle businesses were those hit hardest by the pandemic. Currently, there is no central point of contact for small businesses or local economic development entities in small communities throughout the MACOG region to turn to for comprehensive support.

### Strategic Action 1:

**Provide main street development planning, best practices, and funding to local municipalities**

As a regional planning organization that works with local municipalities on local planning efforts, MACOG is uniquely positioned to introduce best practices to those entities and identify funding opportunities for them. MACOG should continue to encourage and support local planning agencies and elected officials by providing access to resources as they prioritize and incorporate vibrancy and placemaking strategies into their community plans, specifically around downtown and main street development and revitalization issues like zoning, public art and beautification, transportation, parking, and enhance marketing for small businesses to encourage residents to “shop locally”, and enhance their online presence..

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<tr>
<th>MACOG’s Role</th>
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<tbody>
<tr>
<td>Resource</td>
<td>Municipalities</td>
<td>Ongoing</td>
</tr>
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</table>

### Partners, Stakeholders, and Regional Experts

Municipalities, counties, local planning agencies, main street organizations, local chambers of commerce, neighborhood associations, business associations, and elected officials

### Projected Outcomes, Vision of Success, and/or Case Studies:

The City of Cincinnati and Cincinnati Center City Development Corporation launched its “Streateries” program this summer, a tax increment financing-funded outdoor dining initiative that provided $2.2 million to install permanent street-level modifications and outdoor dining infrastructure for more than 40 participating restaurants, such as wood decking, bollards and planters, and parklets in key areas.
Through comprehensive planning, MACOG can help municipalities study local main street vibrancy and identify funding to implement innovative solutions like this. MACOG can also help local communities pursue becoming an Indiana Main Street Organization and seek financial assistance for these initiatives.

**Strategic Action 2:**

**Convene small town chambers and main street organizations**

Regional chambers like South Bend Regional Chamber, Greater Elkhart Chamber, and the Kosciusko County Chamber of Commerce informally meet with their peers in Northern Indiana and Southern Michigan on roughly a monthly basis to discuss projects and community issues, and collaborate where appropriate. This same structure could be helpful if replicated for smaller chambers of commerce and Main Streets or other business group associations that are working on Main Street development in their towns and cities but do not currently have access to such a convening. MACOG would not have a role beyond convener, to set the stage and coordinate meetings, as the agenda would be set by the local organizations. This provides an opportunity for smaller organizations to network and learn from one another, share ideas, and solicit capacity from each other and MACOG where applicable, to support small-town Main Street vibrancy efforts.

**MACOG’s Role**
Convener, Resource

**Primary Beneficiary**
Small town chambers and main street organizations

**Timeline**
Short Term (0-12 months, evaluating after 1 year)

**Partners, Stakeholders, and Regional Experts**
South Bend-Elkhart Regional Partnership, LEDOs and chambers, tourism offices and visitors bureaus, local employers, and educational institutions
Strategic Action 3:

Create a small business dashboard, resource map, and storyboard on MACOG’s website

Resources for independent main street and micro businesses that serve the community could be mapped and published on MACOG’s website. This can serve as a central resource for small lifestyle businesses and the local economic development entities in small communities that serve them, identifying where they can turn for more tailored, hands-on support. Active promotion of these programs is key. Success stories of businesses in small communities – with images of businesses that resemble the target audience – should be featured on the web page as well, to inspire others. A data dashboard should be another feature, to track success toward the region’s goal of increasing the overall number of new business starts (at least 61 per year to match Indiana’s rate).

**MACOG’s Role**  
Data Provider, Resource

**Primary Beneficiary**  
Small-town LEDOs that support small businesses in their community

**Timeline**  
Mid Term (6-18 months, pending funding and regional buy-in)

**Partners, Stakeholders, and Regional Experts**  
South Bend-Elkhart Regional Partnership, ISCBDC, SCORE, lenders, professional service providers, and local chambers of commerce

**Projected Outcomes, Vision of Success, and/or Case Studies:**  
The South Bend-Elkhart Partnership does an excellent job of hosting resources for high-tech and innovation-based startups on its website, which entrepreneurs can navigate based on their company stage and need (e.g., business planning, mentoring, incubation, or funding). A similar resource exclusively geared toward small businesses and main street entrepreneurs could enhance supports available to those ventures, and provide a directory of service providers for local municipalities and LEDOs to turn to in order to better support small businesses in their community.
Support the Region’s Industry Modernization and Supply Chain Efforts

The MACOG region has put a sharp focus in recent years on increasing automation and other technology adoptions within the manufacturing and healthcare industries. This includes regional training programs in emerging technology skills, like those offered in partnership by Purdue University and the Elkhart County EDC; exposing middle and high school students to high tech careers through events like Manufacturing Days; the LIFT Network’s advanced industries internships and apprenticeships; and the technical assistance that iNDustry Labs at Notre Dame offers to regional businesses for Industry 4.0 transformation. Though some local companies like ITAMCO are on the front line of innovation, it is easier for companies that produce a lot of the same product to adopt advanced manufacturing practices and technologies than it is for those doing batch-oriented tasks. The MACOG region has a long-standing history as the global leader in RV manufacturing. The challenge facing the RV industry is to remain economically competitive and resilient that adopts diverse and new technologies in automation, robotics, engineering, and “green” infrastructure. These are important initiatives to help support existing industries as they connect to and adopt modern, future-facing technologies and operational practices to increase their resilience and sustainability. MACOG can continue to serve as a conduit to help the region pursue federal and state grant resources and provide technical assistance to apply for and administer EDA funding for these grants.

**Strategic Action 1:**
Continue to identify and solicit federal and state funding to support the region’s efforts at industry modernization

Automation isn’t always cost-effective, particularly when there’s a reliable source of employees to cover tasks. This is changing given current labor challenges, as increasingly there are not enough people to cover all the jobs available at local companies. Nevertheless, it is difficult for individual companies to make investments in technology adoption when the return is not immediate or readily apparent. MACOG can support regional efforts at industry modernization in industries like manufacturing, healthcare, and even agriculture, by helping partnerships of local organizations, educational institutions, and employers identify and solicit federal and state funding for regional technology advancement support projects.

<table>
<thead>
<tr>
<th>MACOG’s Role</th>
<th>Primary Beneficiary</th>
<th>Timeline</th>
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<tr>
<td>Resource</td>
<td>Regional stakeholders working to support industry modernization</td>
<td>Ongoing</td>
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</table>

**Partners, Stakeholders, and Regional Experts**
South Bend-Elkhart Regional Partnership, LIFT Network, iNDustry Labs, regional employers, LEDOs, and local educational institutions
Strategic Action 2:
Publish supply chain and cluster analysis data

As previously mentioned, the MACOG region’s largest industries are quite vulnerable to changes in global supply chains. The COVID-19 pandemic exacerbated several supply chain issues, like rising commodity prices, tariffs, and international shipping delays, that affect many regional companies. There is currently no one organization that local industry can turn to for supply chain data or cluster analysis to better understand how inter-related industries are affected by macro economic challenges. The MACOG 2020 CEDS stated that as the region adopts new technologies to increase productivity and revenue in a more digital economy, it would prioritize expanding business connections and relationships to access low-cost and convenient supply chain options. This work should begin with MACOG supply chain and cluster analysis data to provide added value to regional employers.

MACOG’s Role
Data Provider, Resource

Primary Beneficiary
Regional stakeholders working to support industry modernization

Timeline
Mid Term (6-18 months, pending funding and regional buy-in)

Partners, Stakeholders, and Regional Experts
South Bend-Elkhart Regional Partnership, LIFT Network, iNDustry Labs, regional employers, LEDOs, local educational institutions, and industry associations

Projected Outcomes, Vision of Success, and/or Case Studies:
Conexus Indiana recently partnered with Butler University's Lacy School of Business to research supply chain resiliency and potential near- and on-shoring opportunities. Through this partnership, led by Dr. Jane Siegler, assistant professor of operations accounting, management information systems, statistics, MBA students and undergraduate researchers helped Conexus identify critical suppliers within regional industry clusters and identify ways to increase supply chain visibility and support those suppliers to grow and benefit the state’s economy. This type of data and analysis can help regional industry leaders understand supply chain issues affecting the region and how to work collectively with other businesses to address these challenges.
Implementation

If these strategies are to be successful, their implementation will need to continue to be a regional effort. MACOG can be a convener and leader in some areas, setting the table for important region-wide conversations, since it represents all four counties and comes with a region-wide perspective. In other areas, MACOG will take a supporting role, providing regional data analysis, connecting stakeholders to funding to bolster regional efforts, or connecting partners to resources in the form of sharing information, policies, and best practices to inform planning.

MACOG staff will be the primary party responsible for the execution of this plan. This work should be done in close collaboration with local government partners to ensure the plan continues to match specific local priorities and initiatives. MACOG staff will ensure accountability by reporting to the MACOG Policy Board monthly on progress toward the objectives listed in this plan. The MACOG Policy Board is responsible for oversight of progress and pushing for the work to be completed within the appropriate time frame.

MACOG will also look for opportunities to collaborate with the South Bend-Elkhart Regional Partnership and its committees to ensure outside accountability as well. The formation of a partnership committee on recovery and resiliency would be welcomed to oversee future efforts that go beyond this plan.
Resources

There are many resources that MACOG, its partners, regional experts, and stakeholder groups can tap into to support and fund the implementation of many of these strategies. These include but are not limited to:

Main Streets and Vibrancy
- Indiana Office of Community and Rural Affairs (OCRA)
- Indiana Arts Commission
- CreatINg Places (IHCDA - Patronicity)
- Indiana University’s Center for Rural Engagement
- Community Heart & Soul
- OCRA Quick Impact Placebased (QuIP) Grant

Connectivity and Mobility
- Purdue University Center for Regional Development
- Northern Indiana Commuter Transportation District (South Shore Line)
- Indiana Department of Transportation

Broadband
- OCRA Next Level Connections & Connectivity Program
- Public-private partnerships
- U.S. Department of Agriculture (USDA)
- Wireless Institute at the University of Notre Dame
- U.S. Economic Development Administration (EDA)

Workforce Housing
- Indiana Housing and Community Development Authority (IHCDA)
- Federal Home Loan Bank of Indianapolis (FHLBI)
- Fitzgerald Institute for Real Estate at the University of Notre Dame

Childcare
- Build, Learn, Grow's stabilization grants
- Early Learning Indiana's Closing the Gap grants
- Indiana Department of Education

Training and Workforce Development
- U.S. Economic Development Administration (EDA)
- U.S. Department of Agriculture (USDA)
- Regional universities and colleges
- Indiana Department of Workforce Development
- Northern Indiana Workforce Board

Advanced Manufacturing
- U.S. Economic Development Administration (EDA)
- University of Notre Dame
Conclusion

This economic recovery and resilience plan highlights the many ways that stakeholders throughout the MACOG region do, and can continue to, work together to achieve shared goals that are essential for long term regional economic growth. These goals include attracting and retaining a higher share of the working-age population than current trends project, increasing per capita income by diversifying and modernizing the region’s industry mix to create more high-wage job opportunities, and increasing the volume of small business activity and employment within those firms.

The region will be successful in reaching these goals by following its driving themes, which include fostering growth and prosperity through economic opportunity, innovation, and adapting the region’s legacy economic drivers to new technologies and advancements, and embracing the region’s growing diversity while building a welcoming environment where all are empowered to thrive.

Reaching those goals will depend on regional leaders’ ability to work collaboratively on regional efforts. The strategies in this plan reflect ongoing and new efforts that will help move the region closer to those goals. By supporting local vibrancy and connectivity efforts, promoting access to key infrastructure like broadband and childcare, providing regional housing resources, connecting the region to workforce training resources, supporting marketing for talent attraction, boosting main street entrepreneurship, and advancing the region’s industry modernization and supply chain efforts, the MACOG region will be well-positioned to prosper now and into the future.

Pursuing these goals will help the region become more resilient against future environmental, societal, and economic shocks, and the yet-unknown impacts these events may bring. Coordinating efforts at a regional level, to both address existing challenges and capitalize on current strengths, will help ensure shared success in achieving these goals.
Appendix

Public Comment

Community engagement was a foundational element for the development of this plan to ensure the needs of the region are addressed and support long-term economic growth to withstand future stressors and shocks. Several opportunities were offered through the planning process for engagement activities. This included hosting six Focus Group meetings, six Ideation meetings, and a public input session. This plan was developed by the input of the Steering Committee, regional stakeholders, and residents.

In March 2022, MACOG held a 30-day public comment period. The public had the opportunity to speak with the planning team and the Steering Committee to share their thoughts on the draft Collaborating for Regional Resilience and Economic Growth. A comment form was available on MACOG’s Recovery page and paper forms were available at the MACOG office. During the public comment period, MACOG held a public input session on March 17, 2022, which 10 individuals attended. We received several comments from attendees who wanted to know more about the focus group meetings, the consideration this plan had for health and well-being, and the region’s efforts to address creating walkable and bikeable places. The following pages provide a summary of the received public comments during the public comment period in March 2022 and MACOG’s response.
Collaborating for Regional Resilience and Economic Growth - Public Comments

Online Comment Form Responses

Response #1

What strategy excites you the most after reviewing the draft “Collaborating for Regional Resilience and Economic Growth” plan?

Realizing that supporting families (such as having quality childcare) is important for regional resilience.

What did you learn from reviewing the draft plan?

The planners are not locals.

What would you change about the plan or the presented strategies?

I would focus less on retaining graduates of local colleges and more on attracting high school graduates who went elsewhere to college and graduated.

Additional Comments or Questions

The MACOG region has many multi-generation extended families sharing childcare and elder caretaking duties. This is a unique factor that has not been adequately considered in this report. The MACOG region’s workers can survive in a “childcare desert” because people with good support networks or who are economically pressured find ways to balance work and childcare. They also have less need for community centers, community activities, and neighborhood schools because their community ties are established over generations in the same community. While these large family networks are helpful for families navigating difficult situations, such as working for low pay and/or at jobs with unpredictable hours or night shift work, the relative lack of investment in community-building and family-supporting infrastructure certainly does affect attraction and retention of workers who do not have strong community ties. For example, incoming families may be put off by the segregation of local schools; even in diverse neighborhoods, there may be just 5 families with kids, and those families may send their kids to 5 different schools — private elite, private parochial, charter, and/or various public schools.

Given that strong community ties are uniquely important to keeping people in the region, it is important to embrace re-integrating college graduates to the region rather than focusing on new residents or retaining graduates of local colleges and universities (several of which have student bodies that are substantially wealthier and less racially diverse than the communities they are in). The largest state-supported educational institutions in Indiana are not located in South Bend, but in West Lafayette, Bloomington, Indianapolis, and Muncie, and there are many well-respected private schools across the state and region. For this reason, temporary out-migration for educational purposes should be encouraged (as it diversifies the education and experience of local talent) and supported by solid regional and interstate transportation options. The South Shore train line and Greyhound bus service help students attend universities in Chicago while easily maintaining ties to the area that will bring them back after undergraduate or graduate school.

Young people who develop ties outside of the area, though, expect salaries and transportation options that let them stay connected with friends and family elsewhere in the country.
More options for car-free transportation to Indianapolis, Bloomington, and West Lafayette would likely help make this region more attractive to people who have ties to those regions.

One asset of the area is its rural areas. Regional and county development plans that build up the agricultural areas to provide suburban housing or new industry may be appealing on the surface, but the subsequent increases in traffic congestion, water runoff, and pollution will reduce the quality of rural areas and their amenities, such as quality fishing, hunting, community-supported agriculture, and “silent sports” activities. Not only will such development patterns sacrifice some of the best assets of the region, but they will also prove costly. Tax increases would likely be necessary over 15-20 years to support replacement cycles on the infrastructure required to build out into previously undeveloped areas, meaning that residents of areas with underutilized urban and brownfield lots will be subsidizing the suburbs, all while the region tries to figure out how to get employees to employers in their new locations.

While the report states that only 23 percent of all households in the region are cost-burdened in their housing expenses, this ignores that in other areas, a cost-burdened household may be making triple the income of a household here. The 2/3 remaining household income in an area where AMI is $80,000 for a family of 4 is going to go much farther than 2/3 of $60,000. Further, the report states that transportation costs for a family in the MACOG region can approach 22-37% of income; this is unlikely to be true in many urban areas where people tend to be burdened by outsized housing expenses. The report mentions that “missing middle” housing should go for $250,000 or under; in this region, that would not be considered “missing middle”, but “upper-middle” – most families earning even a middle income in the region would not quality for a $250,000 home loan and would have a lot of trouble saving for a $50,0000 down-payment for 20% equity or even $12,500 for 5% down. The report also fails to assess home ownership and rental rates across the region. Investor-owned single-family homes are on the rise, threatening the stability of rental and housing markets particularly for lower- and middle-income families in the region. Statewide efforts that reduce subsidies while increasing accountability for landlords are necessary to ensure that homeowners are not competing for purchases with out-of-state corporations seeking a high return on their investment at the expense of housing stability for the region’s families.

Re-attracting local talent that moved elsewhere for an education and expanding refugee resettlement efforts should be preferred talent attraction strategies for the region. A large influx of people from outside the region could raise property values and displace current residents, offsetting some of the gains of attracting new residents as housing churn (evictions & foreclosures) leads to very high, long-term costs to residents, families, and ultimately the entire community – students who are homeless have a very hard time graduating high school and getting into college, and our separate-and-unequal private/charter/public approach to education in Indiana is unlikely to improve population-level graduation rates.

MACOG’s Response

Thank you for your comments. This report highlights the challenges of lack of convenient and affordable childcare has on the labor forces’ ability to work. Within a “childcare desert” it is common for families to work together to provide solutions for childcare so that adults are able to work full-time. This report does focus on providing data from state-certified childcare centers and does not include family or non-licensed centers.

There is more work to be done to better understand the childcare issues and work with local partners in identifying acceptable solutions.
Retaining local residents though building local connections and creating vibrant public places is a key piece of our economic strategy. Whether we are directing those efforts at college graduates from our local universities or at our local high school students encouraging them to return after their college experiences. (See page 42 and 51).

Local and regional housing markets are strained. MACOG recognizes that housing is a major barrier for economic success, both for the region and for individuals. On pages 44 - 46, MACOG highlights are strategies to work with local partners to better understand and assess the current conditions and to help create tools to make the solutions easier to implement.

Response #2

What strategy excites you the most after reviewing the draft “Collaborating for Regional Resilience and Economic Growth” plan?

The collaboration and conversation is appreciated. I am curious about the process as it skews toward programs and industries involved in the development of the report and may not fully capture more disadvantaged populations in our region. Inadvertently, some of our best populations for bringing more immediate talent to the table may not find their place in the conversation or the process.

What did you learn from reviewing the draft plan?

The draft plan seems to focus on post-secondary workforce solutions, thus investment. That emphasis leaves significant numbers of potential workers out of consideration as only approximately 59% of high school graduates in Indiana will pursue post-secondary education to meet the demands of a marketplace with increasing need for higher level industry skills.

What would you change about the plan or the presented strategies?

Workforce and education solutions need to begin as early as middle school and move toward increased project-based learning and intentional industry training/engagement no later than early high school. Young people are voting with their feet in our area and leaving school to ‘work’ in companies far too willing to accept the help without consideration for the longterm future growth of these young people and their talent. We need to thoughtfully and collaboratively redesign what ‘school’ looks like for our community’s young people, including facility and program designs that rise to the level of actual industry application and demand.

Additional Comments or Questions

Thank you for the work on this document and plan. It is appreciated as meaningful change is often incremental. Our team looks forward to seeing what practical steps are implemented and what realized opportunities emerge.

MACOG’s Response

Thank you for your comments. Workforce and education solutions are built with many layers to provide everyone with more opportunities for work. This report did focus more heavily on post-secondary educational challenges and solutions. The study began as a response to the economic challenges faced as a result to the COVID-19 pandemic. As such, the issues identified and solutions provided focused on rebounding from this economic situation. As a result, more emphasis was spent on aligning post-secondary opportunities, whether for academic education or offering job re-training and certifications. A broader look at improving educational and workforce training opportunities was looked at during the 2020-2024 Comprehensive Economic Development Strategy. Page 26 of that plan emphasizes the need to create pathways to careers for students.
Response #3

**What strategy excites you the most after reviewing the draft “Collaborating for Regional Resilience and Economic Growth” plan?**

The innovation.

**What did you learn from reviewing the draft plan?**

We have a great start. Keep going.

**What would you change about the plan or the presented strategies?**

I would like to make sure ALL of our local high schools are on the bus route. We want more workers, there are thousands of students who can work, internship, work based learning... It also provides opportunities for more before school or after school participation for those who can not get a ride without a school bus.

**Additional Comments or Questions**

Timing is important if this is to be successful. What time schools start and end so transportation is around those times. If a student works half a day it would also be great to have transportation to accommodate that timing.

MACOG’s Response

Thank you for your comments. Public transportation is a key component to providing individuals, and students, opportunities of work. Currently Transpo and the Interurban Trolley are working on a Transit Plan, looking at their current routes and how they can best serve the community. We will forward this comment to their planning effort so they can look more closely at the connections between schools and public transit. You can learn more at [www.connecttransitplan.com](http://www.connecttransitplan.com).

Public Meeting Responses

Jim Baxter, United Way South Bend

Was there a reason we did focus group meetings only in South Bend and Elkhart?

**MACOG’s Response**

We chose these locations given the availability for space given the size of the audience needed and central meeting locations. Stakeholders across the four county planning region were invited and participated in the meetings. Meetings were also available by Zoom so attendees could join virtually if they couldn’t make it to the meeting location.

Lisa Harman, Live Well Kosciusko

Knowing our population is aging and the cost of health care is increasing due to our state’s poor health outcomes. Are there strategies that consider the health and well-being as a component of workforce development and economic development?

**MACOG’s Response**

Definitely recognizing the aging population there is going to be a need for more home health care and senior living facilities that will be a challenge and an opportunity. During our healthcare and education focus group meetings we talked a lot about those health care sectors and the stress the health care and industry professionals are experiencing. We talked about opportunities for plugging into some of the regional efforts in marketing and messaging to use those platforms for things like community-wide public health awareness, pointing people to strategies that exist in the MACOG region such as mental health awareness, burnouts, and other services.
Alison Mynsberge, Resident

It seems that a lot of our bigger cities seems to lack is the ability to bike comfortably and use other types of alternative transportation to live your life. The region seems to be 20 years behind to get recreational trails, and we’re getting there, but doesn’t have the infrastructure and local economies to support walkability.

MACOG’s Response

Our region and efforts have been lagging but we are trying to ramp up to meet our needs now. We hired a new active transportation planner who is focused on increasing commuting routes and awareness. It is also a direction of the region’s to enhance our quality of life to create attractive places that are bikable and walkable as a talent attraction and retention initiative.

Dan Buckenmyer, South Bend Elkhart Regional Partnership

What are our next steps to narrow in to implement the strategies?

MACOG’s Response

Next steps will be to work with our Steering Committee in the process to continue the conversation and prioritize.
2020-2024
COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

Michiana Area Council of Governments
227 W. Jefferson Blvd.
County-City Building, Room 1120
South Bend, IN 46601
RESOLUTION NO. 05-20
A RESOLUTION ENDORSING THE 2020-2024 COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

WHEREAS, the Economic Development Administration requires the development of regional Comprehensive Economic Development Strategies and,

WHEREAS, the Michiana Area Council of Governments (MACOG), an officially designated Economic Development District by the United States Economic Development Administration (EDA), has cooperated with local government units, public officials, and implementing agencies, and coordinated with the private-sector, chambers of commerce, and post-secondary education to the best of its ability in developing the 2020-2024 Comprehensive Economic Development Strategy and,

WHEREAS, MACOG has used local input and obtained public input from groups, organizations, and individuals throughout the MACOG region.

BE IT THEREFORE RESOLVED, that the Michiana Area Council of Governments hereby adopts the 2020-2024 Comprehensive Economic Development Strategy and the MACOG Policy Board finds that the 2020-2024 Comprehensive Economic Development Strategy meets the requirements set forth by the EDA in Title 13 of the Code of Federal Regulations, Chapter III, Part 303.7 and is hereby endorsed.

RESOLVED THIS 8th Day of January, 2020

Michiana Area Council of Governments

[Signature]

Phil Jenkins, Policy Board Chair
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## APPENDIX A: Public Comment

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Chapter 1
Introduction
Our Region
The Michiana Area Council of Governments (MACOG) is a council of governments that serves as a regional forum to our local governments to study and resolve interlocal issues on transportation, environment, and development. We serve our local governments to achieve our collective vision to advance the region’s economic vitality, quality of life, create diverse and resilient hometowns, and explore ways to attract and retain talented individuals and organizations.

As a council of governments, we provide technical planning services to local governments in our four-county planning region of Elkhart, Kosciusko, Marshall, and St. Joseph Counties. Together, these counties have a population of nearly 600,000 people. Our region is located in northern Indiana and is fortunate to be within 200 miles of major Midwestern cities and amenities in Indianapolis, Chicago, Detroit, and Columbus. We have access to many quality of life amenities such as Lake Michigan beaches, year-round trails, a burgeoning culinary scene, major and minor league professional sports teams, theaters, zoos, and shopping. Additional amenities include the cultural arts, festivals, and sporting events from our local communities and higher education institutions.

As an Economic Development District
To better serve our local governments, MACOG holds many federal and state designations that enable us to act as a liaison and a conduit for our communities to access the many federal and state funding opportunities.

One of the designations MACOG holds is an Economic Development District (EDD), administered by the U.S. Department of Commerce’s Economic Development Administration (EDA).

As an EDD, our communities are eligible to receive EDA funds to improve our public infrastructure systems and construct projects that build strong and resilient hometowns.
Partnerships

Each of our four counties has local economic development organizations (LEDOs) that focus on economic development initiatives such as business retention, expansion, and recruitment. These LEDOs include the Economic Development Corporation of Elkhart County, Kosciusko Economic Development Corporation, Marshall County Economic Development Corporation, and the South Bend Regional Chamber.

In 2011, the LEDOs saw a need to better market our region and established the South Bend-Elkhart Regional Partnership. The Regional Partnership has been an integral economic development entity in our region. They focus on a systemic approach to advance the region’s economy and unify our regional communities to achieve our collective vision.

As an EDD, we bring together these key private and public sector stakeholders to create a coordinated effort to advance the region’s economy to be diverse, innovative, and resilient. One of the ways we accomplish this is by holding regional economic development summits. Attendees have the opportunity to network and share best practices. Being an EDD has served as a foundation for regional collaboration that has built lasting partnerships with our federal, state, and local organizations, and instilled cooperative regional planning.

Purpose of the Plan

The purpose of the Comprehensive Economic Development Strategy (CEDS) is to be a roadmap to guide the region’s economic development initiatives over five years. The CEDS guides us in prioritizing a regional list of projects and ensuring they align with the CEDS goals and EDA’s investment priorities. The CEDS also enables MACOG to retain its EDD designation.

The CEDS allows us to examine our economic conditions, identify opportunities and areas that need improving, create a “plan of action,” and establish a framework to measure our progress.
**Background**

Our current 2015-2019 CEDS was built from a collaborative planning process with the Regional Partnership, LEDOs, and the Regional Development Authority (RDA) that began in 2014. During that same time, the Indiana Economic Development Corporation (IEDC) announced the Regional Cities Initiative that challenged applicants to establish transformative economic development projects to create competitive and resilient communities. The processes for both products were similar in that rather than duplicating our efforts, the CEDS served as the foundation for the development of our Regional Cities Plan.

Upon being designated as one of the three recipients for the IEDC’s $42 million for Regional Cities, the Regional Partnership was tasked with administering the grant to begin implementing the projects. Many of the Regional Cities and CEDS projects either have been implemented or had groundbreaking ceremonies.

Following these planning efforts, in 2016, community leaders indicated the sustainability of our region needs to go beyond Regional Cities and focus on quality of place initiatives. Therefore, the RDA and the Regional Partnership facilitated the creation of the Regional Economic Development Strategy Plan (REDS).

This plan will guide a long-term systemic approach to advance our region’s economy and increase our per capita income by 2025.

This will be accomplished through five strategic pillars: **workforce development**, recruiting and retaining talent, diversify our industries and attract higher pay jobs, increase entrepreneurship, and promote diversity and inclusion to create opportunities for minority populations.
CEDS Planning Process
MACOG kicked off the process in 2019 to update our CEDS to reflect our economic conditions and priorities through the next five years (2020-2024). A strategy committee was first organized to guide and oversee the development of the CEDS. The strategy committee consisted of LEDOs, local government officials, economic specialists, and the Regional Partnership.

MACOG held monthly committee meetings that first refined our vision and goals, and analyzed our strengths, weaknesses, opportunities, and threats (SWOT). This analysis is summarized in Chapter 3. The strategy committee next reviewed and refined the objectives as related to our regional goals. This was accomplished through a series of exercises where the committee identified future priorities, what is currently working as well as the areas that need to change. Our goals include being a world-class leader in higher education and community partnerships, access and connectivity, and high-performing communities. More details on the goals and objectives are provided in Chapter 4.

Public participation was incorporated from the process that took place in the development of the Regional Partnership's REDS. This included conducting stakeholder interviews and meetings with key community leaders, local government officials, public and private institutions, and economic development specialists.

Additional engagement was conducted at the Region’s Industry Growth subcommittee meetings to solicit input on priority projects.

Through December, MACOG held a 30-day public comment period. The public had the opportunity to speak with the Strategy Committee during this time to share their thoughts on the draft CEDS. During the public comment period, MACOG held a public open house on December 12, 2019, which seven individuals attended. We received several comments from attendees to know more about water quality initiatives to support water recreation opportunities, the value of remediating brownfields to encourage redevelopment versus building new structures on greenfield sites, workforce development and education, and trail connections to destination areas. See Appendix A of the list of public comments.
CHAPTER 2
Summary
of Economic Conditions
Economic Overview

The 2015-2019 CEDS and Regional Cities Initiative noted the stagnant population growth in Indiana. Though the state has a positive growth rate, the population has been growing from births in the state rather than migration from other states or nations. To achieve the economic development vision, regions must attract talent from outside Indiana.

The MACOG region has also been struggling to attract and retain talent. Much of the population growth is from a birth rate higher than the death rate. Since 2016, international migration has been positive in each county; however, our region’s domestic migration continues to be negative. Still, when counting all the components factoring into the change in the population, the region is growing.

According to the Bureau of Economic Analysis, the Elkhart-Goshen Metropolitan Statistical Area (MSA) had higher employment growth in 2017 (6 percent) than the South Bend-Mishawaka MSA (0.4 percent). The total Gross Domestic Product has now topped the pre-recession (2007) level.

Key Economic Indicators

Gross Domestic Product

Gross Domestic Product (GDP) represents the total value of the goods and services produced in the United States. The Census MSA geographic boundary has been the common measure of GDP. In the MACOG region, there are two Metropolitan areas: South Bend-Mishawaka, IN-MI MSA and Elkhart-Goshen, IN MSA. Between 2016 and 2017, the real GDP rose 4.2 percent in the Elkhart-Goshen MSA, while the real GDP in the South Bend-Mishawaka MSA dropped 0.5 percent. The Elkhart-Goshen MSA has consistently been growing (nearly five times) faster than the South Bend-Mishawaka MSA, with a 2017 growth rate of 11.6 compared to 2.1 for the South Bend-Mishawaka MSA.

Retail Sales

Retail sales in the MACOG region increased by nine percent in 2017. The total retail sales increased in Elkhart (10.4 percent), Marshall (9 percent), and St. Joseph (7 percent) Counties but decreased in Kosciusko County (1.6 percent).
Employment

Elkhart County continues to lead the other three counties in the MACOG region in employment, with a five percent growth in 2017 (Figure 2-1).

Nearly 20 percent of Indiana residents are employed in the manufacturing industry. In the MACOG region, all counties, except St. Joseph County, manufacturing is the leading employed industry; Elkhart County (36.5 percent), Kosciusko County (39 percent), and Marshall County (32 percent). Manufacturing is a considerable industry in St. Joseph County, though, with 18 percent employed. See Figure 2-2 for employment by industries in the MACOG region. The most employed industry in St. Joseph County is in educational services, health care, and social assistance, with 29 percent. This is higher than the state (23 percent) and the nation (23 percent).
Distress
The EDA requires an EDD to meet one of three distress criteria to be an eligible recipient for the partnership planning grant. One criterion is an unemployment rate that is one percent greater than the national average unemployment rate for the most recent 24-month period. Another criterion is a per capita income below 80 percent of the national average. The third criterion is a special need determined by the EDA.

The unemployment rates in the region have improved to be lower than the 4.4 national unemployment rate in 2017. The 2017 unemployment rates for Elkhart County was 2.5, Kosciusko County was 2.7, Marshall County was 3.0, and St. Joseph County was 3.6, see Figure 2-3.

According to the Bureau of Economic Analysis, the 2018 average per capita income for the region is 80 percent of the national average; however, Marshall County falls below the national average with 76 percent, see Figure 2-4.
Socioeconomic Profile

Population Density

Indiana’s population is estimated to be 6,666,818, ranked the 17th largest state in the US, based on the 2017 population estimates from the U.S. Census Bureau Population Estimates Program. The combined population in the MACOG region is 601,170. See Figure 2-5 for the regional population distribution. The region is projected to grow to almost 650,000 people in 2050, nearly 8 percent more than the current population (Figure 2-6).

Race & Ethnicity

Indiana’s population is expected to become more racially and ethnically diverse over the next 20 years. According to the State’s Demographer, the fastest-growing group will be those identifying as two or more races. It is anticipated this group will increase 135 percent by 2030. In Elkhart County, the multiracial population is expected to grow by 95 percent to 10,676 people by 2040. St. Joseph County’s multiracial population is expected to grow by 99 percent to 16,452 people. In Marshall and Kosciusko Counties, the population with two or more races will still be under 2,000, so there are no projections for those counties.

Asian and black/African American racial groups are also expected to grow significantly in the state, with moderate growth in this region. The Hispanic population is expected to double in the state. Currently, over 6 percent of Indiana residents identify as Hispanic. In Elkhart County, the Hispanic population is projected to grow by 127 percent. In Kosciusko, Marshall, and St. Joseph Counties, the population is estimated to grow 60 percent, 79 percent, and 44 percent respectively.
Spanish is the main non-English language spoken in the region, with the area having a higher percentage of Spanish-speakers, at 8 percent, as compared to 5 percent of Indiana’s population. Of the population that speaks Spanish, fewer than half speak English less than very well.

**Median Age**
The median age is increasing in the state and the MACOG region. Marshall and Kosciusko Counties have median ages older than Indiana’s 37.5 years, and Elkhart and St. Joseph Counties have younger median ages (Figure 2-7). A higher median age reflects the aging population and workforce, which is changing the demand for particular housing and daily service needs. The percentage of each county’s population over age 65 has increased since 2010. Like the state, each county has experienced growth of approximately one percent in seven years. Marshall County has the greatest amount over 65, at 16.5 percent of the population.

**Educational Attainment**
The educational attainment in the MACOG region remains lower than the state with 31 percent receiving a post-secondary degree. The state’s average post-secondary attainment is 39 percent. The educational attainment with the highest percentage in the state and each county is a high school graduate or equivalent. The population across the MACOG region reflects an approximate 80/20 percent split between those with a high school degree and a bachelor’s degree or higher, respectively. See Figure 2-8 for the breakdown of the Educational Attainment in the MACOG region in 2017.

The change in education for the 18 to 24-year-old population since 2010 tells a different story. The highest educational attainment in Kosciusko County and
St. Joseph County is Some College or Associate's Degree. In Elkhart County and Marshall County, it is predominately those with a High School Graduation.

Since 2010, the percentage of people attending college and earning associate’s degrees or higher has been increasing in Indiana. That is reflected in the changes in Marshall and Kosciusko Counties. In Elkhart County, the percentage earning Bachelor’s Degrees or Higher has declined while those with Some College or Associate’s Degrees are growing. In St. Joseph County, the percentage with Some College or Associate’s Degree has decreased while those with a Bachelor’s Degree or Higher are increasing. The industries in the region need a labor force of varying skills and training. Many require higher education skills while some have programs that begin training in high school.

An increasingly diverse population and workforce are strengths for the region. Americans are starting to prefer living in racially, politically, and economically diverse communities and workplaces with more diversity are shown to be more innovative and adaptable.

**Housing**

The jobs to household ratio gauge the distribution of employment opportunities and workforce (those actively employed) population across a geographic area. A ratio between 1.0 and 1.5 indicates a community has approximately an equal balance of jobs and housing. A ratio of less than 1.0 indicates a community has more housing than jobs, whereas, a ratio greater than 1.5 indicates a community has more jobs than housing.

The jobs to household ratio in 2017 in the MACOG region is 1.42, increasing from 1.2 in 2010. Elkhart County has the highest ratio, at 1.86, indicating it has more jobs than housing. Kosciusko, Marshall, and St. Joseph Counties average around a balanced ratio of jobs to housing with 1.25, 1.10, and 1.22 respectively. **Figure 2-9** displays the balance between jobs and households.

The average household size in the MACOG region is 2.64. The average family size is over 3.1. Examining the jobs to labor force ratio, this ratio for the MACOG region is 1.01. A ratio of just over one job per household may not be enough for the labor force. The jobs-to-labor force ratio is 1.0 for the region. Only Elkhart County has a ratio of over 1.0 with 1.2, whereas the other counties are below 1.0. Although, the ratios are low in Kosciusko, Marshall, and St. Joseph Counties there are jobs in those counties for most of their labor forces. **Figure 2-10** displays the balance between jobs and the labor force.

In each county of the MACOG region, approximately an average of 16 percent of workers commute from counties outside the MACOG region: 21 percent in Elkhart County, 14 percent in Kosciusko County, 16 percent in Marshall County, and 13 percent in St. Joseph County.

The population is mobile and does not always seek to live and work in the same community. Lower ratios in counties are understandable because of commuting out of the county. Balanced jobs to household ratio should be a goal in any region along with offering desirable workforce employment, education, and amenities, as these are qualities families and individuals, seek when deciding to locate in a particular place.
Chapter 2: Summary of Economic Conditions

Figure 2-9: Jobs to Household Ratio

Source: 2017 ACS 5-Yr Estimates, Housing Units, Labor Force, STATS Indiana, Bureau of Economic Analysis, Employment 2017

Figure 2-10: Jobs to Labor Force Ratio

Source: 2017 ACS 5-Yr Estimates, Housing Units, Labor Force, STATS Indiana, Bureau of Economic Analysis, Employment 2017
Building Permits
In 2017, nearly 1,800 residential building permits were filed in the MACOG region (Figure 2-11). Of the 1,795 permits, 43 percent were for buildings with five or more family units. Almost all of the other permits were for single-family detached residences. Over the past three years, the number of permits has been consistently increasing, with 2017 recorded as the highest activity since the economic recession in the late 2000s.

Housing Affordability
To determine housing affordability in the MACOG region, we need to consider the percentage breakdown of the household income. If housing costs exceed 30 percent of a family’s or individual’s income, households are considered cost-burdened.

Approximately 23 percent of all households in the MACOG region are considered cost-burdened. Figure 2-12 displays the breakdown of the housing cost-burden in the MACOG region. St. Joseph County had the highest amount of the population who pay more than 30 percent of their incomes on housing with 24 percent. Elkhart County had the second-highest with 23 percent. Kosciusko County had the least with 20 percent.
CHAPTER 3
SWOT Analysis
The unique qualities from communities in the MACOG region provide assets as well as challenges. This chapter summarizes the economic challenges our region is facing as well as areas of opportunities we can capitalize on. A SWOT analysis evaluates the strengths, weaknesses, opportunities, and threats of the area. Strengths and weaknesses are specific to the evaluated place, while opportunities and threats can be external influences. The analysis looks into the current conditions, qualitative and quantitative, that begin to show the region's character.

The return on investment supersedes the cost to develop these systems. Our region features highly-sought-after trail systems that attract users from all over the midwest. Not only can our residents enjoy using the trails during the spring, summer, and fall months, but we can take advantage of the winter conditions to enjoy cross-country skiing and trekking through the woods at many of our state and local parks.

We are fortunate to be home to many higher education institutions that add to our quality of life. In particular, the University of Notre Dame (ND). Over the years, ND has invested millions of dollars to transform the urbanized area of South Bend. Improving our transportation corridors and gateways, community

**Strengths**

Our region is centrally located in the Great Lakes megaregion, expanding our quality of life by being within hours to major metropolitan areas such as Indianapolis, Chicago, Detroit, and Columbus. We have access to many quality of life amenities such as Lake Michigan beaches, attractive state parks, year-round use of trails, high-end restaurants, major and minor league professional sporting events, theaters, and shopping.

Communities in our region are increasingly supporting the development of biking and walking trails. Not just our cities but towns too are making financial commitments to ensure their community features a trail network. The provision of trails has proven to be a catalyst for economic development.
development activities with the Eddy Street Commons, and investments in renewable energy technologies. In addition to ND, we are home to Indiana University-South Bend, Ivy Tech Community College, Bethel University, Goshen College, Grace College, St. Mary’s College, and Ancilla College. All of these institutions play a vital role in developing our workforce and providing the necessary training and education to build skill sets in diverse industry sectors.

Our region’s employment conditions continue to outshine the state. Since 2010, employment has steadily increased with Elkhart County seeing a five percent growth in employment. Manufacturing remains the industry leader in three of the four counties (Elkhart, Kosciusko, and Marshall) in the MACOG region and leads the way in the nation for the RV and orthopedic industries. Educational services, health care, and social assistance industries in St. Joseph County surpasses the state (23 percent) and the nation (23 percent) with 29 percent. Additionally, our unemployment rates in 2018 remained lower than the national average (3.9 percent). The unemployment rate for Elkhart County was 2.6, Kosciusko County was 2.6, Marshall County was 3.2, and St. Joseph County was 3.6.

Within our region, we have skilled economic development specialists to aid in attracting businesses and acquiring grant opportunities from our federal and state partners. We continue to reap the benefits from receiving $42 million for the Regional Cities Initiative from the Indiana Economic Development Corporation. In April 2019, we received a $42 million grant from the Lilly Endowment Inc. to support the Labs for Industry Futures and Transformation (LIFT) Network. This will aid our region to be more productive and resilient, and attract talent in the digital economy.
Weaknesses
Above all of the common weaknesses our communities share, the weakness that holds us back the most from growing and being an attractive place to live and work is we collectively fail to effectively market our assets and dispel the negative perceptions.

While economically we may do all that is right to diversify our industry sectors and build walkable mixed-use developments, geographically our region does not share the same natural scenic landscapes and favorable weather conditions offered in the western and southern states of the U.S. While we may not have access to the mountains or the ocean, we do have a lot to offer in terms of quality places, but fail to effectively market our region to appear just as favorable as places in the western and southern states of the U.S.

We need to re-tailor our message from being known as the “RV and Orthopedic Capitals in the nation” to highlight how “open we are to do business and support entrepreneurs,” how “our communities have high-quality infrastructure systems,” and advertise our regional trail systems.

We could do better in marketing our quality public and private school systems. Contrary to the negative perception by “non-locals,” our region has many quality public and private schools available for families to choose from. Additionally, the state of Indiana offers families the ability to send their children to a school of their choice.

Another negative perception our region receives is safety perception. Communities in our region are perceived as not safe due to reports of crime and drug abuse. While this is a valid perception, the reality is these activities occur at a micro-level in specific areas of our region. The majority of these incidences were caused by visiting individuals or non-locals.

Other weaknesses include the need to upgrade our broadband infrastructure to attract businesses and professionals. While there is an extensive fiber network available in St. Joseph County and a smaller-scale network in Marshall and Elkhart Counties, many of the rural areas do not have access to the same level of broadband service.

Lastly, affordable housing is another area of weakness as housing costs are rising faster than wage growth. The neighborhoods in which affordable housing is available is a turnoff for prospective families and individuals as some of these homes are located in disinvested older neighborhoods that were once built around thriving economic centers. Reinvestment in these neighborhoods is needed to preserve the character and bring new life by making them a more inviting place to want to live in.
Opportunities

The MACOG region does have a strong base of existing economic activity and momentum from the many regional planning efforts that have occurred and are in progress. The most recent plans include the Innovate Indiana Regional Cities Plan and the Regional Economic Development Strategy (REDS). Currently, the City of Elkhart is conducting its 2040 plan that seeks to diversify its industry sectors, build a strong workforce, provide quality infrastructure systems, and address neighborhood and quality of life issues.

Regional economic leaders are exploring opportunities to utilize their innovation assets including Notre Dame focusing on being known as a top-tier research university and advancing its local region. The region also has other higher educational institutions with graduates possessing high-skilled talent. This is an opportunity for our region to link the region’s industrial base and its research assets, which will improve the innovation ecosystem—workforce and talent, diverse industry growth, and a place for entrepreneurs and new businesses to thrive.

Although the workforce is aging and communities in the MACOG region are challenged to train students and newer members of the workforce in major industries such as manufacturing, our LEDOs, private entities, and school systems continue to instill programs at an early age to introduce students to industries to build skill sets and reduce the time to earn a degree. Efforts to develop the local workforce will aid attracting workers from outside the region.

Investment is being made in our counties to upgrade the broadband infrastructure to dark fiber and expand the fiber network into under-served areas to generate
economic development. Recently, ChoiceLight and St. Joseph County received an EDA grant to expand its fiber-optic network to the western portion of the county. Elkhart County is exploring the opportunities to install dark fiber lines and expand the service to its cities and towns.

Communities in the MACOG region have seen the benefits of and gravitated towards developing placemaking projects that focus on creating walkable and bikeable communities to attract and retain talented professionals. An incredible amount of new mixed-use developments and apartments have been under construction in the past year, particularly in downtown South Bend, Mishawaka, and Plymouth. The City of Elkhart will also be seeing new housing and commercial developments in their downtown River District in the coming year(s). Many of the communities in the MACOG region are updating their park master plans to explore ways to improve their park systems and provide the park amenities residents desire. Additionally, trail development remains a top priority for our communities identified from their comprehensive plans. An opportunity also exists to better promote our cities riverfronts and increase access to the waterways and recreational use as
blueways; a canoe and kayak water trail. Through 2017 and 2018, MACOG partnered with the Purdue University Center for Regional Development (PCRD) to finalize a study that examined the region’s defense industry clusters and how to best leverage these assets. The study shows the region has a tremendous opportunity to capitalize in this market as over $83 million is leaking from our region. MACOG will explore opportunities to work with the RDA, the South Bend-Elkhart Regional Partnership, Chambers of Commerce, and industry business leaders to create strategies and an action plan.

There has been an increasing demand to identify and remediate brownfields to economically viable uses. In July 2018, MACOG facilitated the development of a brownfields working group and regional Coalition. In 2019, the Coalition received an EPA brownfields grant to fund and provide technical expertise to complete site-specific reuse plans.

The Regional Cities grant continues to aid in the transformation of our communities to attract and retain talented professionals. The RDA narrowed the original 46 Regional Cities projects down to 26 priority investments. In 2018, progress was made in funding commitments and all 26 Regional Cities projects were approved by the Indiana Economic Development Corporation.

Lastly, in April 2019, the University of Notre Dame and the Regional Partnership announced a $42.4 million grant from Lilly Endowment Inc. to form the Labs for Industry Futures and Transformation (LIFT) Network. The LIFT Network will accelerate the region’s vision from the CEDS and the REDS and builds upon the momentum from the Regional Cities Initiative. The LIFT Network will enhance and link cutting-edge expertise, technologies, workforce development programs, and innovation-based facilities throughout the region. The LIFT Network will be a vital component to help diversify our regional economies to be more resilient.
Threats

Although our region has many assets that make it an attractive place to live and work, when compared to similar economic regions in the nation, our region lags in five key areas. These areas are educational attainment to enter higher-skilled jobs, STEM (Science, Technology, Engineering, and Math) occupations, patent awards, venture capital and federal commercialization, and employment in high-growth start-ups and “young” firms. Additionally, there is a need for mentors to guide entrepreneurs and hubs for these individuals to come together and share ideas.

Our rate of population growth continues to be behind the state (1.3 percent) and the nation (2.4 percent). The region has difficulty reducing the out-migration trend, particularly retaining talented professionals. The educational attainment remains lower than the state and nation, which limits the ability of existing industries to expand into emerging employment areas. A high percentage of the workforce is at or approaching the retirement age. Much of the workforce in this demographic is employed in skilled-trade jobs and manufacturing jobs but community leaders fear these skill sets will be lost because of the younger workforce not pursuing a career in these trades to replace the retiring workforce. While our region has plenty of jobs available much of the population entering the workforce is pursuing careers in professional technology jobs.

Our region is challenged by heavily relying on the strong manufacturing sector while not having diverse industry clusters. This raises concerns amongst professionals that the region may not withstand another economic downturn. Although the MACOG region has a thriving advanced manufacturing sector, regional firms are continuously under competitive pressures with similar-sized communities in the United States who have the quality of life amenities and their more sought after geographic locations of the west coast and southern states. These firms are challenged to rapidly stay innovative and introduce new processes and products into the market. Our education systems have outdated facilities and need to upgrade their technology to support workforce training for automation, robotics, and health.

Lastly, the cost and complexity of remediating potentially contaminated properties such as brownfields and EPA Superfund sites continues to be a threat to the region. Several sites in the region are suspected to have or are known to pose health risks, such as groundwater contamination that may threaten drinking water. Potentially contaminated sites require more complex transactions and increased risk for private developers and also hinder redevelopment on adjacent properties. Blighted properties not only pose health and environmental risks but their presence in the area negatively impacts the home values and is a drawback to attract new families, individuals, and businesses.
CHAPTER 4
Plan of Action
Our Vision

“Northern Indiana is a knowledge-driven, highly connected region that serves and provides access to a global innovation economy. We will be recognized for our world-class higher education and community partnerships, access and connectivity, and high-performing communities.”

The region will achieve the vision through diversifying its industry sectors and adopting innovation-based economic development strategies where interconnected areas of focus lead to the strength of an ecosystem that provides a world-class higher education system to train our workforce, community partnerships to leverage resources and communicate best practices, access, and connectivity to quality services, infrastructure systems, and amenities in high performing communities throughout the region. These are the values we stand behind.

By leveraging the success of the region’s recent quality of place-Regional Cities Initiative, over $400 million in investment has positively impacted communities throughout the region. Building on this momentum, the region is forging ahead with “Ensuring Prosperity” (the Regional Economic Development Strategy) by addressing five strategic pillars in Industry, Entrepreneurship, Workforce, Talent, and Inclusion, with the overarching goal of matching the national per capita income by 2025.

The region continues to leverage its historical assets. A region with a rich history of innovation, a place that has always made things that people rely on every day, a manufacturing region. Where 35 percent of jobs in our region fall in this sector. Jobs in these industries have shaped the region’s economic history for many generations. However, to remain competitive and resilient, the region is
committed to diversify its industry sectors and ensure innovation-led strategies are at the forefront and include regional projects that positively impact that advance our region's economy.

Cohesive collaboration around health, growth, and sustainability are key themes as the region positions itself to best mobilize regional innovation leading to more productive, resilient, and talent-driven communities. Investment in building a network to enhance and link the cutting-edge expertise, technologies, workforce development programs, innovation-based facilities, and industry will have a significant impact in the region. Increasing productivity and growing industry through technological advancement, new product lines, and access to broader markets will enhance and support the region's specialized industries. Catalyzing growth in emerging high-growth industry sectors will impact the region's economic resilience, grow jobs, and diversify the region's industrial mix. Advancing skills and deepening the region's talent base with leading-edge knowledge and training to meet industry demands and talent attraction initiatives will generate opportunities leading to the growth of the local economy.
Goal 1: World-Class Higher Education and Community Partnerships

The region will focus on increasing the availability of work-ready talent for all key industry sectors by raising post-secondary education attainment levels. The strength of the region’s educational institutions and how engagement is happening between them, employers, and agencies in each county bodes well for the region. People working at solutions from different perspectives have already begun sharing best practices and building efficiencies. Exploration of how to frame educational efforts around career pathways is underway and already developing a Center for Work-Based Learning where a learn-work ecosystem will exist to match students with training and resources and employers based on industry demands.

The region will increase social capital to improve academic and life success for individuals across the region. Initiatives include: identifying gaps and developing stronger networks to enhance out-of-school learning opportunities; establishing a culture of mentoring across the region for students and adults; educating parents and the broader community on what future careers look like and the pathways to them; and connecting adult learners and employers with resources to encourage advanced education and training.

The region has initiatives underway to further assist students in overcoming financial barriers to post-secondary success; maximizing the utilization of Indiana’s 21st Century Scholars program from enrollment to college completion, increasing FAFSA completion rates, and building dual-credit capacity in high schools.

The region has succeeded in attracting some of the best and brightest to the region as college students. More than 40,000 students are enrolled in higher education in the region. The region retains only a small percentage of these well-educated people once they graduate or obtain advanced degrees. Regional initiatives include: enhancing desirability of the region through increased community spaces; diverse housing choices; and connectivity among communities to attract and retain talent at all levels with the outcome of positive in-migration by 2025.

Objectives:

• Establish effective human capital and facilities to provide optimal education opportunities

• Provide access to educational opportunities for all residents of the region

• Create an environment in the region for life-long learning and education

• Provide affordable access to educational opportunities and jobs that require higher levels of education

• Encourage an atmosphere for entrepreneurship opportunities and activities
Goal 2: Access and Connectivity

The region is uniquely positioned in Northcentral Indiana with robust infrastructure and opportunities to grow and expand on key regional assets. The region is a mere 90 miles from Chicago, the nation’s third-largest economy, and near other economic centers such as Indianapolis, Chicago, Detroit, and Columbus. The region has opportunities to better connect to other markets.

The region will leverage current assets while looking to enhance and expand opportunities throughout each community. Initiatives include: expanding the capabilities of the region’s fiber network and our railways for both cargo and passenger travel; parks and trails enhancement projects; expanding our airport to add more airlines, daily flights, and non-stop destinations; increasing the amount of direct investment for coordinated transportation and road improvements throughout the region; and supporting business expansions and relocations through the discovery of available properties and sites.

Communities are continuing to explore ways to improve residents’ access to employment opportunities. Not having access to a vehicle prevents some residents from having a higher-paying job. Local leaders are evaluating opportunities to improve public transit, enhance transportation services, and find new partnerships to provide convenient transportation throughout the region. Advances in technology can help bring employers closer to employees through ridesharing platforms or more efficient dispatching programs. Cities are promoting using smarter technology to find innovative solutions to current and future needs.

Objectives:

• Provide regionally coordinated and connected public transit systems readily available for those most in need
• Create affordable and safe sustainable communities for families/people to live
• Promote alternative forms of transportation to help improve regional air quality and health benefits
• Promote sustainable cities through the use of technology and smart infrastructure
• Actively develop local and regional abilities to grow technology for government and business
Goal 3: High-Performing Communities

The region is committed to attracting and growing new economy companies to complement our remarkably strong manufacturing industries, by growing jobs in higher pay traded industries by 20 percent by 2025. The region has a higher concentration of manufacturing jobs than almost anywhere in the United States. We need to keep those jobs and have the opportunity to build on what’s already here.

The region’s efforts to become a high-performing community will include several initiatives focused on expanding business connections and relationships to access low-cost and convenient supply chain options. Additionally, our region will adopt new technologies and help businesses with technical support to increase productivity and revenue in a more digital economy, as well as connecting them more strongly to higher education institutions.

This will create a workforce of the future and position us to develop advanced manufacturing innovation facilities to attract high-potential economic sectors in areas such as IT/data analytics, health tech, aerospace, defense and more. It will also accelerate the expansion of employment in high-pay trade industry sectors through business attraction efforts, and increase inclusive access to opportunities through the encouragement of community collaboration, diversification, mentorship, and entrepreneurship.

Beyond job attraction, the region is committed to improving the quality of life for residents through creating vibrant downtowns, outdoor recreation opportunities, quality entertainment, and centers of art and culture. The communities will take advantage of natural amenities by focusing development along the water with parks, trails, and residential units. These high-quality amenities attract business-owners, entrepreneurs, and high-skilled professionals to choose to make this region their home.

Objectives:

- Encourage the attraction of new business while still continuing to grow and retain existing businesses
- Attract high-quality/high-paying jobs in industries anticipating growth regionally and globally, especially technology
- Promote alternate energy and green-based industries as integral sectors of the regional economy
- Promote the region to non-residents focusing on the quality of life and economic opportunities
- Develop and support local leadership from businesses and neighborhoods
CHAPTER 5
Performance Measures
Performance measures allow for benchmarking of progress towards the vision and goals of the CEDS. MACOG will continue to monitor progress on each of the goals and the plan of action through annual reporting and other tools. The performance measures demonstrate some of the data collected to support the goals. Some of the data is collected in collaboration with the South Bend - Elkhart Regional Partnership, who assist the local economic development organizations with various local and regional economic efforts.

The following data points will serve as the baseline to measure the performance of the CEDs through 2024. Over the next year, MACOG will work with our local governments and economic development organizations to monitor the progress of the goals. Additionally, other data sources may be incorporated to accurately reflect our region’s performance and economic trends as we annually reevaluate our priorities and needs.

**Goal 1: World-Class Higher Education and Community Partnerships**

As a region, we are committed to attracting talent by raising the post-secondary education attainment levels. The educational attainment rate can indicate the types of workforce programs and trainings that are needed to properly attract and retain jobs in the desired industries.

**Post-Secondary Education**

Measuring the attainment of post-secondary education will help us evaluate the access to educational opportunities that our residents need to access the high paying jobs they want.

**Post-Secondary Baseline Attainment**

- **31%**

  **Source:** U.S. Census, 2017 ACS 5-Year Estimate

**Innovation Index**

The Innovation Index is calculated from five major categories that can help regional leaders understand the economic opportunities for businesses and higher education institutions. The Index gives us the ability to compare our region to others across the country.

**Innovation Baseline Indexes**

- **104.9**
- **116.5**
- **71.0**
- **108.5**
- **119.7**

  **Source:** 2016 Innovation 2.0, StatsAmerica

**Affordable Education**

Improving access to financial resources will help individuals reach their full potential academically and within the workforce. By tracking FASFA completion rates, this allows us to understand students’ access to potential financial resources.
Goal 2: Access and Connectivity

Ensuring our businesses and residents have the appropriate access and connectivity to competitive markets, high quality infrastructure systems and technology, and employment are key indicators in attracting and retaining businesses and talented professionals. Our region’s quality of life is also impacted by the reliability and efficiency of the transportation network, the accessibility of places, and how people travel to meet their daily needs.

Broadband

As we pursue diversifying our industries to attract technological jobs, our region must stay ahead of the curve. That means constructing broadband infrastructure in our urban and rural environments to advance economic development and to attract and retain talent.

Accessibility Index

In 2019, MACOG began the process to develop an Equitable Mobility Action Plan (EMAP) to address our region’s mobility needs and enhance the quality of life. This plan will set regional benchmarks to measure the accessibility of the transportation network and reduce the barriers and gaps to places of employment, healthcare, and other core services our residents daily depend on. In 2020, MACOG will use a new tool to measure the ease of travel to jobs and core services by all modes of transportation.

Trail Usage

In 2019, MACOG procured several bicycle and pedestrian counters to measure the usage of our communities’ trail systems. Measuring the trail usage will analytically evaluate the investment, and the quality of life impact trails have on our communities. MACOG will begin deploying these counters on regional trail systems in 2020.

Freight Movement

Beginning in 2020, MACOG will be conducting a freight mobility study to better understand the types of freight and the amount of goods that move through our region. This study will help our region improve freight services. This study will also establish a baseline to monitor the progress of this initiative in 2021.

Goal 3: High-Performing Communities

Our economic development professionals and industry leaders understand to withstand another economic recession
we need to diversify our industries and improve our communities’ quality of life. The region is committed to attract and grow new higher pay trade companies to complement our leading manufacturing industries. We will continue to create vibrant downtowns, instill development principles that encourage biking and walking, expand our recreational amenities, and capitalize on our natural assets.

**Per Capita Income**

Per capita income serves as a key measurement of the stability and wealth within a region. It evaluates the standard of living and quality of life of the region. It matters because a rise or decline in per capita income indicates the region’s level of prosperity.

**Net Assessed Value**

Construction activity, quality of life projects, and overall economic progress can impact the value of property in a community. By tracking the net assessed value in each community in the region, we can evaluate the progress communities are making to improve the value of their downtowns, commercial centers, and neighborhoods.

**Net Migration**

Measuring the net migration will support our region’s efforts in recruiting and retaining talented individuals. This measure compares the number of people choosing to move into or out of the region. Through creating high performing communities, more people will choose to move into and stay longer in the region.

**High Paying Industry Clusters**

Although our region excels in manufacturing than almost anywhere in the U.S., we need to diversify our industry clusters for the sustainability of our local economies. Local Economic Development Organizations are focused on attracting and growing higher pay industry clusters in the region.

**Startup Companies**

The region has a history of innovation and successful companies built from the entrepreneurial spirit. As a region, we want to be known as an “entrepreneurial hub.” We are committed to increase new business ventures, accelerate startup companies, and establish an entrepreneurial ecosystem.

**Baseline Net Migration**

Source: 2017 Components of Population Change, Stats Indiana

**Baseline Employment in High-Pay Traded Industry Clusters**

Source: 2018 Annual Report, South Bend-Elkhart Regional Partnership

**Baseline High Potential Startups Launched**

Source: 2018 Annual Report, South Bend-Elkhart Regional Partnership

**Regional Baseline NAVs**

<table>
<thead>
<tr>
<th>County</th>
<th>NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart County</td>
<td>$9.2B</td>
</tr>
<tr>
<td>Kosciusko County</td>
<td>$5.7B</td>
</tr>
<tr>
<td>Marshall County</td>
<td>$2.5B</td>
</tr>
<tr>
<td>St. Joseph County</td>
<td>$8.8B</td>
</tr>
</tbody>
</table>

Source: 2019 IN Gateway Dashboard
APPENDIX A
Public Comment
Community Engagement

The CEDS will serve as a roadmap to guide our local municipalities, local economic development organizations, and the Regional Partnership to continue to build partnerships and make strategic investments to position the region for success for decades to come. The CEDS will guide us in prioritizing a regional project list and ensure they align with the CEDS’ goals, EDA’s investment priorities, and the interests of the residents living in the region. The CEDS was developed by the input of the Strategy Committee, residents, and key stakeholders.

Through December, MACOG held a 30-day public comment period. The public had the opportunity to speak with the Strategy Committee during this time to share their thoughts on the draft CEDS. During the public comment period, MACOG held a public open house on December 12, 2019, which seven individuals attended. We received several comments from attendees to know more about water quality initiatives to support water recreation opportunities, the value of remediating brownfields to encourage redevelopment versus building new structures on greenfield sites, workforce development and education, and trail connections to destination areas. The following pages provide a list of the public comments and MACOG’s response.

Additional engagement was done from the process that took place in the development of the South Bend-Elkhart Regional Partnership’s Regional Economic Development Strategy. Community engagement methods were conducting stakeholder interviews and focus group meetings with key community leaders, local government officials, public and private institutions, and economic development specialists.
<table>
<thead>
<tr>
<th>Date Submitted</th>
<th>Submitted By</th>
<th>Public Comment</th>
<th>MACOG's Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 12, 2019</td>
<td>Ryan Fellows, St. Joseph County Area Plan, in person</td>
<td>“In my former job with the Southwest Michigan Plan Commission, I was responsible for developing the Comprehensive Economic Development Strategy and one of the things that I had done was an implementation matrix. I made sure I tied a person or organization to be responsible to implement the strategies. I see the list of goals and objectives but there is no mention of how the objectives will be implemented. How are these objectives going to be implemented?”</td>
<td>MACOG staff mentioned that we included representation of local economic development organizations and the South Bend-Elkhart Regional Partnership and several of these objectives reflect their current work and will be the responsible entities for implementation. Additionally, in previous CEDS, we included a project list and will be doing a call for projects in the coming months that will also indicate the responsible entity for implementation.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Matt Maday, American Structure Point, in person</td>
<td>Matt wanted to know more about the process we used to develop the CEDS and asked to take a draft copy to review and provide comments. No comments were submitted by Matt.</td>
<td>MACOG staff provided an overview of the planning process and how we engaged the Strategy Committee.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“Has the economic development strategy been coordinated with the regional transportation strategy?”</td>
<td>MACOG replied to Alison by stating we are the Metropolitan Planning Organization responsible for creating the Regional Transportation Plan. Planned infrastructure projects in the Regional Transportation Plan, where appropriate, will be included in the CEDS project list.</td>
</tr>
</tbody>
</table>

(Alison submitted several comments by email and are separated by topics to efficiently respond to her comments.)
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“The development of solid trail networks, as mentioned in the document, is a great opportunity to improve the community’s physical health and economic well-being simultaneously.” “Make sure recreational trails easily connect to restaurants for economic growth and the growth of the community’s social fabric. Link recreational trails to dog parks, family destinations, and dog/kid-friendly restaurants &amp; shopping areas where parents can relax or shop while kids and/or dogs play within easy view.”</td>
<td>MACOG replied that we routinely work with our municipalities and engineers to plan and encourage the best trail alignment, where feasible, that connects to destination areas. MACOG sent Alison a link for more information on regional trail planning at <a href="http://www.macog.com/activetransportation/">http://www.macog.com/activetransportation/</a>.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>Talented workers are busy workers. We work at least full time. We need social support networks, which include good public school systems, quality care for family members (including children, elderly parents, and/or disabled family members), and functional transportation networks. We also want to be able to visit our friends who still live in the beautiful parts of the country that were mentioned in the CEDS (such as Colorado or California). “Childcare (and affordable wrap-around care) is a problem.”</td>
<td>MACOG thanked Allison for her comment.</td>
</tr>
<tr>
<td>Date Submitted</td>
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<td>MACOG’s Response</td>
</tr>
<tr>
<td>----------------</td>
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</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“The loss of the South Bend – Chicago Airports bus route is problematic. If only the South Shore train went to the airports!”</td>
<td>MACOG replied by forwarding a link to a news article reported by WNDU. The article states that at least one company, Royal Excursion has announced their plans to take over this service to continue the bus shuttle service between South Bend and Chicago. <a href="https://www.wndu.com/content/news/South-Bend-wont-lose-Chicago-airport-shuttle-bus-service-for-long--566184761.html">https://www.wndu.com/content/news/South-Bend-wont-lose-Chicago-airport-shuttle-bus-service-for-long--566184761.html</a></td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“How many of the area's educated youth are leaving for the West/South vs simply Bloomington &amp; Indy (where they attend public university or find their first job out of college?) Notre Dame's status as a private university has some serious drawbacks for town-grown relations. Examining where the region's high school grads (vs. college students) are going is important for developing a retention strategy.”</td>
<td>MACOG thanked Alison for her comment and forwarded the comment to the University of Notre Dame.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“Of course, Elkhart's rate of job growth/improvement in unemployment was better than the rest of the region. Starting from the bottom leaves plenty of room for growth. What are the underemployment rates for the region?”</td>
<td>MACOG replied to Alison by referring her to page 9 of the CEDS that provides the region’s unemployment rates for Elkhart, Kosciusko, Marshall, and St. Joseph Counties.</td>
</tr>
</tbody>
</table>
December 12, 2019  
Alison Mynsberge, email

"How can the region's development strategy focus on workforce development, retaining talent, promoting diversity and inclusion, and being recognized for world-class education when it fails to advocate for its public schools? (see page 18, which is a nice way of saying that the negative perception of schools in the area is due to underperforming public schools, and page 24, which ignores K-12 and focuses only on higher ed)"

MACOG responded to Alison and replied, in regards to page 18 of the CEDS, MACOG and regional community leader's support to have quality schools of choice for families to decide between public or private school systems. Having quality school systems only enhances the region's quality of life for current and future families.

In regards to page 24 of the CEDS, while goal 1 focuses on higher education, our regional economic development organizations and local school districts seek and collaborate to offer workforce development programs that educate and train students in K-12 schools for career preparedness.

December 12, 2019  
Alison Mynsberge, email

"You can't promote diversity & inclusion or retain talent when the region's message includes that “you don't have to send your kids to public schools” - because that easily becomes a message of economic and/or de facto racial segregation."

"There are many well-educated graduates of South Bend’s public schools. The attitude that Indiana’s public schools – and South Bend’s, in particular – are “bad” certainly doesn’t welcome its well-educated public school graduates back to the community."

MACOG thanked Allison for her comment.
“Realistically, inner-city schools are higher-cost schools.

- Aging, inefficient school buildings
  - High cost to make energy-efficient and up to code given today’s needs for power, internet access, accessibility, and safety.

- Higher-needs student body
  - IEPs are generally not supported at private schools.
  - Private schools can kick these kids out & send them back to the public schools.
  - Access to medical care tends to be easier (closer to medical centers/specialty doctors) in urban areas, so higher-needs students may be over-represented in urban school districts.

- Inner-city schools are underfunded relative to their student population.
  - TIFFs and other tax abatement strategies often add to the population of students without also adding to the taxable base for the school district.
In South Bend, I would guess that very little of the new construction going on downtown will correlate to additional revenues for the school district in the next 5 years, and that the “full value” of the construction currently underway won’t be seen in the tax base for SBCSC’s funding purposes for 20 years.

I suspect these tax abatement strategies are less detrimental to suburban districts with high-cost housing and faster growth of the student population, but may similarly impact poor, rural school districts.

“It is not possible to improve recreation opportunities in this region without working on water quality.”

“Our rivers, lakes, ponds, and beautiful Sycamore, Sweet Gum, Oak, and other trees are some of our best natural assets. As beautiful as the West is, it lacks water and has horrible air quality during fire season. The South is humid. As someone who lived out West, I prefer to breathe in the summer and I appreciate not worrying about major wildfires threatening my home, health, and recreational activities. If north-central Indiana cleans up its water resources, it’ll be in very good shape for those of us who like 4 seasons.”

MACOG replied to Alison by stating we recognize that water quality is critical to many aspects of creating and/or improving recreational opportunities in our region. MACOG provides the St. Joseph River Basin Commission as a staffing solution and is working with the Commission to create incentives for transportation and recreational infrastructure projects that provide water quality benefits in the St. Joseph River Basin.
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<tbody>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“Until we fix our wastewater issues and restore wetlands to reduce devastating flooding, we will continue to have problems with E. coli and toxic algae that prevent recreational activities most of the time. In the current state, the rivers and lakes are simply not safe to swim in due to cyanobacteria.”</td>
<td>MACOG replied by stating wastewater and stormwater infrastructure systems that prevents pollution in our waterways is an important part of creating high performing communities. Fortunately, the presence of cyanobacteria is still uncommon in our region. Wetland restoration is an important part of preventing flooding and pollution that is supported by the local Soil and Water Conservation Districts through USDA programs that pay restoration costs.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“Please stop funding kayak and canoe water trails until there’s a regional water quality management strategy.”</td>
<td>MACOG replied by thanking Alison for her comment and mentioned we understand your concern. Providing access and information as part of water trail development can raise awareness and build support from adjacent property owners to do their part by minimizing negative impacts to the waterways.</td>
</tr>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“Every new commercial construction project is a potential brownfield (privatized profits but public costs of remediation). Let’s not mistakenly advocate for the equivalent of the Harvard, IL, Motorola plant (<a href="https://www.nwherald.com/2017/03/22/timeline-of-motorola-campus-in-harvard/a701fm3/">https://www.nwherald.com/2017/03/22/timeline-of-motorola-campus-in-harvard/a701fm3/</a>) – note that in 2017, the new owner was asking for huge tax incentives again.”</td>
<td>MACOG replied by thanking Alison for her comments about brownfields. MACOG is currently working to promote the redevelopment of brownfields across the region. In 2019, MACOG applied for and received a grant from the US Environmental Protection Agency to perform environmental assessments on brownfields to move sites towards redevelopment. You can read more about MACOG’s work on brownfields here: <a href="http://www.macog.com/brownfields.html">http://www.macog.com/brownfields.html</a>.</td>
</tr>
</tbody>
</table>
“Until all of the existing built-up areas are in use, we shouldn’t be turning any other farmland or natural areas over to impervious surfaces of any type. There are several good reasons for this.

- Most abandoned businesses and industrial sites have existing transportation networks and neighboring housing. Recreating that infrastructure around a greenfield is a huge public cost that is rarely considered in cost-benefit analyses. Part of this cost could be calculated by examining TIFF funds (redirected tax money) used to extend sewer systems, roads, and other infrastructure – along with the expenditures that support the deteriorating infrastructure that was built to abandoned business and industrial sites.

- This area has excellent farmland. Farmland can be built up into business and residential areas, but it’s awfully difficult to bring it back from that state to farm it again - it’s also difficult to return a parking lot to a high-quality wetland.

- As a fiscally conservative tax payer, I’d rather not pay to close off infrastructure to a Big Box Store that was abandoned at site A while providing TIFF incentives to build new infrastructure to the Big Box Store’s new building at site B, particularly if site B was a wetland which will no longer provide flood protection for residences in the region due to increased runoff during high-rain events.”
### LIFT Network Comment

Comment was forwarded to the University of Notre Dame's Economic Development Department and the South Bend-Elkhart Regional Partnership.

Notre Dame oversees the development of the LIFT Network and responded by stating, “Labs for Industry Futures and Transformation (LIFT) Network, is a collaborative platform that provides cutting-edge expertise, technologies, workforce development programs, and innovation-based facilities for collaboration across higher education, community and industry partners in support of in support of a more prosperous, resilient, and skilled region.

A central aim of the LIFT Grant funded activities is to infuse digital capabilities, through intentional platform, into our region's industry - from advanced IT and data analytics to technologies in additive manufacturing and robotics and beyond. In addition to providing resources to support the adoption and development of best in class technologies and business practices, LIFT provides support for workforce skills and educational training programs in those fields that are critical to advance the digital capabilities of regional businesses.

The Tech Resource Center is one of the early pilots in this initiative and its support through LIFT is focused upon the applied analytics apprenticeship program that will provide a unique resource to upskill the adult/incumbent workforce through project-based learning in collaboration with locally based IT Analytics businesses. The Tech Resource Center is central to the community's ongoing efforts to attract philanthropic support for civic innovation activities, and currently houses the

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<tbody>
<tr>
<td>December 12, 2019</td>
<td>Alison Mynsberge, email</td>
<td>“I am suspect of the LIFT Network's payoff based on the small portion with which I'm familiar. My understanding is that much of the funds for City of South Bend's portion of the Tech Resource Center at Catalyst 2 in Innovation Park came from city funds rather than grant money, and I believe there's been a huge focus on innovation when local businesses &amp; government agencies haven't even figured out how to implement best practices.”</td>
<td>MACOG forwarded Alison's comment on the LIFT Network to the University of Notre Dame’s Economic Development Department and the South Bend-Elkhart Regional Partnership. See responses below.</td>
</tr>
</tbody>
</table>
Bloomberg Innovation team. Additional grant applications are underway to expand the services at the TRC.”

The Regional Partnership’s response states, “Innovation has been a core part of the make-up of the region for generations and as we build on the historical fabric of our community, innovation led initiatives continue to gain momentum. As technology and access to it becomes increasingly important, creating creative assets like the SB Tech Resource Center, allows for a collaborative place for residents in the community to learn, solve problems and connect. The recent announcement of the launch of the LIFT Network is just one platform that has supported projects like the SB Tech Resource Center and we expect to hear more about other assets in the region that will benefit and expand with the support of such an initiative. Labs for Industry Futures and Transformation (LIFT) Network and the associated iNDustry Labs is a collaborative platform that will support industry advancement by providing cutting-edge expertise, technologies, workforce development programs, and innovation-based facilities for collaboration across higher education, community and industry partners. Collectively these efforts will support the South Bend - Elkhart Region through the transformation to an increasingly digital and automated future, enhancing the current manufacturing base with new business models, technologies and tailored workforce training programs while accelerating new high-tech sector growth in the region.”
Comprehensive Economic Development Strategy 2020-2024
Appendix

Active Transportation Project List
MACOG finalized the Active Transportation Plan in 2016, which identified needs, resources, and strategies to increase walking and bicycling in the MACOG region. The intent of the plan was not to secure funding - but instead using recommendation as a guide for local jurisdictions when opportunities become available. During the Michiana on the Move: 2050 Transportation Plan development, additional active transportation projects were identified.
Figure B-1: MACOG Active Transportation Projects
Figure B-2: Elkhart County Active Transportation

Appendix B: Active Transportation Project List
### Table B-1: Elkhart County Proposed Project List

<table>
<thead>
<tr>
<th>ID</th>
<th>Sponsor</th>
<th>Project Name</th>
<th>Beginning Termini</th>
<th>Ending Termini</th>
<th>Type</th>
<th>Priority/Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>575</td>
<td>INDOT/Elkhart County/Elkhart County</td>
<td>SR 119 / CR 40</td>
<td>SR 19</td>
<td>CR 19</td>
<td>Shared Use Path</td>
<td>Medium</td>
</tr>
<tr>
<td>114</td>
<td>St. Joseph County/Elkhart County</td>
<td>Ash Rd</td>
<td>CR 20</td>
<td>Ferrettie/ Baugo Creek Park Entrance</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>115</td>
<td>St. Joseph County/Elkhart County</td>
<td>Ash Rd</td>
<td>Ferrettie/ Baugo Creek Park Entrance</td>
<td>Elkhart &amp; Western Railroad</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>116</td>
<td>St. Joseph County/Elkhart County</td>
<td>Ash Rd</td>
<td>Adams Rd</td>
<td>Anderson Rd</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>41</td>
<td>Elkhart County</td>
<td>Mishawaka-Elkhart Connection</td>
<td>CR 1</td>
<td>Ash Rd</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>43</td>
<td>Elkhart County</td>
<td>Nappanee/Wakarusa Trail</td>
<td>US 6</td>
<td>CR 42</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>50</td>
<td>Elkhart County</td>
<td>Nappanee/Wakarusa Trail</td>
<td>CR 42</td>
<td>Railroad St</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>59</td>
<td>Elkhart County</td>
<td>CR 3</td>
<td>Wakarusa Town Limits (Wildcat Dr)</td>
<td>CR 24</td>
<td>Wide Shoulders/Signed Route</td>
<td>Top Priority</td>
</tr>
<tr>
<td>34</td>
<td>Elkhart County</td>
<td>CR 8</td>
<td>CR 17</td>
<td>Echo Ln</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>36</td>
<td>Elkhart County</td>
<td>CR 8</td>
<td>Bonneyville Mill</td>
<td>Bristol Town Limit</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>37</td>
<td>Elkhart County</td>
<td>CR 8</td>
<td>Cedar Creek Dr</td>
<td>Bonneyville Mill</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>38</td>
<td>Elkhart County</td>
<td>CR 8</td>
<td>Arrowhead Dr</td>
<td>Echo Ln</td>
<td>Shared Use Path</td>
<td>Top Priority</td>
</tr>
<tr>
<td>49</td>
<td>Elkhart County</td>
<td>CR 17 Bike-Ped Bridge</td>
<td>CR 45</td>
<td>Rieth Blvd</td>
<td>Shared Use Path</td>
<td>In Progress</td>
</tr>
<tr>
<td>615</td>
<td>Elkhart County</td>
<td>CR 38</td>
<td>SR19</td>
<td>CR17</td>
<td>Wide Shoulders/Signed Route</td>
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<tr>
<td>616</td>
<td>Elkhart County</td>
<td>CR 38</td>
<td>Lincolnway East</td>
<td>Elkhart County/ LaGrange County Line</td>
<td>Wide Shoulders/Signed Route</td>
<td>In Progress</td>
</tr>
<tr>
<td>614</td>
<td>Elkhart County</td>
<td>CR 40</td>
<td>SR 19 (Nappannee St)</td>
<td>CR 119</td>
<td>Wide Shoulders/Signed Route</td>
<td>In Progress</td>
</tr>
<tr>
<td>55</td>
<td>Elkhart County</td>
<td>CR 40</td>
<td>Ash Rd</td>
<td>CR 1</td>
<td>Wide Shoulders/Signed Route</td>
<td>In Progress</td>
</tr>
<tr>
<td>613</td>
<td>Elkhart County</td>
<td>CR 119</td>
<td>SR 19 (Nappannee St)</td>
<td>CR 40</td>
<td>Wide Shoulders/Signed Route</td>
<td>In Progress</td>
</tr>
<tr>
<td>35</td>
<td>Elkhart County</td>
<td>Pumpkinvine Trail</td>
<td>CR 35</td>
<td>CR 20</td>
<td>Shared Use Path</td>
<td>Complete</td>
</tr>
<tr>
<td>39</td>
<td>Elkhart County</td>
<td>Pumpkinvine Trail</td>
<td>CR 20</td>
<td>CR 33</td>
<td>Shared Use Path</td>
<td>Complete</td>
</tr>
</tbody>
</table>
### Table B-1: Elkhart County Proposed Project List

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<th>Type</th>
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</thead>
<tbody>
<tr>
<td>40</td>
<td>Elkhart County</td>
<td>Old CR 17</td>
<td>CR 18</td>
<td>CR 45 (Mapleheart Trl)</td>
<td>Shared Use Path</td>
<td>High</td>
</tr>
<tr>
<td>42</td>
<td>Elkhart County</td>
<td>Concord Mall Dr</td>
<td>Mishawaka Rd</td>
<td>CR 45</td>
<td>Walking Path</td>
<td>High</td>
</tr>
<tr>
<td>44</td>
<td>Elkhart County</td>
<td>CR 29</td>
<td>CR 46</td>
<td>Elkhart County/Kosciusko County Line</td>
<td>Wide Shoulders/Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>45</td>
<td>Elkhart County</td>
<td>CR 4</td>
<td>Cassopolis St</td>
<td>CR 5</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>46</td>
<td>Elkhart County</td>
<td>CR 5</td>
<td>CR 4</td>
<td>Indiana State Line</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>47</td>
<td>Elkhart County</td>
<td>CR 7</td>
<td>CR 4</td>
<td>Indiana State Line</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>48</td>
<td>Elkhart County</td>
<td>CR 56</td>
<td>County Line Rd</td>
<td>CR 101</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>53</td>
<td>Elkhart County</td>
<td>CR 28</td>
<td>Ash Rd</td>
<td>CR 3</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>54</td>
<td>Elkhart County</td>
<td>CR 30</td>
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<td>Reliance Rd</td>
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**Appendix B: Active Transportation Project List**
Table B-1: Elkhart County Proposed Project List

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## Table B-1: Elkhart County Proposed Project List

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Table B-1: Elkhart County Proposed Project List
Figure B-3: Kosciusko County Active Transportation
## Table B-2: Kosciusko County Proposed Project List

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<th>ID</th>
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### Table B-2: Kosciusko County Proposed Project List

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### Table B-3: Marshall County Proposed Project List

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**Appendix B: Active Transportation Project List**
### Table B-3: Marshall County Proposed Project List

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**Table B-3: Marshall County Proposed Project List**

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Figure B-5: St. Joseph County Active Transportation

Priority
- Complete
- In Progress
- Low
- Medium
- High
- Top Priority
### Table B-5: St. Joseph County Proposed Project List

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<td>Medium</td>
</tr>
</tbody>
</table>
Table B-5: St. Joseph County Proposed Project List

<table>
<thead>
<tr>
<th>ID</th>
<th>Sponsor</th>
<th>Project Name</th>
<th>Beginning Termini</th>
<th>Ending Termini</th>
<th>Type</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>298</td>
<td>South Bend</td>
<td>Indiana Ave/ Michigan St</td>
<td>Main St</td>
<td>Broadway St</td>
<td>Shared Use Path</td>
<td>Medium</td>
</tr>
<tr>
<td>299</td>
<td>South Bend</td>
<td>Wayne St</td>
<td>Michigan St</td>
<td>Taylor St</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>301</td>
<td>South Bend</td>
<td>Monroe St/ Lincolnway</td>
<td>Lafayette Blvd</td>
<td>Bronson St</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>302</td>
<td>South Bend</td>
<td>Lincolnway West</td>
<td>Maplewood Ave</td>
<td>Lexington Ave/ Airport Blvd</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>303</td>
<td>South Bend</td>
<td>William St</td>
<td>Lincolnway</td>
<td>Washington St</td>
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<td>Medium</td>
</tr>
<tr>
<td>304</td>
<td>South Bend</td>
<td>Michigan St</td>
<td>North Shore Dr</td>
<td>Angela Blvd</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>305</td>
<td>South Bend</td>
<td>Olive St</td>
<td>Ford St</td>
<td>Western Ave</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>306</td>
<td>South Bend</td>
<td>Sample St</td>
<td>SR 23</td>
<td>Lafayette Blvd</td>
<td>Complete Street</td>
<td>Medium</td>
</tr>
<tr>
<td>307</td>
<td>South Bend</td>
<td>Railroad (Bendix Dr)</td>
<td>Westmore St</td>
<td>Nimtz Pkwy</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>308</td>
<td>South Bend</td>
<td>Lathrop St</td>
<td>Bendix Dr</td>
<td>Portage Ave</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>309</td>
<td>South Bend</td>
<td>Boland Dr</td>
<td>Portage Ave</td>
<td>Railroad (Bendix Dr) Trail</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>310</td>
<td>South Bend</td>
<td>Fellows St</td>
<td>Sample St</td>
<td>Ireland Rd</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
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<td>South Bend</td>
<td>Fellows St</td>
<td>Ireland Rd</td>
<td>Jackson Rd</td>
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<td>Low</td>
</tr>
<tr>
<td>312</td>
<td>South Bend</td>
<td>Mayflower Rd</td>
<td>Dogwood Dr</td>
<td>Lincolnway</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>313</td>
<td>South Bend</td>
<td>Olive St</td>
<td>Western Ave</td>
<td>Lincolnway</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>314</td>
<td>South Bend</td>
<td>Howard St</td>
<td>North Shore Dr</td>
<td>SR 23</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>315</td>
<td>South Bend</td>
<td>Campeau St</td>
<td>South Bend Ave</td>
<td>Rockne Dr</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>316</td>
<td>South Bend</td>
<td>Sample St</td>
<td>Lafayette Blvd</td>
<td>High St</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>317</td>
<td>South Bend</td>
<td>Western Ave</td>
<td>Sheridan St</td>
<td>Mayflower Rd</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
</tbody>
</table>

Appendix B: Active Transportation Project List
### Table B-5: St. Joseph County Proposed Project List

<table>
<thead>
<tr>
<th>ID</th>
<th>Sponsor</th>
<th>Project Name</th>
<th>Beginning Termini</th>
<th>Ending Termini</th>
<th>Type</th>
<th>Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>318</td>
<td>South Bend</td>
<td>Voorde Dr</td>
<td>Sheriden St</td>
<td>Bendix Dr</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>319</td>
<td>South Bend</td>
<td>Prast Blvd</td>
<td>Ardmore Trl</td>
<td>Bendix Dr</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>320</td>
<td>South Bend</td>
<td>Nimtz Pkwy</td>
<td>Railroad (Bendix Dr) Trail</td>
<td>Olive Rd</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>321</td>
<td>South Bend</td>
<td>Lincolnway</td>
<td>Bronson St</td>
<td>Ironwood Dr</td>
<td>Complete Street</td>
<td>Low</td>
</tr>
<tr>
<td>592</td>
<td>South Bend</td>
<td>Colfax St/ Orange St</td>
<td>College St</td>
<td>Charles Martin Sr Dr</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>591</td>
<td>South Bend</td>
<td>Riverside Dr</td>
<td>Michigan St</td>
<td>Angela Blvd</td>
<td>Shared Use Path</td>
<td>Low</td>
</tr>
<tr>
<td>358</td>
<td>Walkerton</td>
<td>SR 23</td>
<td>Harrison St</td>
<td>Walnut Crossing Dr</td>
<td>Walking Path</td>
<td>High</td>
</tr>
<tr>
<td>359</td>
<td>Walkerton</td>
<td>Harrison St/ Underwood Rd</td>
<td>County Line Rd</td>
<td>SR 23</td>
<td>Signed Route</td>
<td>High</td>
</tr>
<tr>
<td>360</td>
<td>Walkerton</td>
<td>SR 23</td>
<td>Walkerton Trl</td>
<td>Walkerton Town Limits</td>
<td>Walking Path</td>
<td>Medium</td>
</tr>
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</table>
# TABLE OF CONTENTS

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<td>08</td>
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</tr>
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<td>06</td>
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<td>28</td>
<td>Conclusions</td>
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<td>Appendix</td>
</tr>
</tbody>
</table>
As the COVID-19 pandemic made clear, digital exclusion is the number one threat to community and economic development. Access to and utilization of broadband technologies is a must for any community or region. Digital exclusion has significant implications for community, economic, and workforce development as well as quality of life and place. This report provides a “State of Digital Inclusion” snapshot to inform regional stakeholders, help the region continue discussions around this topic, and support any planning or funding future efforts. Multiple sources were utilized, both primary and secondary, including but not limited to the U.S. Census Bureau, Federal Communications Commission (FCC), Microsoft, M-Lab, and others.

The main objective of this report is to provide a digital inclusion snapshot of the region.

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1Expanding Internet Access: Bank Financing for Rural Broadband Initiatives | OCC (treas.gov)
Digital inclusion refers to the adoption and meaningful use of broadband technologies for social and economic benefits\(^1\). And while broadband infrastructure or connectivity attracts the most attention, there are other components needed for a community to be digital inclusive.

According to the National Digital Inclusion Alliance, a digital inclusive community focuses on affordable and robust broadband, internet-enabled devices that meet the needs of users, digital literacy training, quality technical support, and applications and online content that encourage self-sufficiency, participation, and collaboration. In other words, any community attempting to be digital inclusive needs to focus on digital connectivity, devices, and skills.

The Michiana Area Council of Governments or MACOG includes the counties of Elkhart, Kosciusko, Marshall, and St. Joseph. The region’s population was roughly 600,000 and 255,000 housing units as of 2019. About 45% of the region’s population lived in St. Joseph County followed by 34.1% in Elkhart County, 13.2% in Kosciusko County, and 7.7% in Marshall County. The region encompasses close to 1,900 square miles or 5.3% of the state’s land area resulting in a population density of roughly 317 people per square mile compared to the state’s 186 and the nation’s 92. However, this population density varied throughout the region. St. Joseph County had the highest population density with 590, followed by Elkhart County with 442, Kosciusko County with 149, and Marshall County with 105.

This report is organized in the following way. This first section provides some background and introductory narrative. The second section reviews data from the FCC including the region’s 25 megabits per second (Mbps) download and 3 Mbps upload speeds (current broadband definition also known as 25/3) as well as a faster 100/20 Mbps footprint, technologies available, number of providers, and median advertised speeds by technology. In addition, county-level speed test data from M-Lab as well as the share of people using the internet at minimum broadband download speeds are presented. The third section discusses the findings from the household survey around internet service at home, technology used, cost, satisfaction, speed tests, and other demand aggregation indicators (e.g., work from home, home businesses, children in the home, etc.). The fourth section introduces innovative metrics such as the children and senior gap and the e-learning and remote work vulnerability, among others. In addition, metrics on remote work, digital skills in the workforce, and the share of digital economy jobs are discussed. Lastly, section five presents overall findings and recommendations.

\(^1\)Expanding Internet Access: Bank Financing for Rural Broadband Initiatives | OCC (treas.gov)
Broadband is defined by the Federal Communications Commission (FCC) as Internet access that is always on and faster than dial-up. Since different broadband connections offer different speeds, the current definition on what constitutes broadband is set by a speed benchmark of 25/3.

Broadband connections differ by technology, of which the most popular are discussed below:

- **Digital Subscriber Line (DSL):** allows the transmission of data over traditional copper telephone lines. DSL consists of asymmetrical and symmetrical. Asymmetrical typically provides faster download speeds while providing slower upload speeds. Symmetrical provides the same speed, both for download and upload, and are usually available only for businesses.
• **Cable Modem:** allows the transmission of data over the coaxial cables used to deliver cable TV. The telecommunication standard used by this technology is called data over cable service interface specification or DOCSIS. Currently DOCSIS 3.0 provides the fastest speeds.

• **Fiber-optic:** transmits data by converting electrical signals to light and sending it through transparent glass fibers offering speeds significantly faster compared to all other broadband technologies. Fiber to the home or business indicate fiber ends in the end users’ facility while fiber to the node or cabinet indicate fiber ends at the node or cabinet. End user is then connected via metallic wires to the node or cabinet.

• **Fixed Wireless:** transmits data using radio links between the end user and the service provider. This does not include mobile wireless. Service is offered from a fixed point requiring an external antenna and a direct line-of-sight. Speeds are comparable to DSL or cable.

• **Satellite (not included in analysis):** transmits data by linking with a satellite in orbit. Satellite packages typically include data limits and depend on the end users’ line of sight to the orbiting satellite and weather. Speeds are typically slower than those offered by DSL or cable.

• **Broadband over Power line (BPL):** transmits data over low and medium voltage electric power resulting in connections through existing electrical connections and outlets. This is an emerging technology available in limited areas. Speeds are comparable to DSL and cable.
While there is no one-size-fits-all model when deploying or upgrading broadband infrastructure, these models are discussed in general terms since the legal, financial, and political complexities of any model are beyond the scope of this report. As the MACOG region considers these models, it is important to balance risk, benefit, and control of assets as well as financial capabilities. These models should not be treated as either/or and although they have been differentiated for discussion purposes, overlaps exist.

• **Private sector:** this model calls for communities and residents in the region to reach out to private broadband providers, including wireless internet service providers (WISPs), to upgrade or expand their footprint. The region can work with federal and/or state agencies to design innovative public policies to help address the challenges of the providers.
Examples of these public policies include utilizing public facilities to place broadband infrastructure, streamlining or eliminating right-of-way fees, and/or designing and implementing “dig once” policies. Current costs of right-of-way leases per year per mile add quickly to an already expensive investment due to lack of customer density. Local or state agencies can also provide grants to providers to build out broadband infrastructure in unserved or underserved areas. The downside of this model is that if the math simply does not work out for private providers, the region may remain unserved or underserved.

• Public-private partnerships (P3): P3 calls for innovative ways in which funding, operation, and control of broadband infrastructure is shared among partners. For example, local government entities can bear the capital cost of building the infrastructure through loans, grants, or bonds while providers agree to lease the infrastructure, operate and maintain it. A P3 can also work to providing access to existing fiber-optic infrastructure (also known as “dark fiber”) to private and other broadband providers. These two examples are also called open access models. Depending on the partnership, local government may end up owning the broadband infrastructure or, like in the private sector model, provide grants for providers to upgrade or deploy broadband infrastructure. The downside of this approach is the complexity of P3. Any P3 involves many moving pieces that requires legal and financial expertise.

• Municipally owned model: this model calls for the municipality and/or county to build and operate the network. Unlike the P3 model, municipalities offer a full retail broadband service, just like any other utility (water, sewer, etc.) While research on the success of this model is not definitive, case studies include successes and failures. The key lessons learned from this model is that the municipality or county need to take baby steps or what is called an “I-Net ‘n’ More” approach where the municipality or county begins by connecting community anchor institutions and then expands incrementally. A challenge is that political support must be in place for residents to support local government incurring in debt or loans to build the infrastructure. In addition, municipalities may not have the expertise in building and managing broadband networks and may face resistance from private incumbent carriers. In fact, the Institute for Local Self-Reliance has identified several states that have prohibited or made it extremely difficult for municipalities to run their own broadband.

• Co-operative model: this model calls for local government, businesses, or residents to reach out to electric or telephone co-operatives to encourage them to invest and provide broadband. Since co-ops do not seek profit, the lack of customer density is not necessarily an issue. This model proved highly successful when “electrifying” rural communities in the early to mid-20th century. The downside is that co-ops may not feel comfortable investing and managing a service they are not familiar with and resistance from existing private broadband providers.

Any of these models or combination thereof should be considered when deploying or upgrading broadband infrastructure. Important to not overlook is that any effort designed to expand broadband access should be coupled with an initiative to strengthen digital literacy and broadband adoption efforts. Some providers argue that even when broadband is available, customers do not subscribe as expected. Exposing customers to broadband’s benefits and increasing their digital knowledge is critical. This can be done by collaborating with Cooperative Extension, churches, libraries, nonprofits, and other groups with a strong network of people and “on the ground” capacity.
The Federal Communications Commission (FCC) requires internet service providers (ISP) to file Form 477 twice per year. This form captures data on maximum advertised speeds and broadband technologies available at the Census block level. A block is the smallest geographic area for which the Census compiles demographic information and varies in area between cities (smaller) and rural communities (larger). While this dataset is known to overestimate broadband availability, especially in rural areas, it is the only dataset available. For this report, we looked at fixed broadband technologies including digital subscriber line (DSL), fixed wireless, cable, and fiber-optic. Satellite technology was not included since it typically has high latency and is unreliable. Data is from June 2020, the latest publicly available.

"Broadband connections differ by technology..."
Figure 1 shows the region’s 25/3 (left) and 100/20 Mbps (right) coverage footprint (gray). White areas indicate no housing units or population. A darker orange indicates a higher density of housing units outside the footprint. As shown, the region is almost entirely covered by a 25/3 Mbps footprint, except for small areas in the southern portion of Kosciusko County. Again, keep in mind this dataset is known to overestimate coverage mainly because it is provider reported, focuses on advertised versus actual speeds, and a single customer in a Census block considers the entire Census block as served. However, when looking at the 100/20 coverage, a different picture emerges. For example, a significant portion of Marshall County is outside the 100/20 footprint. The 100/20 threshold is increasingly cited as a more appropriate broadband speed, especially during COVID, as many homes required faster upload speeds to accommodate multiple remote workers and e-learners.
Table 1 shows the percent of housing units outside the 25/3 and 100/20 Mbps footprints. All housing units in Marshall County are covered by the 25/3 footprint while one-third are outside the 100/20 footprint. The region’s share of housing units outside the 25/3 and 100/20 footprints is lower compared to the state.

<table>
<thead>
<tr>
<th>Name</th>
<th>% Outside 25/3</th>
<th>% Outside 100/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart</td>
<td>3.1</td>
<td>12.0</td>
</tr>
<tr>
<td>Kosciusko</td>
<td>0.5</td>
<td>17.2</td>
</tr>
<tr>
<td>Marshall</td>
<td>0.0</td>
<td>33.2</td>
</tr>
<tr>
<td>St. Joseph</td>
<td>0.9</td>
<td>7.1</td>
</tr>
<tr>
<td>MACOG</td>
<td>1.5</td>
<td>12.2</td>
</tr>
<tr>
<td>Indiana</td>
<td>3.8</td>
<td>13.0</td>
</tr>
</tbody>
</table>

Figure 2 shows the same 25/3 and 100/20 footprints by advertised technology. For the 25/3 (left), three of the four technologies are visible with cable and fiber mostly within cities and towns while fixed wireless is in the areas outside cities and towns. For 100/20, fixed wireless in St. Joseph and Marshall Counties almost entirely disappear leaving only cable and fiber.
To get an idea of speeds by technology, **Table 2** looks at the median maximum advertised download and upload speeds in the region in Mbps. In general, DSL advertised the slowest maximum download and upload speeds while fiber advertised the highest maximum advertised speeds followed by cable and fixed wireless.

**Table 2**

<table>
<thead>
<tr>
<th>Name</th>
<th>DSL Download</th>
<th>DSL Upload</th>
<th>Fixed Wireless Download</th>
<th>Fixed Wireless Upload</th>
<th>Cable Download</th>
<th>Cable Upload</th>
<th>Fiber Download</th>
<th>Fiber Upload</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>6</td>
<td>987</td>
<td>35</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Kosciusko</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>6</td>
<td>987</td>
<td>35</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Marshall</td>
<td>10</td>
<td>1</td>
<td>25</td>
<td>8</td>
<td>1,000</td>
<td>50</td>
<td>750</td>
<td>200</td>
</tr>
<tr>
<td>St. Joseph</td>
<td>18</td>
<td>0.768</td>
<td>10</td>
<td>2</td>
<td>987</td>
<td>35</td>
<td>1,000</td>
<td>1,000</td>
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<tr>
<td>MACOG</td>
<td>18</td>
<td>1</td>
<td>25</td>
<td>5</td>
<td>987</td>
<td>35</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Indiana</td>
<td>12</td>
<td>1</td>
<td>25</td>
<td>5</td>
<td>987</td>
<td>35</td>
<td>1,000</td>
<td>1,000</td>
</tr>
</tbody>
</table>

**Table 3** shows the percent of housing units in the region with access to two or more providers for 25/3 and 100/20 speeds. Virtually all housing units in the region had access to two or more providers that advertised 25/3. However, the region fell short of the 100/20 share.

**Table 3**

<table>
<thead>
<tr>
<th>Name</th>
<th>% Two or more providers 25/3</th>
<th>% Two or more providers 100/20</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elkhart</td>
<td>100.0</td>
<td>65.5</td>
</tr>
<tr>
<td>Kosciusko</td>
<td>100.0</td>
<td>72.5</td>
</tr>
<tr>
<td>Marshall</td>
<td>100.0</td>
<td>68.7</td>
</tr>
<tr>
<td>St. Joseph</td>
<td>100.0</td>
<td>95.3</td>
</tr>
<tr>
<td>MACOG</td>
<td>100.0</td>
<td>80.5</td>
</tr>
<tr>
<td>Indiana</td>
<td>99.0</td>
<td>89.5</td>
</tr>
</tbody>
</table>
We now shift gears and look at another set of metrics. First, median county-level speed test results from M-Lab, which is an open-source repository of speed tests completed across the country. Second, data from Microsoft that calculates the percent of total population in a county not using the internet at a minimum speed of 25 Mbps download. Microsoft obtains this information from server logs when devices update the Windows or Office programs among other updates.

Figures 3 and 4 show the median download and upload speed tests for the four counties in the MACOG region from 2018 through 2020. More than 10,000 speed tests per county were conducted each year. Median is used instead of average since the latter is susceptible to outliers. Median speeds show that half of the values in the dataset are above the median and half below. Considering Elkhart’s median download speed in 2018 tells us that half of the more than 10,000 speed tests completed fell above 5.881 Mbps while half fell below. Notice that upload speeds were significantly slower compared to download speeds (y-axis range was kept the same for both download and upload speeds). In other words, the region is served by asymmetrical speeds. This refers to download and upload speeds not being identical. All counties in the MACOG region experienced an increase in their median download speeds though Elkhart and St. Joseph experienced the largest increase. None of the counties in the MACOG region met the 25 Mbps download criteria in 2018 and 2019 (only Elkhart and St. Joseph met this criterion in 2020).

Lastly, we review Microsoft’s metric in Figure 5 showing the percent of population not using the internet at a minimum speed of 25 Mbps download. As expected, Marshall County had the highest share with 82 percent compared to St. Joseph with 60 percent. Two of the four counties in the MACOG region were above the state average and all counties were above the national average. Regardless of the county, these percentages are significantly different than the percentages discussed using FCC data regarding availability. In fact, these percentages align more with the speed test results discussed above.
To conclude, multiple broadband metrics yield different results. Although the metrics analyzed are not necessarily comparing apples to apples, the differences are significant. For example, the FCC data—which shows availability of advertised speeds—shows virtually all housing units in Marshall County served by advertised 25/3 and roughly one-third outside the 100/20 footprint. However, the M-Lab speed test results show that actual usage is far lower—6.2 Mbps download and 1.3 Mbps upload in 2019. This supports Microsoft’s metric that found that 82 percent of residents in Marshall County did not use the internet at a minimum of 25 Mbps. Based on these data points, it seems that the outlier is the FCC data.

These data discrepancies are not new and unique to the MACOG region. To the contrary, these discrepancies are being discussed at the national level as more funding becomes available for broadband infrastructure. For this reason, more granular data is required. The next section discusses the findings of a home survey conducted that provides a more granular view on the state of digital inclusion in the region followed by a section where Census data is analyzed.
To provide richer and more granular data regarding the state of broadband in the region, PCRD partnered with MACOG to conduct an online survey. The link to the survey was distributed through multiple regional groups including nonprofits, local economic development organizations, chambers of commerce, and libraries to name a few as well as promoting it through radio announcements and social media posts. Paper copy surveys were not distributed since previous experience has shown a decreasing response via paper copies while still capturing responses with no home internet online. A Spanish version of the survey was available online as well. Data was gathered online during June and July of 2021 resulting in a convenience sample of 1,337 valid responses.

Survey asked residents in the region to share if they had home internet service (if not, why not), what type, how much they were paying, conduct a speed test, and their satisfaction level. In addition, participants were asked to document if they were remote working, had children, or were a home business. These demographic indicators strongly predict broadband adoption.

“...although most responses in the region had home internet access, the larger issue is quality since a little less than two-thirds were unsatisfied.”
Overall, about 39% of responses came from St. Joseph County, 29% from Elkhart, 19.5% from Marshall, and 12.6% from Kosciusko Counties. Figure 6 shows a map with the survey responses across the region (2.2% of respondents did not grant permission to geocode their addresses).

As shown in Figure 7, there is a wide variety of home-based business and ability to work from home given a reliable connection. About 14% of the region’s respondents said they had a home-based business while more than 56% said their home internet was not reliable enough to work from home. Within the region, Marshall County had the highest share of home-based businesses (close to one-fifth) among survey respondents while Kosciusko County had the highest share of respondents (almost three-quarters) saying their home internet connection was not reliable enough to work from home.
Regarding home internet service and type of broadband technology, **Figure 8** shows that more than 91% of respondents said they had home internet service. Kosciusko County had the lowest share with 86% while Elkhart had the highest with 93.5%. On the other hand, 41% of respondents in the region reported having DSL at home followed by cable with 32%, 9.4% with fixed wireless, and 8.6% with satellite. Note that almost half of respondents in Kosciusko County had DSL (48.9%) compared to one-quarter from Elkhart County. Overall, close to one-half (47%) of survey respondents in the region with home internet relied on satellite, DSL, or cellular.

As seen in **Figure 9**, survey respondents with no home internet service were located all over the region within city limits as well as out in the county. This implies that the issue may not only be availability of quality internet service, but also affordability.
However, solely looking at a binary yes/no access overlooks other critical components of broadband access and use, namely quality of service. Figure 10 looks at satisfaction levels among those subscribing to the internet at home as well as the reasons for their unsatisfaction. Overall, roughly 64% of respondents with home internet service were unsatisfied or somewhat unsatisfied. But again, satisfaction levels varied across the region. For example, more than 80% of survey respondents in Kosciusko County were unsatisfied or somewhat unsatisfied with their home internet service compared to 53% in Elkhart County.

Moreover, among the strongly agree/agree responses in the region regarding unsatisfaction reasons, too slow was the most common (28.4%) followed by unreliable (26%). Interestingly, no large differences regarding unsatisfaction reasons are seen throughout the region. In other words, too slow or unreliable home internet service are the main reasons why respondents were not satisfied. Also note that the share of respondents agreeing or strongly agreeing cost (too expensive) was an issue was among the lowest cited.

Survey participants completed a speed test as well. This was done in partnership with Indiana Farm Bureau and others behind the Indiana Broadband Strategic Partnership (IBSP). These speed tests results are separate to those discussed in the previous section (Figures 3 & 4).

Table 4 shows the results of the speed tests conducted as part of the home survey. Overall, there were a little more than 1,000 speed tests completed in the region. Of these, a little more than one-third (35.6%) met the FCC’s 25/3 broadband criteria. Also, notice how a home in the region clocked 829 Mbps down compared to somebody also in the region accessing the internet at only 0.01 Mbps. These large discrepancies in speed accessed within the region have significant community and economic development implications.

Survey participants were also asked to provide their monthly cost either as a bundle or internet only. They were also asked to say how much they are willing to pay for adequate and reliable internet at home.
Figure 11 shows the results of internet only monthly costs across the region as well as the breakdown of what they are willing to pay. A little more than one-fifth of survey respondents in the region paid between $75 and $99.99 per month. Elkhart County had the highest share in the region of those paying $100 or more with 36.8% compared to Marshall and St. Joseph Counties with 29.1%.

The sweet spot regarding maximum willingness to pay monthly in the region was between $50 and $74.99. This share was highest in Marshall County with almost 40% willing to pay this amount per month for adequate and reliable home internet service. Respondents in St. Joseph County had the highest share (13.8%) willing to pay $100 or more per month.

### Table 4
Survey Speed Test Results (download left, upload right), 2021

Source: IBSP; GeoPartners; PCRD
Note: results downloaded as of August 3rd, 2021; for an up-to-date map please go to [https://expressoptimizer.net/projects/Indiana/speedtestmap.php](https://expressoptimizer.net/projects/Indiana/speedtestmap.php)

<table>
<thead>
<tr>
<th>Speed Tests</th>
<th>MACOG</th>
<th>Elkhart</th>
<th>Kosciusko</th>
<th>Marshall</th>
<th>St. Joseph</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>1,106</td>
<td>290</td>
<td>257</td>
<td>191</td>
<td>368</td>
</tr>
<tr>
<td>% Met 25/3</td>
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<td>42.8</td>
<td>31.1</td>
<td>26.7</td>
<td>37.8</td>
</tr>
<tr>
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<td>13.9</td>
<td>52.5</td>
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<td>45.4</td>
</tr>
<tr>
<td>Median (Mbps)</td>
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<td>3.5</td>
<td>18.3</td>
<td>5.3</td>
<td>12.2</td>
</tr>
<tr>
<td>Minimum (Mbps)</td>
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<td>0.01</td>
<td>0.2</td>
<td>0.01</td>
<td>0.08</td>
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<tr>
<td>Maximum (Mbps)</td>
<td>829.7</td>
<td>893.4</td>
<td>693.2</td>
<td>473.2</td>
<td>829.7</td>
</tr>
</tbody>
</table>

**Home internet only (no bundles)**

**monthly cost**  
\( n \text{ range} = 1-995 \)

**Maximum willing to pay monthly for adequate and reliable internet**  
\( n \text{ range} = 5-1,000 \)

---

Source: PCRD Home Broadband Survey
Quality of service (measured by speeds) and cost are typically reasons that explain satisfaction levels. To distinguish which is behind satisfaction levels in the region, Figure 12 shows the average satisfaction level by monthly cost as well as internet home technology. A higher number indicates a higher satisfaction (unsatisfied = 1; satisfied = 4). Responses were sorted in ascending order based on average satisfaction level. Notice how the most expensive monthly costs had the lowest average satisfaction (1.8, 1.9, and 2.0), except for the cheapest and the second cheapest categories. However, the overall difference between the least and most satisfaction was low (1.8 versus 2.2). On the other hand, there is a stronger pattern visible when looking at home internet technology. Notice that the technology with the lowest satisfaction was satellite, while fiber had the highest. The difference between least and most satisfied was larger (1.5 versus 3.5) compared to monthly cost. In other words, it seems that unsatisfaction is driven more by home technology than monthly cost. Indeed, majority of slower technologies (see Table 2, e.g., DSL) have a lower satisfaction level.

To delve deeper into internet access in the MACOG region, survey respondents were asked to include the number of internet users at their home by age groups. Figure 13 shows the percent of people by age group and specific home internet access categories. These internet access categories capture individuals or homes that may struggle to use the internet effectively due to no home internet access or rely on satellite, DSL, or cellular connections. As discussed previously, these technologies are slower, are unreliable, and have data limits undermining the technology’s potential aside from having no access at home.

Close to 50% of pre-K through high school children in the region—based on survey responses—did not have home internet or had satellite, DSL, or cellular. In addition, close to 53% of seniors (ages 65 or older) were in the same situation. In other words, based on survey responses, half of school-age children and seniors live in homes that could be considered unserved or underserved. Furthermore, close to half of the working-age population from the survey also were unserved or underserved. This may affect the region’s workforce to upskill and reskill, specifically in digital skills.

Figure 14 shows the share of responses in the MACOG region by internet use. Note that respondents could select more than one internet use. Internet use can be used as a proxy for digital literacy since more digital literate people use the internet in different and productive ways. As seen, there are no significant differences between counties regarding internet use.
Figure 13
Percent responses by specific technology access and age groups, 2021

Source: PCRD Home Broadband Survey

Figure 14
Percent responses and internet uses, 2021
Source: PCRD Home Broadband Survey

Elkhart County: Internet uses (n = 1,540)

- Banking/personal finance: 17.2%
- Streaming shows or movies: 17.0%
- Videoconferencing: 15.8%
- Doctor's appointment/telehealth: 12.3%
- Remote work (full or part time): 11.4%
- E-learning/schooling: 11.0%
- Gaming: 9.5%
- Job search: 5.7%

Kosciusko County: Internet uses (n = 597)

- Banking/personal finance: 19.3%
- Streaming shows or movies: 19.3%
- Videoconferencing: 15.6%
- Doctor's appointment/telehealth: 15.2%
- Remote work (full or part time): 11.7%
- Gaming: 7.5%
- E-learning/schooling: 7.0%
- Job search: 4.4%

Marshall County: Internet uses (n = 939)

- Streaming shows or movies: 18.6%
- Banking/personal finance: 17.4%
- Videoconferencing: 15.4%
- Remote work (full or part time): 13.6%
- Doctor's appointment/telehealth: 12.0%
- E-learning/schooling: 10.0%
- Gaming: 8.3%
- Job search: 4.6%

St. Joseph County: Internet uses (n = 1,897)

- Banking/personal finance: 17.4%
- Streaming shows or movies: 17.1%
- Videoconferencing: 15.3%
- Remote work (full or part time): 12.9%
- Doctor's appointment/telehealth: 11.6%
- E-learning/schooling: 10.6%
- Gaming: 8.6%
- Job search: 6.3%
The most popular internet use in the region was online banking/finance followed by streaming shows or movies. The least common use was job searching followed by gaming. At least 10% of respondents across all counties reported using the internet to remote work. Interestingly, e-learning use was the second lowest in Kosciusko County.

To conclude, several key insights from the home survey are worth discussing. First, although most responses in the region had home internet access, the larger issue is quality since a little less than two-thirds were unsatisfied. This unsatisfaction is mostly due to specific home internet technologies known to be slower and unreliable. In addition, locations with no home internet access are scattered across the region and do not follow a specific geographic pattern (e.g., only outside cities or towns), alluding to an affordability issue as well (since cities and towns are better served than areas outside of these). Overall speed test results indicate the region's median download speed did not meet the 25 Mbps criteria. Moreover, significant differences in speeds among homes subscribing to the internet in the region exacerbate inequality.

Second, the most popular home internet technology in the region was cable followed by DSL. Collectively, 47% of respondents relied on satellite, DSL, or cellular data for their home internet connection. These technologies undermine broadband's community and economic development potential. Interestingly, less than 5% of survey respondents with home internet had fiber, the technology offering the fastest advertised download and upload speeds.

Third, more than one-third of survey respondents in the region paid $75 or more per month for internet only while close to two-thirds were willing to pay up to $75 dollars per month for adequate and reliable internet at home. This alludes to a mismatch between what the market cost is and what customers are willing to pay.

Lastly, close to 70% of respondents in the region used the internet in productive ways (e.g., videoconferencing, remote working, etc.). In addition, more than 14% were home-based businesses and a little more than 16% had school-aged children at home (pre-K through high school), both strong adoption predictors. Moreover, roughly 50% of school-aged children and seniors in the region either did not have home internet or relied on DSL, satellite, or cellular data. Less than half of respondents said their home internet connection was reliable enough to remote work. Remote work is becoming an economic development competitive advantage and inadequate home connectivity has a negative impact on this competitive advantage.

Next, we look at Census data and other sources to better understand digital economy trends in the region as well as digital equity. These additional data expand on the state of digital inclusion in the region.
The previous sections focused on broadband availability and access, cost, satisfaction, and internet use among other indicators from diverse sources, including a home survey. Next, we analyze Census data on related metrics to provide a more robust picture of the state of digital inclusion in the MACOG region. As the economy and society continue to digitize, it is important to monitor not only broadband access and availability but also trends that may point to advantages and disadvantages in the region regarding the digital economy.

First, we look at two indicators that impact workforce development as well as quality of life in the region. Figure 15 shows the percent of children and seniors (ages 65 or older) in the region without internet access or computers. In addition to connectivity, devices also play a crucial role when it comes to digital inclusion. Marshall County had the highest homework gap or share of children with computer but no internet as well as no computers in the region. Furthermore, a little less than one-quarter of seniors in Marshall County did not have a computer compared to a little more than one-fifth in the MACOG region. Overall, in the region, access to devices is a larger issue for seniors than is access to the internet.

Regarding internet adoption, the U.S. Census Bureau...
gathers data on the share of households with no internet access. While the data does not say why they do not have access (e.g., not available, too expensive, too slow, etc.), it still provides a good sense of home internet adoption. In addition, homes with no computing devices are more likely to not subscribe to home internet.

**Figure 16** shows the share of homes in the region with no internet access, compared to the state and nation as well as the share of those without a computing device (no laptop, desktop, mobile, etc.). Once more, Marshall County had the highest share of homes with no internet (almost one-quarter) and no computing devices (17.3%) in the region, followed by St. Joseph County. A potential explanation could be that the service available does not meet their needs, as shown by the speed test results. The region’s share was higher than the state or nation on both indicators, resulting in a quality of life and economic disadvantage.

In addition to overall home internet access, differences between income groups also shed a light on the state of digital inclusion in the region. Higher digital inequality in the region is a disadvantage from a community development perspective. **Figure 17** shows the share of homes without internet access by specific income groups in the region. It also shows what is called the “internet income ratio” or IIR. This ratio is calculated by dividing the share of homes making less than $35,000 without internet access by the share of homes making $75,000 or more without home internet. A higher IIR denotes a higher inequality.

Close to 40% of homes making less than $35,000 in St. Joseph County had no internet access compared to less than 6% of those homes making $75,000 or more. Elkhart County had the lowest share of poorer homes with no internet and the second highest share of wealthier homes. In other words, the share of poorer homes with no internet access was roughly four times higher than the share of wealthier homes. St. Joseph County, on the other hand, had the highest IIR in the region with a 6.7 ratio.
Figure 16

Percent of homes with no internet and computing devices, 2019

Source: U.S. Census Bureau American Community Survey 5-Year 2014-2019

Figure 17

Share of homes without internet access by selected income groups and the internet income ratio, 2019

Source: U.S. Census Bureau American Community Survey 5-Year 2014-2019; PCRD
Next, we look at remote work indicators. Remote work is becoming a feasible economic development strategy, catapulted in part by COVID-19. The region’s ability to be remote work friendly is crucial to maintain its competitiveness. Figure 18 looks at two indicators related to remote work, plotted at the same scale (y-axis). One, is the share of workers ages 16 or older working from home captured by the Census (left). The second is the share of jobs in the region that are remote work friendly (right) as defined by a group of researchers from the University of Chicago looking at occupations and factors that shape the nature of the job as well as the general types of activities associated with the job.

The region had a lower share of workers working from home compared to the state and nation (3.9% versus 4.0% and 5.2%, respectively). Within the region, Kosciusko County had the highest share with 4.2%. However, when removing farmers its share dropped to 3.8%, the second highest in the region. On the other hand, a little more than 30% of jobs in the region were remote work friendly, a lower share compared to the state and nation. St. Joseph County had the highest share of remote work friendly occupations in the region followed by Kosciusko County.

However, the region’s remote work potential is underutilized. Assuming that these two indicators are comparable and for discussion’s sake, consider that while 30.7% of jobs in the region are remote work friendly, only 3.9% are working from home (including farmers), a gap of more than 26 percentage points! Several reasons may be holding back this potential including a lack of management and/or worker mindset to remote working, lack of remote working or digital skills, and/or a lack of or inadequate digital connectivity or devices (see Figures 7 & 16).

Since digital skills may be holding back the region’s remote work potential, we look at the change in jobs requiring digital skills. The Brookings Institution identified the digital skills required for roughly 85% of jobs and grouped them into low (104 occupations), middle (245 occupations), and high (169 occupations).
Table 5 shows the 2010-2019 change in these jobs. All counties in the region had a net gain of jobs that required digital skills while the region overall gained roughly 48,216 jobs, of which 41.1% required low digital skills versus 20.5% that required high digital skills. In contrast, the nation also gained jobs that required digital skills but of these, 32.7% required high digital skills versus 37.6% that required low digital skills.

Lastly, we look at the share of digital economy jobs in the region defined by 189 6-digit NAICS code industries shown in Figure 19. While this concept is constantly changing and the metric is updated annually by the Bureau of Economic Analysis, it still provides an idea of a region's level of “digitization”. Digital economy jobs pay higher wages and account for an increasing share of the nation's gross domestic product and employment. These jobs fall in industries that range from semiconductors to instruments for measuring industrial process variables to retail industries that rely heavily on e-commerce, including warehousing and distribution. St. Joseph County had the highest share with 15.1% followed by Kosciusko with 13% while Marshall County had the lowest with 12%. The region's share was lower (13.7%) compared to the state (15.3%) and nation (15.7%).

In summary, the senior gap in the region is larger compared to the homework (children) gap regarding lack of devices. In addition, the share of homes in the region without internet access (17.1%) was higher compared to the share without computing devices (12.9%). The internet income ratio in the region was lower (5.2%) compared to the state (5.7%) and the nation (6.6%). However, this ratio varied across the region with St Joseph County having the highest, even compared to the nation and the state. The remote work potential in the region is underutilized: about 30.7% of jobs in the region are remote work friendly while less than 4% of workers aged 16 or older are working from home. Regarding digital skills and jobs, close to 60% of new jobs in the region during 2010-2019 required middle or high digital skills. Lastly, the share of digital economy jobs in the region was lower compared to the state and nation.

Table 5
Change in jobs requiring digital skills by category, 2010-2019
Source: Brookings Institution; EMSI; PCRD

<table>
<thead>
<tr>
<th>Jobs with Digital Skills Identified</th>
<th>Total</th>
<th>Digital Skill Level Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2010</td>
<td>2019</td>
</tr>
<tr>
<td>U.S.</td>
<td>153.3 m</td>
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</tr>
<tr>
<td>Indiana</td>
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<td>3.5 m</td>
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<tr>
<td>Marshall</td>
<td>21,023</td>
<td>21,956</td>
</tr>
</tbody>
</table>

*digital-economy-infographic-2019-reduced-size (bea.gov)*
Figure 19

Share of digital economy jobs in the region, 2019

Source: Bureau of Economic Analysis; EMSI; PCRD
As the digital age continues to unfold, it is important to understand the region’s state of digital inclusion to leverage advantages and address disadvantages as the region transitions into a digital society and economy. This report looked at multiple variables from multiple sources, including a home survey, to provide a robust understanding of the state of digital inclusion in the region. The following are some key takeaways:

1. **Validate broadband data.**

Multiple data sources paint a different picture when it comes to broadband availability in the region. The FCC data show virtually all the region’s housing units have access to advertised 25/3 Mbps (see Table 1). However, Census data indicate that roughly 17.1% do not have internet at home (see Figure 16) while the home survey conducted indicated 8.3% of respondents did not have home internet service (see Figure 8). In addition, and according to the home survey, homes without internet service are scattered throughout the region (see Figure 9) and are not located in specific areas (e.g., outside cities and towns).

2. **Quality internet is the issue.**

When looking at a faster speed threshold of 100/20 Mbps, a wider accessibility gap is visible in the region. On the other hand, data from Microsoft show that a little more than 63% of the region’s population did not use the internet at a minimum download speed of 25 Mbps (see Figure 5). In fact, speed data results show that median speeds in the region were well below the 25/3 threshold (see Figures 3 & 4). Furthermore, the home survey found that roughly 64% of respondents with home internet service were unsatisfied due to service being too slow or unreliable (see Figure 10). On top of this, a little more than one-third of speed tests completed as part of the survey did not meet the 25/3 criteria (see Table 4). This is not surprising given that about one-third of survey respondents had DSL service at home (see Figure 8), the technology with the slowest advertised speeds (see Table 2).
Disparities between counties and groups in the region affect regional economic and workforce development.

Both the homework (children) and senior gap need to be addressed (see Figure 15) since they undermine workforce development and quality of life in the region. Likewise, efforts to reduce inequality are warranted. For example, although St. Joseph County performed well when looking at several indicators, it had the highest inequality when it came to internet access by household income. In addition, the region’s remote work potential needs to be unleashed (see Figures 7 & 17). A way to do this is to improve the region’s quality connectivity and affordability as well as digital skills since two-thirds of new jobs required middle to high digital skills (see Table 5).

Based on these key takeaways, three main recommendations are outlined:

1. Establish a regional broadband taskforce.

   This taskforce will be responsible for working with providers in the region as well as working with regional stakeholders. The taskforce should also coordinate regional efforts when it comes to broadband. For example, the regional taskforce can coordinate efforts for locations in the region that wish to apply for the Indiana Connectivity Program. Or, this taskforce can also work with local governments to streamline permitting, right of ways and/or easements to ensure providers have the same requirements and/or experience throughout the region regardless of county. Lastly, this taskforce can also work with the Indiana Broadband Office to certify the region as broadband ready.

2. Allow communities to validate data.

   This can be done by approaching community leaders (e.g., county commissioners, local or regional economic development organizations, etc.) that have a very good idea of where quality internet is available and where it is not. Continue completing speed tests (see https://pcrd.purdue.edu/speedtest) throughout the region as often as possible. These data are critical to paint a different picture of the region’s connectivity and needs to policymakers. Lastly, a regional approach is a must since it pools resources and streamlines policies that can help improve providers’ return on investment.

3. Make other digital inclusion components an economic development priority.

   Although connectivity is the most popular issue around digital exclusion, devices and skills are also important to address. Partner with schools and other community anchor institutions to explore ways to not only expand connectivity but also improve digital skills. Document existing business (including moms and pops) around information technology and digital transformation needs as part of business retention efforts. Also, frequently gauge the level of digital skills among the region’s population and workers to better inform related strategies. Provide remote work training to managers and employees and renovate existing facilities for co-working spaces, to host or nest remote workers. Also, provide training and technical support to entrepreneurs and micro businesses so their online presence is effective and efficient. Lastly, educate community leaders about the changing social and economic landscape because of the digital age—take advantage of the increase in awareness on this topic spurred by COVID-19—to ensure efforts have the required support and resources but most importantly, visions for the region’s digital transformation are established.
25/3 Mbps Footprint by Technology in Elkhart County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Footprint by Technology in Elkhart County, 2020
Source: FCC Form 477 June 2020

25/3 Mbps Coverage Footprint in Elkhart County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Coverage Footprint in Elkhart County, 2020
Source: FCC Form 477 June 2020
25/3 Mbps Footprint by Technology
in Kosciusko County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Footprint by Technology
in Kosciusko County, 2020
Source: FCC Form 477 June 2020

25/3 Mbps Coverage Footprint in
Kosciusko County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Coverage Footprint in
Kosciusko County, 2020
Source: FCC Form 477 June 2020
25/3 Mbps Footprint by Technology in Marshall County, 2020
Source: FCC Form 477 June 2020

25/3 Mbps Coverage Footprint in Marshall County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Footprint by Technology in Marshall County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Coverage Footprint in Marshall County, 2020
Source: FCC Form 477 June 2020
25/3 Mbps Footprint by Technology
in St. Joseph County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Footprint by Technology
in St. Joseph County, 2020
Source: FCC Form 477 June 2020

25/3 Mbps Coverage Footprint in St. Joseph County, 2020
Source: FCC Form 477 June 2020

100/20 Mbps Coverage Footprint in St. Joseph County, 2020
Source: FCC Form 477 June 2020
ECONOMIC IMPACT
OF THE SOUTH BEND MISHAWAKA AREA
TOURISM AND TRAVEL INDUSTRY

Prepared for
VISIT SOUTH BEND MISHAWAKA

Prepared by
CERTEC, INC.

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A detailed examination of the expenditure, employment, and tax impacts generated by the South Bend Mishawaka area tourism and travel industry, as well as the industry structure, has been conducted for Visit South Bend Mishawaka.

The major findings of the 2021 study follow:

• The tourism and travel industry contributed $1.2 billion to St. Joseph County’s economy in 2021. Direct expenditures by tourists accounted for $791.9 million of this total—a real growth of 0.5 percent annually since 2019.

• The tourism industry generated over $297.7 million in tax revenues to government - $112.4 million to the state, $60.6 million locally, and $124.7 million to the federal government.

• A total of 11,777 jobs in St. Joseph County resulted from the industry in 2021. Direct spending created 8,553 of these jobs.

• Over one-third of the jobs created were in high wage occupations.

• The tourism-generated jobs provided nearly $255.3 million in wages to St. Joseph County workers—an increase of $26.9 million over 2019 wages.

• Residents of St. Joseph County spent an additional $144 million with the local tourism industry. This direct spending created 1,557 jobs.

• Expenditures by category showed that shopping, food and beverage, and transportation purchases accounted for three out of every four dollars spent.

• Expenditures by industry sector reflected the continued importance of the lodging and attractions sectors to the local tourism industry. Three out of every four dollars of all direct spending was from these two sectors.
The purpose of this study is to quantify the magnitude of the economic impact of the South Bend Mishawaka area tourism and travel industry in 2021 and show any changes since 2019. Economic benefits begin when a traveler to the South Bend Mishawaka area, either an Indiana resident or an out-of-state visitor, spends money in the county. The typical purchases of visitors include goods and services such as lodging, food and beverages, gasoline, souvenirs, admission fees, entertainment, or other retail goods. This initial round of spending is referred to as the direct expenditures.

These direct expenditures create a ripple-like effect through the economy. The businesses receiving these dollars use them to pay wages and salaries, to purchases goods and services for the businesses, and to pay taxes. The individuals and businesses receiving these monies, in turn, spend them on goods, services, and taxes. This process is repeated through several rounds of spending until the impact becomes insignificantly small. The combined impact of these several rounds of spending is referred to as the multiplier effect.

The total economic impact of South Bend Mishawaka area tourism is the combination of the direct expenditures and the multiplier effect expressed in terms of spending, jobs, wages, and taxes. It is important to note that tourism impacts all sectors of the local economy. Tourism continues to be a large, growing business in St. Joseph County. The research findings in this report show the change in the importance of tourism to the economy from 2019 to 2021. It reflects the recovery from the covid pandemic year of 2020.

This is accomplished through the use of the Certec Model® designed for estimating tourism impacts at the state and local levels, in conjunction with an input-output model designed for estimating the indirect and induced effects of tourist spending. The procedures used are explained in detail in Appendix A.

### TABLE 1

**SOUTH BEND MISHAWAKA AREA TOURISM AND TRAVEL INDUSTRY ECONOMIC IMPACT - 2019 AND 2021**

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Expenditures</td>
<td>$1,101,958,350</td>
<td>$1,231,588,387</td>
</tr>
<tr>
<td>Direct Expenditures</td>
<td>$708,518,196</td>
<td>$791,865,484</td>
</tr>
<tr>
<td>Indirect Expenditures</td>
<td>$393,440,154</td>
<td>$439,722,903</td>
</tr>
<tr>
<td>Change Between 2019 and 2021 (Direct Expenditures Only)</td>
<td>5.9%</td>
<td></td>
</tr>
<tr>
<td>Change Between 2019 and 2021 (Adjusted for Inflation)</td>
<td>0.5%</td>
<td></td>
</tr>
<tr>
<td>Total Wages</td>
<td>$228,418,957</td>
<td>$255,289,263</td>
</tr>
<tr>
<td>Total Taxes</td>
<td>$266,416,214</td>
<td>$297,756,367</td>
</tr>
<tr>
<td>State</td>
<td>$100,621,535</td>
<td>$112,458,256</td>
</tr>
<tr>
<td>Local</td>
<td>$54,220,572</td>
<td>$60,598,866</td>
</tr>
<tr>
<td>Federal</td>
<td>$111,574,107</td>
<td>$124,699,245</td>
</tr>
<tr>
<td>Total Employment</td>
<td>11,507</td>
<td>11,777</td>
</tr>
<tr>
<td>Jobs (Direct Expenditures)</td>
<td>8,357</td>
<td>8,553</td>
</tr>
<tr>
<td>Jobs (Indirect Expenditures)</td>
<td>3,150</td>
<td>3,224</td>
</tr>
</tbody>
</table>

"Tourism continues to be a large, growing business in St. Joseph County."
ECONOMIC IMPACT OF TOURISM

EXPENDITURES

The tourism and travel industry made a total contribution to St. Joseph County’s economy of $1.2 billion in 2021 (Table 1). The purchases made by travelers while in the county accounted for $791.9 million of this total. This represents an annual increase in spending of 5.9 percent over 2019 levels. After adjusting for inflation during the two years, the annual real growth in spending was 0.5 percent. The large increase in cost for lodging, food, and fuel after the covid economic shutdown in 2020 drove this increase in spending.

The difference between the total economic impact and the purchases of travelers was a result of the multiplier effect, i.e. the indirect expenditures. This was triggered by the initial infusion of dollars in the economy - the $791.9 million. These direct expenditures had a ripple-like quality as they passed from one layer of the economy to the next. The magnitude of these economic benefits diminished during each round of re-spending for goods and services until only an insignificantly small sum was left. The sum of these effects for the several rounds of re-spending of the initial dollars was the total multiplier effect of $439.7 million.

The expenditure data were further classified by type of purchase. The countywide distribution of these expenditures is provided in Chart 1. Spending on shopping accounted for 31 percent of these $791.9 million in direct purchases—down from 33 percent in 2019. Food and beverage accounted for nearly 31 percent of all travel expenditures.

Lodging collected 12 percent, a decrease from 13 percent in 2019. Transportation increased from 10 percent of the total to 13 percent as a result of the large increase in gas prices over the two-year period. Souvenirs accounted for nearly seven percent of the purchases. Expenditures on attractions were over six percent.

Where does this money go once it is in the St. Joseph County economy? Many hold the idea that it all goes to the service and retail sectors to support only low wage jobs. In reality, the economic benefits to the South Bend Mishawaka area are far more widespread. It helps support dozens of local businesses that do not directly serve the county’s tourists. It impacts banking, insurance, and real estate; transportation and public utilities; construction; agriculture, and manufacturing.
EXPENDITURES BY SECTOR

The contribution of the individual tourism sectors to the visitor expenditures varies widely. The countywide distribution of these expenditures is provided in Chart 2. Lodging guests accounted for over 38 percent of these $791.9 million in purchases—same as in 2019. Attraction visitors accounted for the next largest share of this spending (nearly 37 percent)—up from 36 percent. Those visiting friends and relatives in the county followed with nearly 14 percent of the total spending—same as in 2019. Individuals passing through contributed nearly 10 percent. Campers provided one percent of the total.

The importance of the University of Notre Dame and other local colleges to tourism spending in the county is substantial. The visitors to these universities are woven throughout the local tourism industry. They fill rooms at many lodging properties. The universities’ attractions and sports events also bring many day visitors to the county throughout the year. While in the county these travelers visit other attractions, dine in local restaurants, and shop at many retail outlets, including malls, in the area as well as purchase gasoline for their vehicles.

Thus, university visitors continue to impact many segments of the local tourism economy. The importance of the remaining lodging and attractions sectors to tourism spending in South Bend Mishawaka is also substantial. Their continued growth helps to maintain and further stimulate a healthy tourism industry in the area.

CHART 2
TRAVEL EXPENDITURES BY INDUSTRY SECTOR

<table>
<thead>
<tr>
<th>Sector</th>
<th>2021 Total Direct Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>LODGING</td>
<td>38%</td>
</tr>
<tr>
<td>ATTRACTIONS</td>
<td>37%</td>
</tr>
<tr>
<td>VFR</td>
<td>14%</td>
</tr>
<tr>
<td>PASS-THROUGH</td>
<td>10%</td>
</tr>
<tr>
<td>CAMPGROUND</td>
<td>1%</td>
</tr>
<tr>
<td>Total</td>
<td>$791,865,484</td>
</tr>
</tbody>
</table>

EMPLOYMENT

In 2021, a total of 11,777 jobs (in FTEs [full time equivalents]) in St. Joseph County were due to the expenditures made in the tourism and travel industry (Table 1)—an increase of 270 jobs. These represent over nine percent of all jobs in the county in 2021. The 2021 direct expenditures of travelers accounted for 8,553 of these jobs.

The employment opportunities were distributed throughout the county. A number of the jobs in the community are supported, in part, by tourism. Since tourism jobs are dispersed throughout the local economy, they are more difficult to identify than factory jobs. This contributes to the misunderstanding of the size and importance of tourism to the local economy.

The individual sectors of the industry had different impacts on the creation of employment. The guests in the lodging sector lead the industry in job creation. The expenditures of the visitors within this sector generated 4,537 jobs—an increase of 34 jobs.
EMPLOYMENT CONTINUED

It was followed, in turn, by the attractions sector (4,248 jobs—an increase of 130 jobs), the VFR [visits to friends and relatives] sector (1,635 jobs—an increase of 46 jobs), the pass-through sector (1,228 jobs—an increase of 54 jobs), and the campground sector (129 jobs).

The jobs created by tourism can be found throughout the occupational structure, not just in the service sector (Table 2). Over one-third of the jobs resulting from tourism spending (34.7 percent) were found in the high-wage occupations of professional and technical, managerial, sales, construction, craftsman, and operatives. Tourism produces a wide range of jobs in addition to the front-line personnel such as desk clerks, waiters, and ticket takers travelers most often observe.

Tourism stimulates non-tourism industries such as agriculture, fishing, meatpacking, food processing, brewing and distilling, bottling, floriculture, construction and appliance, furniture, and linen manufacture. For example, demand for hotel rooms can create demand for the services of contractors, which generates secondary demand for steel, bricks, lumber, tile, marble, glass, plumbing and air conditioning systems, elevator cars, carpets and a variety of other goods.

Similarly, tourist demand for restaurant meals creates business not only for restaurants, but for producers and packagers of fresh and frozen foods, butchers, dairies, and ultimately, for manufacturers of farm implements and fertilizers. Consequently, a healthy tourism industry means additional business for industries throughout the economy.

TABLE 2
TOURISM GENERATED EMPLOYMENT BY OCCUPATION

<table>
<thead>
<tr>
<th>OCCUPATION</th>
<th>JOBS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional &amp; technical</td>
<td>591</td>
</tr>
<tr>
<td>Managerial</td>
<td>925</td>
</tr>
<tr>
<td>Marketing &amp; sales</td>
<td>1,078</td>
</tr>
<tr>
<td>Administrative support</td>
<td>1,306</td>
</tr>
<tr>
<td>Construction</td>
<td>218</td>
</tr>
<tr>
<td>Craftsman</td>
<td>671</td>
</tr>
<tr>
<td>Agriculture &amp; forestry</td>
<td>300</td>
</tr>
<tr>
<td>Operatives &amp; fabricators</td>
<td>609</td>
</tr>
<tr>
<td>Laborers</td>
<td>456</td>
</tr>
<tr>
<td>Personal services</td>
<td>5,623</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11,777</strong></td>
</tr>
</tbody>
</table>

"The jobs created by tourism can be found throughout the occupational structure, not just in the service sector."

WAGES

The expenditures of travelers are the business receipts of the establishments patronized. A portion of these revenues is used by the businesses to pay their employees. In 2021 every dollar spent by travelers in St. Joseph County produced an average of 20.8 cents in wage and salary income.

The total wage and salary income generated by tourism and paid by local businesses was nearly $255.3 million in 2021 (Table 1)—compared to $228.4 million in 2019. The direct purchases of travelers accounted for over $164.1 million of this total.
TAXES

Tourism generates state and local as well as federal tax revenues. St. Joseph County tourism expenditures resulted in the collection of over $297.7 million in tax revenues in 2021 (Table 1)—compared to $266.4 million in 2019. Over two-fifths ($124.7 million) went directly to the federal government through taxes including personal and corporate income, social security, gasoline, and airline taxes.

The Indiana state treasury benefited from the addition of over $112.4 million in tax revenues generated by tourism activity within the county—up from $100.6 million in 2019. A major portion of these revenues were obtained through sales and excise taxes, and taxes on individual and corporate income.

Local government operations in St. Joseph County such as the cities and towns, county government, and Visit South Bend Mishawaka also benefited from tourism in the county. County and municipal governments received nearly $60.6 million in tax revenues as a result of the tourism industry—an increase from the $54.2 million in 2019. Property tax, business taxes, and the lodging room tax contributed to these local tax revenues.
In simplest terms the economic impact of tourism is a function of the number of visitors to the county and how much they spend while there. The research challenge is to accurately measure these quantities. A number of factors contribute to the complexity of this type of economic analysis.

Among these factors are:

- the distribution of tourism attractions and industry infrastructure in the county;
- the type of lodging facilities visitors use since this choice greatly impacts level of spending;
- the length of time the tourist spends in the county;
- the size of the travel party, and
- the reason for visiting the county.

These are a few of the critical factors affecting the spending patterns of visitors. Only the spending of non-St. Joseph County residents is included in this research. Locals contributed an additional $144 million in direct spending to the local tourism industry and generated 1,557 jobs.

"Locals contributed an additional $144 million in direct spending to the local tourism industry and generated 1,557 jobs."

The Certec approach to this research challenge is based on information collected directly from tourists and tourism businesses (bottom-up measurement) as opposed to a procedure that relies on the extraction of information from business data that was initially collected for a purpose other than the analysis of the tourism industry (top-down measurement).

It is the Certec position that tourism economic impact begins with the purchase of goods and services by tourists. Therefore, to most accurately measure the sum of these economic transactions requires data collected from both tourists and tourism businesses that answer questions directly related to the research task at hand.

The Certec Model® was developed in the 1970s, and updated annually, to measure the direct tourism economic impacts at the state and local levels. The data required as inputs include the spending pattern of visitors, in great detail, and business data such as rooms sold at lodging facilities and the number of visitors to attractions.
The information on the spending pattern of travelers to the South Bend Mishawaka area is currently available for 2019 and 2021 through the research of Certec Inc. This research provides very detailed information on the spending of visitors in the area. For this project the 2022 data were adjusted to 2021 by correcting for inflation.

**PARTICIPANT DAYS**

The South Bend Mishawaka Area is divided into tourism sectors. Certec identified tourism and travel businesses operating in 2021 from a review of local tourism publications as well as several individual business brochures. This information was used to update the 2019 database developed for the previous year’s study.

Certec designed surveys to collect business data from a stratified random sample of these businesses. The information was collected through Visit South Bend Mishawaka with the assistance of Rob DeCleene, Executive Director. Mail interviews were received from the owner and/or manager of each of those establishments during the period February through April 2022. The interview had as its primary focus the number of units sold (lodging rooms) or visitors to the facility. Complete interviews were obtained from 58.2 percent of the businesses in the sample.

Once the processing of these data sets was complete, participant days by type of business were determined. The results of this analysis are presented in Chart 3. Total participant days in 2021 exceeded 8.44 million—a decrease from 2019. Attractions, after adjusting for multiple visits, accounted for nearly 44 percent of all visitor days, followed by pass-through travelers (21 percent). The lodging and VFR sectors also provided a substantial number of participant days—18 percent (down from 20%) and 16 percent, respectively.

Destination travelers to St. Joseph County totaled over 5.2 million persons (5,216,540) compared to over 5.3 million (5,308,091) in 2019—a decrease of 0.9 percent annually. In addition, over 1.7 million pass-through travelers visited the county (1,762,071) compared to 1,744,625 in 2019.

**CHART 3**

**TOTAL PARTICIPANT DAYS - 2021**

- Attractions: 44%
- Pass-Through: 21%
- Lodging: 18%
- VFR: 16%
- Campground: 1%

**EXPENDITURE DATA**

The expenditures per person per day were calculated. They are, by sector:

<table>
<thead>
<tr>
<th>Sector</th>
<th>2019</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lodging</td>
<td>$160.43</td>
<td>$198.87</td>
</tr>
<tr>
<td>Attractions</td>
<td>$70.81</td>
<td>$79.13</td>
</tr>
<tr>
<td>VFR</td>
<td>$72.57</td>
<td>$81.40</td>
</tr>
<tr>
<td>Pass-Through</td>
<td>$40.26</td>
<td>$45.52</td>
</tr>
<tr>
<td>Campground</td>
<td>$57.69</td>
<td>$65.42</td>
</tr>
</tbody>
</table>

The information on participant days in Chart 3 in combination with the expenditure data in Chart 2 shows the importance of lodging guests and their much higher spending per person per day.
PARTICIPANT DAYS CONTINUED

Even though they account for less than half as many visitors to the county than does the attractions sector, the spending impact of lodging guests on the local economy is greater than that of attraction visitors.

This relationship continued to strengthen between 2019 and 2021.

"...the spending impact of lodging guests on the local economy is great than that of attraction visitors."

DIRECT EFFECTS

Once the basic inputs to the Model were calculated, several statistical analyses were conducted using the equations of the Certec Model©. Note that the Model was modified for use in this project to reflect the South Bend Mishawaka area tourism industry. This Model was designed to provide expenditure estimates at the sub-state (county) level for each of the industry sectors. These sub-state estimates by sector were combined to provide expenditure levels for the entire industry within the county.

MULTIPLIER EFFECTS

The indirect and induced expenditures resulting from the initial infusion of money into the St. Joseph County economy were calculated using the RIMS II input-output (I-O) model developed by the U.S. Department of Commerce, Bureau of Economic Analysis. The output from the Certec Model© served as data input for the I-O model. The latter model provided indirect expenditures resulting from the tourism industry.

The tax revenues resulting from this industry were also estimated. State and local tax revenues as well as federal tax revenues were obtained by using sector output generated by the Certec Model© with expenditure/tax relationships derived from I-O analysis.

Estimates of tourism and travel industry employment were generated in a similar fashion. Sector output from the Certec Model© was applied to expenditure/job relationships obtained from the I-O analysis. Employment generated by direct and indirect expenditures was obtained. The I-O model relationships also allocated the total employment generated to the occupation providing the service or product.

The addition of the multiplier effects, as determined from the I-O model, to the direct effects, as determined from the Certec Model©, provided the complete picture of the economic impact of the South Bend Mishawaka area tourism and travel industry presented in this report.
# APPENDIX B

## DEFINITION OF TERMS

| **ATTRACTION** | a historic site, museum, marina, outdoor recreation area, cultural site or activity, state or national park, entertainment venue, other facility or event such as fairs and festivals which serve to motivate non-local residents to visit a particular community or county. |
| **DIRECT EXPENDITURE** | the exchange of money or the promise of money for goods or services while traveling in St. Joseph County, including any advance purchase of public transportation, tickets, lodging or other items normally considered an incident of travel, but which may be purchased in advance of the trip. |
| **INDIRECT EXPENDITURE** | the second and subsequent rounds of spending of the travel dollars (direct expenditures) in Indiana for Indiana-produced goods and services; i.e. the multiplier effect. |
| **INPUT-OUTPUT (I-O) MODEL** | an economic analysis method which is designed to measure the indirect and induced effects of a direct change in a region’s economy. |
| **PARTICIPANT DAY** | an individual spending one day or part of a day at a tourism or travel facility – for example, three visitors spending one day is equivalent to one visitor spending three days. |
| **VFR** | Visit to friends or relatives. |
FINDINGS FROM VISITOR SURVEY

The visitor survey results presented below should be interpreted with caution. They are based on a research sample that has +10 percent sampling variability. They represent only the interviewing period. Had the purpose of this survey been to document the county’s market, instead of measuring visitor spending, a much larger sample of visitors would have been obtained.

South Bend Mishawaka derived a majority of its visitation from four states during the interviewing period. These four states accounted for nearly three-fifths of the visitors to the county. The county also received visitation from a large number of other states.

The strongest state markets for the area during the interviewing period are, in rank order:

<table>
<thead>
<tr>
<th>Rank</th>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Indiana</td>
<td>28.1%</td>
</tr>
<tr>
<td>2</td>
<td>Michigan</td>
<td>12.5%</td>
</tr>
<tr>
<td>3</td>
<td>Illinois</td>
<td>10.4%</td>
</tr>
<tr>
<td>4</td>
<td>Ohio</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

While these findings indicate that the county’s strongest draw among travelers came from these four states the county does receive visitation from more distant locations such as Pennsylvania, Kentucky, Missouri, Minnesota, Tennessee, and South Carolina. In all, visitors from twenty-four different states and the foreign countries of Canada and France were identified.

DEMOGRAPHICS

The typical visitor to the South Bend Mishawaka area is most likely to be a college graduate (including post-graduates) (86.1 percent) and working in a professional/technical job (54.4 percent) or as a manager (13.3 percent). Another ten percent are in sales or retired.

DEMOGRAPHICS OF VISITORS TO SOUTH BEND MISHAWAKA

<table>
<thead>
<tr>
<th>Education</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Post Graduate [college]</td>
<td>44.6%</td>
</tr>
<tr>
<td>College Graduate [Bachelors]</td>
<td>41.5%</td>
</tr>
<tr>
<td>High School Graduate</td>
<td>6.4%</td>
</tr>
<tr>
<td>Some College</td>
<td>6.4%</td>
</tr>
<tr>
<td>Some High School</td>
<td>1.1%</td>
</tr>
</tbody>
</table>

OCCUPATION

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional/technical</td>
<td>54.4%</td>
</tr>
<tr>
<td>Manager</td>
<td>13.3%</td>
</tr>
<tr>
<td>Sales</td>
<td>10.1%</td>
</tr>
<tr>
<td>Retired</td>
<td>10.1%</td>
</tr>
<tr>
<td>Personal Service</td>
<td>4.4%</td>
</tr>
<tr>
<td>Laborer</td>
<td>4.4%</td>
</tr>
<tr>
<td>Clerical</td>
<td>1.1%</td>
</tr>
<tr>
<td>Construction</td>
<td>1.1%</td>
</tr>
<tr>
<td>Transport Operative</td>
<td>1.1%</td>
</tr>
</tbody>
</table>
TRIP CHARACTERISTICS

The destination tourism business South Bend Mishawaka enjoyed in the period studied is derived primarily from visitors in the area for a short trip of one to three nights in length (74.0%) or a day trip (18.8%). Only a few were on a vacation of four or more nights in length (4.2%). Over nine out of ten of the visitors interviewed were on one of these three trip types. Over ninety percent of those who spent the night stayed in motels (91.0%). Nationally, pleasure travel accounted for over 80 percent of the one billion plus trips in 2020. The remainder results from business travel.

Nearly three-fifths of these travelers to South Bend Mishawaka (57.3%) are on their first visit to the county. This ranges from one out of five for attraction visitors to over two out of three for motel guests. Overall, visitors have taken an average of 2.6 trips to the area in the past two years. The typical travel party has an average of 3.2 people. The average length of stay is 1.8 days.

The information sources mentioned by the respondents as most likely to be used when making travel plans include: the Internet (87.5 percent), friends and relatives (40.6 percent), a local visitor’s bureau (11.4 percent), an auto club (9.4 percent), newspapers and magazines (5.2 percent), a state tourism office (4.2 percent), travel agents (4.2 percent), and other sources such as universities (1.0 percent).

Travelers visited a number of attractions in the South Bend Mishawaka area. On average a travel party visited 1.7 attractions.

The most visited attractions by those interviewed were:
- University of Notre Dame
- Studebaker National Museum
- Potawatomi Park Zoo
- Local Restaurants
- Shopping Malls
- History Center/Museums
- South Bend Chocolate Company
- Local Parks
- Farmers Market
- Sports Events
- Art Museum
- State Parks
- St. Mary’s
- Downtown South Bend
- Golf Courses.

The most frequently mentioned activities that visitors participated in while in South Bend Mishawaka were music/concert (62.5 percent), dining (39.2 percent), visit museums (24.0 percent), shopping (18.4 percent), visiting zoo (15.7 percent), visiting friends and relatives (9.4 percent), sports tourney (6.2 percent), biking/hiking (4.9 percent), swim (2.1 percent), and golf (1.7 percent). On average a travel party participated in 1.7 activities.
## APPENDIX D

### ECONOMIC IMPACT DATA TABLES (TIMES SERIES)

#### 2019 - 2011

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL EXPENDITURES</strong></td>
<td>$1,101,958,350</td>
<td>$967,297,624</td>
<td>$857,734,833</td>
<td>$758,308,871</td>
<td>$695,353,699</td>
</tr>
<tr>
<td><strong>DIRECT EXPENDITURES</strong></td>
<td>$708,518,196</td>
<td>$621,936,362</td>
<td>$551,491,566</td>
<td>$487,564,374</td>
<td>$447,086,542</td>
</tr>
<tr>
<td><strong>CHANGE BETWEEN YEAR PRIOR (Adjusted for Inflation)</strong></td>
<td>4.7%</td>
<td>3.0%</td>
<td>6.1%</td>
<td>2.7%</td>
<td>1.3%</td>
</tr>
<tr>
<td><strong>TOTAL EMPLOYMENT</strong></td>
<td>11,507</td>
<td>10,613</td>
<td>9,887</td>
<td>9,094</td>
<td>8,589</td>
</tr>
<tr>
<td><strong>JOBS (Direct Expenditures)</strong></td>
<td>8,357</td>
<td>7,707</td>
<td>7,180</td>
<td>6,604</td>
<td>6,238</td>
</tr>
</tbody>
</table>

#### 2009 - 2000

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL EXPENDITURES</strong></td>
<td>$635,103,682</td>
<td>$587,116,897</td>
<td>$524,516,542</td>
<td>$491,800,493</td>
<td>$454,870,345</td>
</tr>
<tr>
<td><strong>DIRECT EXPENDITURES</strong></td>
<td>$408,348,024</td>
<td>$377,494,308</td>
<td>$337,244,610</td>
<td>$308,300,209</td>
<td>$285,149,414</td>
</tr>
<tr>
<td><strong>CHANGE BETWEEN YEAR PRIOR (Adjusted for Inflation)</strong></td>
<td>0.0%</td>
<td>2.9%</td>
<td>1.6%</td>
<td>1.3%</td>
<td>X</td>
</tr>
<tr>
<td><strong>TOTAL EMPLOYMENT</strong></td>
<td>8,316</td>
<td>8,302</td>
<td>7,826</td>
<td>7,664</td>
<td>7,447</td>
</tr>
<tr>
<td><strong>JOBS (Direct Expenditures)</strong></td>
<td>6,039</td>
<td>6,029</td>
<td>5,683</td>
<td>5,458</td>
<td>5,304</td>
</tr>
</tbody>
</table>

"Tourism continues to be a large, growing business in St. Joseph County."
WELL CRAFTING THE FUTURE.

NEW STRATEGIC DIRECTIONS FOR THE ELKHART COUNTY CONVENTION AND VISITORS BUREAU AND ITS LOCAL TOURISM INDUSTRY AND COMMUNITY PARTNERS
ELKHART COUNTY INNKEEPER TAX COMMISSION

Dan Shoup  
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Member

Scott C. Baker  
Member

Beth Ronzone  
Member

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Member

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Levi King  
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Dan Bearss  
Vice President

Larry App  
Secretary/Treasurer

Dan Shoup  
Elkhart County Innkeeper Tax Commission President

Arvis Dawson  
Member

Brittany Short  
Member

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Levi King  
ECCVB Board of Directors President

Lance Miller  
Das Dutchman Essenhaus

Dan Shoup  
Elkhart County Innkeeper Tax Commission President

Gilberto Perez  
Goshen College

Arvis Dawson  
ECCVB Board of Directors Member

Candy Yoder  
Community Foundation of Elkhart County

Brittany Short  
ECCVB Board of Directors Member

Eric Garton  
Wellfield Botanical Gardens

PREPARED BY

ABONMARCHE

NICHOLS TOURISM GROUP

DESTINATION CONSULTANCY GROUP
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WE BELIEVE IN HERE.
The Elkhart County Convention and Visitors Bureau (ECCVB), along with its tourism industry and community partners, progressed through a multitude of dynamic circumstances moving into 2020 and the new decade. Most significant was the emergence and evolution of COVID realities in early 2020 and the massive implications it had on the hospitality and tourism industry at all levels. Beyond COVID, the ECCVB experienced a change in the executive leadership for the organization brought on by the retirement of its longest tenured CEO in the organization’s 35-year history. Additionally, the organization relocated to a new facility for the Visitor Center and administrative offices that elevated the visibility of the ECCVB. Finally, within the destination there have been changes in the ownership of a variety of key, long time, private sector tourism assets, and the emergence of new assets including the development of the Beacon Health and Aquatics Center, which features an Olympic sized pool and can host swimming and diving events at a national scale.

The ECCVB recognized the opportunity to undertake a new strategic planning process to help the organization identify and prioritize future initiatives and navigate through the changing dynamics to maintain its position and reputation as the champion for both the local tourism industry and community placemaking in the County. This planning process was structured in a way that would incorporate insights not only from the ECCVB staff, its Board of Directors, and the Elkhart County Innkeeper Tax Commission, but also from the broader visitor and hospitality industry. Importantly, Elkhart County political leadership and residents themselves would also be considered in the planning process to ensure a wide range of perspectives were incorporated.
1.2 PLANNING APPROACH

In the development of the strategic plan process, the planning team’s approach focused on two primary study elements. The focus of the first element was to conduct a comprehensive assessment of both the destination and the ECCVB’s organizational initiatives. Informed by the findings and related implications identified through the assessment, planning activities in the second element involved identifying and defining the strategic frameworks to guide future activities and outcomes. A project Steering Committee, chaired by representatives from the ECCVB’s Board of Directors and the Elkhart County Innkeeper Tax Commission, and made up of both tourism/hospitality industry and general community partners were tasked to provide guidance and input throughout the process.

State of the Destination Assessment

Components of the destination assessment included: 1) a review of visitor industry trends and research reports to gather an understanding of the current conditions and market forces influencing the industry and destination, and 2) an examination of the ECCVB’s organizational activities, initiatives, structure, capacities and performance. Specific activities undertaken as a part of the assessment included:

- Collection and review of secondary data sources related to destination conditions and performance, including DestinationThink Branding/Research, STR Hotel Performance, CERTEC Economic Impact Performance, and historical innkeeper tax Collection data;
- Individual interviews with all ECCVB staff members, Steering Committee members, ECCVB Board Members, and Elkhart County Innkeeper Tax Commission members;
- Development and implementation of a Visitor Profile Survey utilizing the qualified customer contact database collected through the organization’s website and social media marketing activities;
- Development and implementation of a Resident Sentiment Survey to measure community awareness and perceptions of both the industry and the organization leveraging the ECCVB’s Vibrant Communities platform and social media partners for survey distribution;
- Collection and review of previous ECCVB organizational business plans and performance reporting; and
- Review and analysis of ECCVB placemaking priority projects, activities and messaging.

The results of these assessment activities were compiled into a “State of the Destination” report and were presented to the Steering Committee, along with the ECCVB leadership, staff, and a combined meeting of the Board of Directors and Elkhart County Innkeeper Tax Commission.
Based on the State of the Destination findings, the next phase of the process involved creating the framework for developing new strategic approaches for the ECCVB to meet the agreed-to destination and organizational challenges and realize its visions. Defined strategy pillars were developed, outlining long-term goals over a 3-5 year horizon set across the organization’s core competencies as follows:

- Driving the destination brand awareness & visitor conversion among broader and more diverse target audience segments;
- Enhancing visitor & resident experiences through increased product development activities and a focus on improvements to quality of place;
- Securing and managing the resources to lead an organizational program of work that strives to balance marketing, communications and expanded development activities; and
- Providing the tourism voice and heightened cause engagement to support the organization’s role in the visitor industry and placemaking to community decision makers and influencers.

After building consensus on the longer-term strategic pillars, a mix of objectives were crafted that reinforced the Pillars. Additionally, a series of associated strategies and tactics were developed that provided detail on how the strategy would be prioritized and implemented. The planning team engaged the ECCVB leadership and staff in the process of integrating the annual business plan process within the larger strategic framework.

Downtown Middlebury
1.3 FINDINGS & IMPLICATIONS

The State of the Destination assessment provided a foundation to establish the current industry and market conditions, as well as trends and opportunities facing both the destination and the ECCVB as an organization. Initial findings were organized around their implications to external customers, destination products and services, placemaking activities and objectives, and the ECCVB’s organizational programs and structure.

- Results from the Visitor Profile Survey support previous research findings indicating the current demographics of existing visitors are largely dominated by more mature, boomer generation segments. As a result, opportunities for activities to expand and diversify to broader demographic groups should be considered.
- The ECCVB had previously invested in Community DNA research with Destination Think that resulted in the identification of high value, niche leisure market segments. Continued execution of strategies targeting these niche segments should be prioritized.
- Elkhart County communities have made a number of recent investments in new resident amenity facilities, including a competition aquatic center, renovated theater facilities, and trails/outdoor recreation facilities. These new assets represent opportunities to leverage new visitor audiences, including youth sports, music/theater, and outdoor recreation enthusiasts.
- Day-trip visitors currently account for approximately 40% of the total destination visitors, averaging a little over a 5 hour stay. Industry standards suggest that 6-7 hours of activity will influence a visitor to consider an overnight stay. Strategies aimed at incremental increases in activity programming and packages should result in the conversion to more overnight visitors.

- The density and reputation of the Amish culture products and assets remain a strength as a primary driver for destination visitation. However, some modernization within the Amish culture and turnover of established Amish themed attractions present opportunities for repositioning and reinterpretation of the Amish experience that can relate to a wider demographic audience.
- As the ECCVB considers broadening the targeted customer audiences based on the identified Destination Think niche segments, it will be critical to develop product experiences that support and deepen the authenticity of the “Well Crafted” brand and messaging.
- The RV manufacturing cluster offers opportunities for RV owners/travelers growth, but will require the development of new experiences and linkages to existing and emerging outdoor recreation assets and amenities.
- Growth in the youth sports market and outdoor recreation segments should incorporate new product experiences with relevance to families and children to support the competitive advantages of the local event host facilities.
The ECCVB has identified its role as a Champion for placemaking activities within the County to achieve higher quality experiences for both residents and visitors. As demands on funding for placemaking activities increase, the ECCVB should prioritize activities that are in alignment with target visitor audiences and experiences.

The Vibrant Communities Action Agenda has been a successful initiative in helping communities identify and prioritize placemaking projects and programs. The ECCVB has been a leader and manager of this process and has the opportunity to increase local awareness of the organization’s role.

As awareness within the community regarding the values of improved quality of place has increased, multiple organizations have initiated placemaking messaging and programs. The ECCVB has an opportunity to formulate strategic partnerships that promote efficiency and consistency in placemaking efforts within the County.

The ECCVB was launching the “Well Crafted” brand messaging in early 2020 just as the COVID pandemic occurred. Initial efforts were related to building connections and awareness with local/internal audiences. Balancing continued internal curating activities, as well as supporting increased external communication activities will be important to ensure the experience delivers on the promises of the messaging.

Championing the visitor industry, while also driving community placemaking are both identified as core organizational roles. Measuring and tracking the success of these initiatives will be vital to maintain an appropriate balance of resource and staffing investment dedicated to these activities.

As the ECCVB evolves its role as a destination architect through increased development activities, consideration should be given to securing additional resources to support stimulating new development opportunities in order to minimize the impacts on marketing resources. Options could include enhanced local funding partnerships or potential increase in lodging tax funds.
1.4 STRATEGIC OUTCOMES

These findings and conclusions carried through into the development of four strategic pillars to guide the ECCVB’s approach to optimizing outcomes associated with the identified market opportunities. Specifically, these Pillars include:

**Diversify** - This Pillar is focused on external visitors, with the goal of expanding the target visitor audiences to integrate a broader mix of both generations and interests.

**Curate** - This is a product and experience focus, with the goal of expanding and creating new experiences that support more diverse audiences, while complementing existing assets and audiences.

**Balance** - This is an ECCVB organizational focus, with the goal of aligning staffing and resources to adequately support the Diversify and Curate activities.

**Advocate** - This is a communication focus with the goal of creating awareness of the benefits of the tourism/hospitality industry, as well as the ECCVB in its role as a champion for placemaking within the local community.

A brief outline of the Strategic Pillars, Objectives and Strategies is provided on the following pages. More detail, including proposed tactics for implementation as well as research support, is provided in the remainder of this report.
COMPREHENSIVE PLAN ROADMAP
A SHARED VISION FOR SOUTH BEND 2045

Prepared by Funkhouser & Associates for the City of South Bend
INTRODUCTION

The purpose of this project was to deliver a robust engagement process involving city officials, community leaders and the public at large, to gather the experiences, needs and priorities from diverse perspectives and establish a shared vision for the community to inform South Bend’s next comprehensive plan, South Bend 2045 Plan. As the plan is developed, this shared vision should serve as a framework and organizing principle that underpins the general guidelines for the physical, economic, and social development of the city over the next two decades. These guidelines are intended to provide the focus and rationale for decisions about land use, public services, infrastructure, and capital investments. The implementation strategies of individual departments as well as cross-cutting initiatives should also be grounded in this framework.

LAYING THE FOUNDATION FOR A COMMUNITY-DRIVEN, FISCALLY SOUND COMPREHENSIVE PLAN TO CULTIVATE CONNECTIONS AND FACILITATE ACCESS TO OPPORTUNITY.

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WHAT WE LEARNED ..... P 16
WHAT WE RECOMMEND ..... P 21
APPENDIX ..... P 29
WHAT WE DID

The project team (Funkhouser & Associates in collaboration with Lawrence Greenspun, formerly with the Drucker Institute), with input from the Advisory Committee (see Appendix for a full list of members) and city representatives, designed and implemented an iterative and integrated engagement program to generate awareness and dialogue about the comprehensive planning process and cultivate an ongoing relationship between the City, community stakeholders and the general public. Through a series of engagement sprints, including thematic workshops, neighborhood meetings and public events, our aim was to establish a resident-informed, collective vision for South Bend’s next comprehensive plan and identify collaborative strategies and mechanisms to drive its adoption and implementation.

In this section “What We Did,” we provide an overview of our process and method, including a comprehensive list of engagements we organized along with high-level takeaways from those sessions.

CITY DEPARTMENT WORKSHOPS

OVERVIEW

South Bend 2045 Plan engagement sessions with City departments and agencies sought to achieve one or more of the following objectives depending on the interests of the department or agency:

Generate Insights
Through individual, small-group and full-group exercises, City team members surfaced insights about the work they currently do; their customers; the mission- and customer-centered outcomes they produce; the systems they use for assessing their impact and results; areas of strength; opportunities for greater impact; and where future efforts could and should be focused. These insights can inform both South Bend 2045 Plan and the team’s own planning in terms of both big-picture themes and specific/detailed actions.

Identify Priorities
Through individual and small-group exercises, City team members envision the short-, medium- and/or long-term future their teams are seeking to produce and identify the priorities they will need to pursue to realize that future(s). These collected priorities can be used as a basis for departmental leaders to, in turn, identify key priorities as part of South Bend 2045 Plan, as well as the team’s specific plan(s).
Increase Effectiveness
Through the insight and clarity achieved on mission, objectives, desired outcomes, and priorities, City teams are positioned for increased effectiveness in their work. Establishing metrics (quantitative and qualitative) that shed light on the degree to which the team is achieving its goals will provide benchmarks for both South Bend 2045 Plan and the team’s own planning processes. These metrics will allow teams to measure progress and identify opportunities for reallocation of efforts and resources as plans are executed.

Engagement sessions followed one of two workshop approaches:

Strengths/Assets, Opportunities & Vision (S/AOV)
In S/AOV workshops participants (typically in advance of the workshop) complete a form in which they identify four of the City’s strengths or assets, as well as four of the City’s opportunities going forward, in terms of the specific focus of their department or agency (i.e. venues, parks, and arts). Participants are then asked to identify four things they’d like to see 20 years from now in terms of that area of focus.

At the workshop, these data points are shared in small groups (of two to four participants) with insights and takeaways from those discussions shared in the larger group. Based on those conversations, as well as insights from one or more relevant Fact Sheets (see Appendix), each small group identifies three priorities it recommends for the team’s work moving forward.

Five Question Plans (5Q)
In 5Q workshops, participants (typically in advance of the workshop) complete a form in which they identify their team’s mission, primary customer, what that customer values, and the outcomes or results they are seeking to achieve.

At the workshop, small groups (of two to four participants) review the collective responses to the preliminary activity and seek greater clarity, first in their small groups and then in the full group, on these fundamental questions. Based on these conversations, the small groups (time permitting) identify three priorities it recommends for the team’s work moving forward.

For both types of workshops, the Funkhouser & Associates team produces a list of key takeaways and offers opportunities for follow up conversations.

Lastly, in launching this project, the Funkhouser & Associates team also conducted individual interviews, via Zoom meeting, with (most of) the City’s department heads and other leaders to glean initial insights and suggestions based on departmental perspectives and priorities. The list of those interviews, along with all City-team workshops, is provided below (p. 6-7).
THEMES & TAKEAWAYS FROM CITY DEPARTMENT/AGENCY ENGAGEMENT

Following each South Bend 2045 Plan engagement session with City departments and agencies, we asked the participants to reflect on their work and how that fits within the overall themes we were also exploring in the comprehensive plan engagement sessions with the public. Some departments did not participate in this post-workshop input gathering but among those that did, the themes correlated with both our own observations and with topics that arose in other workshops.

Across these internal engagement workshops we observed:

Prioritizing People
Departments and agencies have varying priorities and missions, but three aspects to those priorities were nearly universal:
- Quality of life,
- Communication or collaboration within the city,
- Engagement with communities, businesses or nonprofits.

Capacity is the biggest challenge
Nearly every agency identified staffing as one of—if not the—top challenge to achieving its mission. Interestingly, “budget” was also provided as an option and it did receive some attention in responses. But overall, it was not the challenge that rose to the top during any agency workshop.

Impacts and outcomes
We wanted to understand how agency staff and leadership see their department’s role in the city as a whole and what their value proposition is to residents. So we asked participants about how strongly their agency’s impacts and outcomes are focused in the following areas:
- Promoting connections for a more prosperous city,
- Building trust,
- Ensuring a secure community as a foundation for progress,
- Easing access to opportunity, and
- Building community through relationships.

Of the agencies that provided us feedback, most signaled that these are all “in the mix” but few of these pillars rose to the top as a priority focus with these exceptions:
- All five of these pillars resonated highly with Venues, Parks & Arts workshop participants’ views on their agency’s role in the city at large and their value to South Bend’s people.
- Department of Community Investment (DCI) leadership identified “access to opportunity” as the value proposition that most strongly resonated with their mission and desired outcomes.
- Green Ribbon Commission (GRC) identified “building community through relationships” as the value proposition that most strongly resonated with their mission and desired outcomes.
Other observations and takeaways
I&T and the GRC both indicated that “clarity of outcomes /what does success look like?” was a top challenge to achieving their mission. Participants from both agency workshops indicated they’d like to work more often with the mayor’s office.

DCI leadership noted that interdepartmental communication, budget and trust from the public were barriers to achieving its mission.

Next steps
Interest and participation in these visioning workshops ranged from none/ no response to not only diving in but building on the insights gained through applying the South Bend 2045 Plan process to apply to their ongoing work (see Office of Sustainability case study). Given that many departments feel understaffed, we understand the competing priorities at play. However it is our hope that the Office of Sustainability team’s work in this area, along with support from the executive branch, can inspire other departments to use the insights gained from these exercises to ultimately achieve the effectiveness and cohesiveness they all desire.

CITY DEPARTMENT/AGENCY
LIST OF ENGAGEMENTS

DCI: OFFICE OF SUSTAINABILITY
Workshop series with the Sustainability Team + stakeholders

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/10/22</td>
<td>A pilot workshop was conducted with the Office of Sustainability, with members of the Executive Advisory Board invited to attend and provide feedback.</td>
<td></td>
</tr>
<tr>
<td>6/24/22</td>
<td>Follow-up workshop/ solicited community member responses to the S/AV board the OoS Team created on June 10.</td>
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</tbody>
</table>

PUBLIC WORKS: STREETS, SEWERS, LIGHTING

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/6/22</td>
<td>Five Questions Workshop for streets, sewers, and lighting division leaders.</td>
<td>Miro Board</td>
</tr>
</tbody>
</table>
## WHAT WE DID

### VENUES, PARKS AND ARTS:

- **8/15/22:** S/AOV, Five Questions Workshop for the VPA Facilities & Grounds Team
- **2/6/23:** Five Questions Workshop for VPA leadership team

### DCI: ENGAGEMENT & ECONOMIC EMPOWERMENT TEAM

- **10/3/22:** S/AOV Workshop with E3

### INNOVATION & TECHNOLOGY TEAM

- **10/4/22:** Five Questions Workshop for the I&T team
- **11/17/22:** Workshop for the I&T leadership team

### DCI: NEIGHBORHOODS TEAM

- **10/18/22:** Five Questions Workshop for leadership of the Neighborhoods Team

### PUBLIC WORKS: ENGINEERING TEAM

- **10/19/22:** Five Questions Workshop for the Engineering Team

### DEPARTMENT OF COMMUNITY INVESTMENT (DCI) LEADERSHIP

- **11/15/22:** Workshop for the DCI leadership team

### SB FIRE DEPARTMENT

- **11/18/22:** City agency workshop for SBFD Human Relations Council

### SB POLICE DEPARTMENT

- **12/6/22:** SBPD Command Staff Workshop
- **12/6/22:** SBPD Sergeants Workshop

### DEPARTMENT HEAD & COMMUNITY LEADER INTERVIEWS

- Dan Parker, City Controller - 5/24/22
- Carl Buchanon, Fire Chief - 5/17/22
- Scott Ruszkowski, Police Chief - 5/16/22
- Aaron Perri, Director, VPA - 5/16/22
- Kacey Gergely, Mayor’s Chief of Staff - 5/17/22
- Jordan Gathers, Mayor’s Deputy COS - 5/17/22
- Sandra Kennedy, Corporation Counsel - 5/17/22
- Eric Horvath, Director, Public Works - 5/18/22
- Michael Patton, Diversity, Compliance and Inclusion - 5/20/22
- SBPD Command Staff (incl. AC Dan Skibins) - 5/25/22
- Kareemah Fowler, SBCSC - 6/10/22
- Rafi Nolan-Abrahamian, SBCSC - 6/22/22
- Amy Hill, SB Transpo - 6/24/22
CASE STUDY: OFFICE OF SUSTAINABILITY

Introduction
South Bend 2045 Plan internal engagement sessions with City department and agency teams were designed to surface areas of focus and priorities for the relevant team’s plans moving forward, as well as increase overall team effectiveness in both planning and execution. City teams had the chance to use a variety of planning methods and tools that could also be applied outside of South Bend 2045 Plan. Teams were offered opportunities to follow up on these introductory planning experiences and received assistance from the Funkhouser & Associates team in extending the reach and impact of insights gained through the planning process to their ongoing work.

The Office of Sustainability (OoS), a team within the Department of Community Investment, serves as a good case study for the potential benefits that can be derived from putting skills and insights gained through South Bend 2045 Plan workshops into practice beyond the scope of the plan.

Opportunities and Applications
After an initial Five Questions Plan workshop, OoS agreed to a series of online and in-person follow-up sessions to produce a more robust and complete Five Questions Plan (see Document A). Through that work, the OoS team gained, in their own words, “a big-picture understanding of our mission and the key objectives” through which it pursues that mission (see Document B). With these insights in hand, they drafted detailed charts specifying the tasks or work items associated with each of their key objectives, as well as metrics that would measure the degree to which each task, objective, and the overall mission had been achieved (see Document C for what one team member produced).

The common language and understanding developed within the team through the South Bend 2045 Plan follow-up process were used by OoS to revamp its website (see Document D), prepare presentations for use with stakeholders such as the Common Council and community groups (see Document E), and produce a sustainability-focused Fact Sheet for both internal and external use (see Document F).

The investment made in these South Bend 2045 Plan supplemental opportunities eventually led OoS to question the metrics they had identified to measure their effectiveness and commit to identifying improved metrics that would both drive better performance and more accurately assess the overall effectiveness of the Office’s programs and services. This, in turn, led to research and outreach to outside entities with expertise in this field, which, in part, prompted the team to develop its own comprehensive strategic plan that is pending review by the Mayor.
The OoS team indicated that their extended engagement in the planning process led them to be “able to express what we are doing in a clear and precise way.” It made them “better storytellers” and “better presenters” who can “map out everything we’ve done” and determine “how much to invest in each of our priorities.”

The benefits the OoS Team derived from their deep engagement with the planning process had applications outside of their own team. OoS felt that they “were the test case” that establishes “a model” for other departments and agencies within the City Government and with external community groups. As part of their broad commitment to the South Bend 2045 Plan process, OoS participated in and helped organize three additional workshops integrating stakeholders from across the sustainability ecosystem: a Five-Questions-focused session for the Green Ribbon Commission (an entity created and officially charged by the City of South Bend); a sustainability-themed Strengths/Assets, Opportunity & Vision session; and a Speakers Series session, which featured the U.S. Department of Energy Office of State and Community Energy Programs (SCEP) Chief of Staff, Chris Castro, speaking to a virtual audience on March 21, 2023, after meeting with the Mayor and City’s Sustainability team to highlight available (federal) resources for the City’s sustainability efforts.

In summation, the head of OoS admitted that the team’s goal of mobilizing the community to address the climate emergency is “a Herculean task”—one made easier, she said, as a result of the team’s embrace of the South Bend 2045 Plan process, which “made our mission . . . and work clear.”

REFERENCE MATERIALS PRODUCED BY OoS

- Document A: Five Questions Plan
- Document B: Mission & Priorities
- Document C: Mission & Priorities with KPIs
- Document D: Website
- Document E: Presentation to Stakeholders
- Document F: Fact Sheet
THEMATIC WORKSHOPS

OVERVIEW

The South Bend 2045 Plan engagement process included a series of “Thematic Workshops” on topics with wide-ranging impact and implications across the community. Workshops typically consisted of 20 to 30 participants split as evenly as possible between members of the City team, leaders from the business community or the particular industry/focus of the workshop and community advocates.

Four (overlapping) objectives served as the driving force behind the design and execution of these workshops:

Engage a Diverse Stakeholder Group
Stakeholders from across the relevant theme’s ecosystem were invited to the engagement session to ensure that a diversity of voices, perspectives, objectives, experiences and areas of expertise were included. For example, individuals facing housing insecurity, homeowners, renters, builders, real estate agents, developers, bankers, housing advocacy leaders, business leaders, and government officials with a housing portfolio were all invited to the Housing Workshop. Participants highlighted and appreciated the mix of people. The diverse, inclusive nature of the engagement yielded expanded insights.

Build Trust and Relationships
Two keys to building trust and relationships through this workshop process were 1) having an outside consulting group act as "neutral" convener and 2) having city officials participate in the workshops (without leading it). In general, the three-person teams that served as the working groups for the workshop activities were composed of one government official, one person from the business/development side of the subject matter and one community representative familiar with issue. No one group "owned" the process allowing it to be shaped collectively by the participants, which helped spark investment as well as follow through on the ideas and opportunities identified.

Generate Planning Priorities Including Innovative Ideas
Each of the small workshop teams was tasked with coming to consensus on three recommended priorities for the City’s efforts in the focus area. The heterogeneous group composition prompted broad and deep thinking, which, in turn, led to both robust suggestions for action and entirely new and innovative opportunities for inclusion in South Bend 2045 Plan.

Initiate Ongoing Interaction and Action
In addition to recommendations for South Bend 2045 Plan, the Thematic Workshops engendered ideas and opportunities for new partnerships and joint initiatives between stakeholders who had not previously worked together and—in some cases—were not aware of these other organizations or efforts. For example, the Religious Community Workshop led to follow-up meetings (and plans for partnership) between the various faith-based groups and the Fitzgerald Institute for Real Estate at Notre Dame. The Housing Workshop also sparked new connections and ideas for collaboration (see p. 12).

A SPEAKER SERIES rounded out the thematic sessions, featuring national experts who shared research-based insights and updates on promising practices from around the country.
# THEMATIC WORKSHOPS & SPEAKER SERIES

## LIST OF ENGAGEMENTS

### HOUSING

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<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Takeaways</th>
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<tbody>
<tr>
<td>8/2/22</td>
<td>Housing Workshop/part 1 with a follow-up lunch on 8/3/22</td>
<td>Prelim. Takeaways</td>
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<tr>
<td>9/13/22</td>
<td>Housing Workshop/part 2</td>
<td>Takeaways</td>
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### WORKFORCE DEVELOPMENT

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<th>Event Description</th>
<th>Takeaways</th>
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<tbody>
<tr>
<td>8/31/22</td>
<td>Workforce Development Workshop, follow-up lunch on 9/1.</td>
<td>Takeaways</td>
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### SUSTAINABILITY

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<tr>
<th>Date</th>
<th>Event Description</th>
<th>Takeaways</th>
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<tbody>
<tr>
<td>11/15/22</td>
<td>Sustainability Workshop and follow-up lunch on 11/16.</td>
<td>Takeaways</td>
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### TRANSPORTATION & MOBILITY

<table>
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<th>Date</th>
<th>Event Description</th>
<th>Takeaways</th>
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<tr>
<td>12/15/22</td>
<td>Transportation/Mobility Workshop held in conjunction with Transpo.</td>
<td>Five Questions Plan Takeaways</td>
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### HIGHER EDUCATION

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<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Takeaways</th>
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<tbody>
<tr>
<td>1/24/23</td>
<td>Higher Ed Workshop with six representatives from each of the five city campuses: ND, SM, HC, Ivy Tech (who are part of the Campus/Community Advisory Committee under the leadership of Councilwoman Tomas Morgan.</td>
<td>Takeaways</td>
</tr>
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### SPEAKER SERIES

#### MICHAEL HICKS - ECONOMIC DEVELOPMENT

9/27/22: Michael Hicks and Brian Blackford of Ball State presented on economic development; the day’s activities included lunch with the Mayor, a conversation with stakeholders, and a public presentation.

Video of Michael’s talk

NOTES SLIDES

#### JOSH McCARTHY - HOUSING

10/27/22: An afternoon symposium on housing followed by a networking reception and a keynote from Josh McCarthy of Urban 3.

Folder with slide decks from symposium presentations

#### KRISTIE CHIN - TRANSPORTATION / MOBILITY

2/9/23: Kristen Chin, Director of Civic Innovation, Texas Innovation Alliance at UT Austin presented on transportation/mobility; lunch with the Mayor, followed by a stakeholder workshop and a public talk.

Video of Kristie’s presentation

#### CHRIS CASTRO - SUSTAINABILITY

3/21/23: Virtual presentation by Chris Castro, Chief of Staff for the Office of State and Community Energy Programs at the DOE

Video of Chris’ presentation
CASE STUDY: HOUSING WORKSHOP

A key component of the engagement process for South Bend 2045 Plan involved a series of Thematic Workshops on specific subject matters relevant across the City of South Bend (i.e. transportation, sustainability, housing). As suggested earlier, these workshops succeeded in sparking new connections and initiating action related to, but extending beyond, the scope of the comprehensive plan. The experience of Steve Smith of Irish Realty, who participated in the Housing Workshop, illustrates the benefits of these engagements.

Steve highlighted the new connections he made at the workshop with other stakeholders in the housing ecosystem: “I was in a breakout group with Antonius [Northern] from the city. I had an immediate sense of connection with him . . . which led to ongoing bridges with the city [on housing-related opportunities],” such as Steve’s purchase of 200 vacant lots from the city in the Kennedy Park neighborhood.

At the same workshop, Steve met Allie Dolz-Lane from the Mayor’s Office and Sy Barker of 466 Works (a housing-focused nonprofit). “Allie said that she was only there to observe,” Steve noted, but “she couldn’t help being curious and getting involved in the discussion.” Based on insights shared by Allie, Steve learned to “narrow the geography” of his thinking with the “clarifying idea” that the best benefit for the community will come from “density and infill within the city limits” rather than "building another subdivision in a cornfield.” His introduction to Sy has led to ongoing communication and consultation on “confronting similar problems and looking to collaborate in innovative ways” on housing opportunities.

The most “transformational” aspect of his participation, according to Steve, was a “second order impact” from being invited (by Antonius) to speak at the City of South Bend’s Housing Symposium in October 2022. “The quality of insights generated at these events couldn’t be replicated . . . and helped me access data and patterns I never would have otherwise,” Steve stated. “I took 15 pages of notes (at the Symposium) and had Eureka moments.”

For example, Steve described the insight he gained when “[City Planner] Michael Divita said that 80% of new household formation will have two people or fewer.” Prior to that, “my thinking had been confined to new three or four-bedroom, two to three-bathroom” homes outside the current city limits.” This has been the “gold standard” for housing development in the industry, he noted, yet “80% of the demand does not match 100% of the product we’re developing. No one is building two-bed, one-bath at scale.” To match the actual community need and market trend, Steve realized, “I better start changing now.”

“The allies, information, ideas and connections” from his participation in the Housing Workshop and follow-up opportunities have had “exponential effects” on Steve’s plans. This includes an idea for “an urban version of the Rural Development Loan program” on which he is partnering with Brian McMorrow of Notre Dame (another South Bend 2045 Plan Workshop participant). It will provide development models for the 200 lots in Kennedy Park and set an example for others in the housing and economic development communities.
COMMON COUNCIL & COMMUNITY ENGAGEMENT

OVERVIEW

The South Bend 2045 Plan engagement process included a series of community-focused workshops held in conjunction with the South Bend Common Council. Council and community workshops followed one of two general formats:

Open-to-the-Public Workshops
Two community-wide, open-to-the-public workshops were held in partnership with the Common Council. The first was a Kickoff Event (Sept. 1, 2022) whose purpose was to introduce community members to the concept of a comprehensive plan; invite and inspire their engagement in that process; and solicit their ideas and inputs regarding strategic approaches and priorities for the plan, as well as their views on the City now and visions for its future. Insights derived from the community’s input in this workshop helped shape the big-picture thinking behind and structure of the strategic roadmap provided to the City as a framework for the plan.

A second Public Workshop (Nov. 15, 2022), hosted specifically by the three At-Large Councilmembers, was held with the purpose of inviting community members to integrate their ideas and visions for the City with others’ and—based on insights gleaned from those conversations—identify themes and priorities for the City in developing South Bend 2045 Plan. Again, the outputs from this workshop played a significant role in crafting the roadmap.

In parallel, these community-wide workshops were hosted to invite open and inclusive involvement in the planning process itself. Attendees were encouraged to connect with the consulting group for additional opportunities for engagement, and many attendees of these two public workshops participated in other (thematic) events and sessions.

Neighborhood- or District-Specific Workshops
Councilmembers representing specific districts were invited to host workshops for particular neighborhoods (typically through the formal Neighborhood Association) in their districts or for their districts overall. The purpose here—as in the public workshops—was to have individuals share their views and visions with each other and then come to common agreement on recommended priorities for South Bend 2045 Plan, only this time with a specific geographic (neighborhood or district) focus.

In some cases, hosting Neighborhood Associations had already developed formal neighborhood plans approved by the Common Council, in which case the workshop might take on a focus of what participants could do to help implement and/or compliment that existing plan. These workshops also served as a way to integrate and involve neighborhood residents not previously engaged in the planning process. Where formal Neighborhood Association plans did not exist, the workshops helped to spur interest and engagement in moving that process forward. In all cases, the Neighborhood- and District-Specific Workshops were seen as a way for the relevant Council members to do constituent outreach and service, highlight and champion efforts underway, and inspire stakeholder commitment and action.
**COMMUNITY AT LARGE**

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>SB Comprehensive Plan Announcement</td>
<td>5/24/22</td>
<td>Gathering of key stakeholders from across the community to introduce</td>
</tr>
<tr>
<td></td>
<td></td>
<td>the comprehensive plan process and the project team, get the word</td>
</tr>
<tr>
<td></td>
<td></td>
<td>out and generate momentum for engagement.</td>
</tr>
<tr>
<td>Public Kick-Off Event</td>
<td>9/1/22</td>
<td>Kickoff Workshop open to the public</td>
</tr>
<tr>
<td>Public S/AVO Workshop</td>
<td>11/15/22</td>
<td>S/AVO Workshop open to the public with 35 members of the public plus</td>
</tr>
</tbody>
</table>

**COMMON COUNCIL PRESENTATIONS**

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/6/22: Presentation to Standing Committee on Community Investment on our engagement plan.</td>
<td></td>
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</tr>
<tr>
<td>9/26/22: Presentation to Residential and Neighborhoods Standing Committee about opportunities for workshops for Neighborhood Associations and/or by Council District.</td>
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<tr>
<td>2/10/23: Presentation to Council leadership updating them on the roadmap progress and outline</td>
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<tr>
<td>3/27/23: Final presentation of the SB 2045 Plan Roadmap to full Council</td>
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**DISTRICT WORKSHOPS**

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
<th>Details</th>
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<tbody>
<tr>
<td>1/17/23: District 3: SOAR &amp; 466 Works Workshop</td>
<td></td>
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<tr>
<td>2/8/23: District 1 Workshop arranged through District 1 Representative Councilman Canneth Lee.</td>
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</table>

**NEIGHBORHOOD ASSOCIATION WORKSHOPS**

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Date</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>10/12/22: Rum Village Neighborhood Association</td>
<td></td>
<td></td>
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<tr>
<td>10/18/22: Riverpark Neighborhood Association</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11/18/22: Miami Village Neighborhood Association</td>
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</tr>
</tbody>
</table>
COMMUNITY ORGANIZATIONS WORKSHOPS

OVERVIEW
Community organizations were offered the opportunity to participate at the institutional level in the South Bend 2045 Plan process. Organizations could choose either an internal focus (clarifying their own mission and priorities to provide insight for the comprehensive plan) or external focus (identifying the city’s strengths/assets and opportunities, as well as a vision and priorities for future emphasis in terms of their area of focus—poverty, for example, for United Way). In one case (DTSB), the organization self-facilitated its session after the formal engagement process concluded.

COMMUNITY ORGANIZATIONS - LIST OF ENGAGEMENTS

<table>
<thead>
<tr>
<th>Organization</th>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOODWILL</td>
<td>6/2/22</td>
<td>Online session for Goodwill clients</td>
</tr>
<tr>
<td></td>
<td>9/15/22</td>
<td>S/AOV Workshop for Goodwill’s Next Generation Leaders Group</td>
</tr>
<tr>
<td>UNITED WAY LEADERSHIP</td>
<td>9/19/22</td>
<td>S/AOV Workshop for four members of the UWSJC leadership team.</td>
</tr>
<tr>
<td>GOLD RIBBON COMMISSION</td>
<td>11/4/22</td>
<td>Five Questions Plan Workshop</td>
</tr>
<tr>
<td>ST. ADALBERT’S: LATINO COMMUNITY</td>
<td>1/22/23</td>
<td>S/AOV and then Priorities Workshop</td>
</tr>
<tr>
<td>RELIGIOUS COMMUNITY</td>
<td>2/13/23</td>
<td>Engagement session with Faith Community Leaders</td>
</tr>
<tr>
<td>LATINO COMMUNITY / LA CASA</td>
<td>2/16/23</td>
<td>S/AOV Workshop for Latino community stakeholders.</td>
</tr>
<tr>
<td>DOWNTOWN SOUTH BEND (DTSB)</td>
<td>2/16/23</td>
<td>Self-facilitated visioning session by Downtown SB</td>
</tr>
</tbody>
</table>

What We Did

Community Organizations - Engagement

Recommendations
WHAT WE LEARNED

PROMOTING CONNECTIONS FOR A MORE PROSPEROUS SOUTH BEND

Speaking about housing-related opportunities, a South Bend 2045 Plan workshop participant wrote, "great ingredients without a good recipe." This theme—that South Bend possesses the raw materials for a more prosperous, thriving community but requires far greater cohesion, clarity, and connective tissue to bring these assets together effectively—emerged ubiquitously in the SB 2045 Plan engagement process. It stands at the core of what the comprehensive plan can achieve if it facilitates connecting neighborhoods through transit and infrastructure, connecting families to housing and schools, people to opportunity, residents to city government and community members to each other.

The comprehensive plan should lay the groundwork for planning decisions, investments and initiatives to bring together place, people and resources in a productive way.

STRENGTHS/ASSETS: PLACE, PEOPLE & RESOURCES

PLACE

Site & situation:

- Saint Joseph River and Notre Dame were spotlighted as two significant South Bend strengths/assets. The riverfront was viewed as a prime area for development in terms of both parks/recreation and economic development. Riverfront opportunities around IUSB were seen as especially intriguing with suggestions of emulating the partnership model used to develop Eddy Street. Greater partnership and coordinated focus with Notre Dame in general were highlighted with special emphasis placed on the opportunity for VPA to partner with Notre Dame on park/green space related possibilities.

- South Bend has key assets to support place making and livability (i.e. proximity to major urban and industry hubs, affordable cost of living, abundance of land/vacant lots, a growing downtown and active community groups were cited as examples)

Developable land:

South Bend’s abundance of vacant land and lots (infill properties) is an asset that should be bundled and managed holistically to further economic development and housing equity goals.

Anchor institutions:

The city and region have a good concentration of institutions that drive South Bend’s innovation ecosystem and link the city to the regional and national economy. These include the South Bend-Elkhart Regional Partnership, enFocus, the Studebaker Campus/Renaissance District, the University of Notre Dame, IU South Bend, Memorial Hospital/Beacon Health System, as well as municipal assets including the Technology Resource Center (in Ignition Park), Morris Performance Art Center, Howard Park and the robust public park system, and the Saint Joseph County Public Library.
PEOPLE

South Bend’s workforce development assets may very well be its best-kept secret—inside and outside the city borders (main takeaway from the Workforce Workshop):

- There is a willing and vibrant entrepreneurial community. Better coordination between the City and workforce development organizations such as Goodwill, as well as among various workforce development organizations, would improve the focus of efforts and can increase efficiency and effectiveness of resources allocation.

South Bend has “hometown pride” and a strong sense of belonging:

- This manifests in terms of families that have been here for generations as well as young people attracted to the notion of a “Beta City”—a place big enough that innovative ideas with significant societal impact can be tested, yet small enough that newcomers can make a tangible impact in important ways.

- It also is manifested by the abundance of active, community-focused organizations in South Bend. The opportunity exists for these groups to align and coordinate their work more effectively—with each other and with the city—to see their significant investment produce more profound results.

RESOURCES

The City is in good financial shape and well-positioned to make strategic, forward-looking investments:

- The City’s most recent annual financial report shows substantial reserve funds, good liquidity, a solid track record of contributions to its employee pension funds and a strong system of internal controls over its financial operations (see Finance Fact Sheet).

- The City has cash reserves, which it intends to spend down over the next three years to “promote priorities, support residents and rebuild the city’s economy” (as indicated in the 2022 Budget).

- While the budget contains some five-year projections, the City does not have a long term financial plan. A long term financial plan should be developed, reflecting the objectives and priorities that will be identified in SB 2045 Plan and plans and projections for how to sustainably pay for those investments.

- The comprehensive plan process represents an opportunity to achieve better efficiency and free up more opportunities for investment (more on that in section: “What We Recommend/Opportunities for Sustainable Investment”).
OPPORTUNITIES

Defining a common strategy, coordinating tactics and empowering collective impact:

City operations can feel disjointed. SB 2045 Plan should be harnessed by department and agency leaders to sharpen focus and create intentionality around (and direct resources toward) strategic priorities.

The police department appears especially isolated from both the community and the rest of city government. Given the fundamental role of the police in ensuring security as a foundation for progress, there’s an urgent need to engage in police-community dialogue, planning and collaboration.

The community has myriad well-intentioned programs that—if better coordinated—could harness collective energies and accelerate progress toward common goals.

Capacity-building:

CITY WORKFORCE (STAFFING & LINE OF SIGHT):

- The City has talented employees and multidisciplinary teams, but many are understaffed and often, there isn’t sufficient clarity on the line of sight (between employees’ day-to-day work and their department’s primary customer and mission). There’s a need to improve clarity on what success looks like, including specific metrics that indicate the degree to which desired outcomes have been achieved.

- Better coordination and collaboration across departments, spearheaded by the Mayor’s Office, would help create clarity and focus on the mission and ensure that each department effectively “plugs into” the comprehensive plan.

IDENTIFYING AND LEVERAGING LOCAL ASSETS:

As noted under the "Strengths/Assets" category above, South Bend has potential waiting to be harnessed. Building capacity through affordable housing, workforce training and mobility, the City can cultivate an “enabling ecosystem” where those assets can be brought to bear.

- Embrace South Bend’s industrial/manufacturing roots and recapture that identity in a 21st century way. This provides an opportunity for the educational ecosystem/School Corporation (especially in terms of skilled trades education and STEM) to partner with other entities, including the City and the education/innovation ecosystem.

- South Bend has infill properties with existing infrastructure available for multi-unit construction and neighborhood serving commercial. Increased density will address market challenges, affordable and missing middle housing scarcity, and promote active transportation, sustainability and accessibility.
A more concerted focus on the basics:

**PUBLIC SAFETY:** *IF PEOPLE DON’T FEEL SAFE, NOTHING ELSE WORKS.*
The police department needs to be more accountable, more connected to the community, and more integrated into the rest of the city government. The start of this should be more open, regular dialogue between the police and city leaders as well as police and the community.

**RACIAL EQUITY**
- South Bend’s racial diversity is a potential strength waiting to be realized. Opportunities for engagement and trust building would unlock value that resides in both the differences and commonalities of diverse communities.
- Mechanisms to prioritize and support inclusive investment in neighborhoods (i.e. parks, transit, community centers, food access, affordable/mixed-use housing) would help address the disparities that create division within the community. ("We need not just one, but many great places," as the Mayor’s Deputy COS, Jordan Gathers, mentioned in our interview.)

**TRUST**
It is important to note that the imperative to build trust applies in all directions between all constituencies—the City and the public, internally within the city government, externally between various factions of the community, etc. This requires that the city cultivate spaces and mechanisms for interaction. Adopting consistent ways of engaging City teams and the public and ongoing dialogue about resident needs and expectations, and the City’s ability to meet them, will foster transparency, mutual understanding and trust.

**EDUCATION**
- Improve coordination between the City and SBCSC as well as partnership with regional efforts and anchor institutions. Emphasize opportunities related to skilled trades education.
- The City also could be partnering more robustly and effectively with SBCSC on transportation, Internet access, use of parks and green spaces, and housing and food security as key determinants for student performance and educational outcomes.

**TRANSPORTATION:**
Given the city’s current low density, it may not be feasible to consider a public transit system that pays for itself if true equity and access are to be achieved. But a public-private partnership that leverages existing infrastructure (roads, rails, wheels, trails) to expand mobility and connectivity across the city is achievable.

- Transportation and mobility goals and priorities should be coordinated with workforce, housing and sustainability goals.
- As identified through the neighborhood planning process, South Bend has the opportunity to focus on active transportation (walking, biking, scooters, etc.) by completing sidewalks and connecting bike ways to make active transportation the mode of choice.
The vision for SB 2045 Plan is a thriving community where residents have trust and confidence in each other and in their city government’s ability to meet their collective needs and respond effectively and equitably to emerging challenges.

To that end, the comprehensive plan should aim to:

1) Build “connective tissue”—better, broader, and stronger relationships between city departments and agencies as well as with and within the community.
   • Generate a plan that draws connections within the city government and design implementation strategies that focus and align efforts and results across departments and agencies.
   • Include proactive steps to address racial and income disparities, including through more equitable investments at the neighborhood level to support community well-being and development: focusing on crime reduction, food security and transportation to facilitate access to education and job opportunities.
   • Identify and strengthen (create) areas where the City can fulfill its role as a convener and catalyst for community cooperation. For example, there are opportunities for VPA to collaborate with other departments and partners to turn parks (and other locations) into spaces where teens can gather productively: This could include education-focused initiatives, perhaps in partnership with the SBCSC and SJCPL, or violence-prevention efforts in conjunction with SBPD, SAVE, and other community groups.

2) Harness South Bend’s recognized strengths and competitive advantage through place-based strategies that create access to education, good jobs and quality neighborhoods.
   • Work with anchor institutions and regional partners to foster a high-functioning innovation ecosystem.
   • Support education/training pathways that connect to that ecosystem.
   • Take coalition-driven approaches to competing for funding opportunities and implementing investments to enhance opportunities for a wide spectrum of local residents, businesses and neighborhoods.
WHAT WE RECOMMEND

PLAN FRAMEWORK

In this section, we sketch out recommendations on how to frame the comprehensive plan around the strategic choices and priorities identified through the engagement process, including ideas for rough benchmarks and desired outcomes. We also share recommended steps and strategies to support the plan’s implementation to ensure the process continues to be iterative and collaborative.

As mapped out in Section 2 above (“What We Learned”), South Bend possesses important strengths and assets that could be mobilized and harnessed to allow the city to grow and economically compete while also making it a great place to live. The challenge is that those ingredients aren’t currently leveraged in a strategic, cohesive manner to generate sufficient momentum toward the desired outcomes.

At the core, the engagement process revealed a need to build cohesion across the municipal organization as well as between the City and the community. Participants described insufficient coordination and collaboration across city functions, disconnectedness between City programs and community initiatives, inefficient information-sharing mechanisms, and, ultimately, a deficit of trust. The waning trust is evident both as a driver and a symptom of challenges around public safety and unequal access to opportunity, which further deteriorates the connective tissue of the community.

Therefore, we recommend that the comprehensive plan be centered around the idea that the city’s core function is to promote connections for a more prosperous community. Decisions about land use, transportation, economic development, community services, etc., as they are informed by the comprehensive plan, should reflect the city’s role as a convener and catalyst, connecting people to each other, to place and to opportunity.

To address the main barriers to those connections and cultivate “connective tissue,” we recommend that the comprehensive plan focus on the following strategic priorities:

1. SECURITY: Ensure security as a foundation for progress
2. PROSPERITY: Facilitate access to opportunity
3. DIGNITY: Build community through relationships

The following table represents a model spotlighting select functional areas (e.g. housing) with examples of what needs to be done much more broadly. The City should consider creating a matrix like this, filling in insights and information it gleans from our work and takeaways we shared along with its own experience.
<table>
<thead>
<tr>
<th>VALUES &amp; STRATEGIC PRIORITIES</th>
<th>SECURITY</th>
<th>PROSPERITY</th>
<th>DIGNITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure security as a foundation for progress</td>
<td>Reduce violent crime</td>
<td>Well-staffed/trained PD that is reflective of the community</td>
<td>PD-community outreach and engagement</td>
</tr>
<tr>
<td>PROSPERITY Build community through relationships</td>
<td>Facilitate access to opportunity</td>
<td>Build community control of PD and partnership with residents</td>
<td></td>
</tr>
<tr>
<td>PROSPERITY Facilitate access to opportunity</td>
<td>Diversify PD and reform police training</td>
<td>Build community control of PD and partnership with residents</td>
<td></td>
</tr>
<tr>
<td>DIGNITY Build community through relationships</td>
<td>Build community control of PD and partnership with residents</td>
<td>Build community control of PD and partnership with residents</td>
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</tr>
</tbody>
</table>

**PUBLIC SAFETY**
- Reduce violent crime
- Capture criminals
- Case clearance rates
- Support pathways to good jobs to promote economic security
- Make it easier to get to work without a car
- Support local employers

**ACTION**
- Develop partnerships between SBCSC and other education-players to create market-driven, 21st century career pathways
- Expand bus/other mobility options and facilitate access to career programming across South Bend neighborhoods
- Provide incentives for local employers to hire and retain at-risk residents such as those returning from incarceration
- Support pathways to good jobs to promote economic security
- Make it easier to get to work without a car
- Support local employers

**METRIC**
- South Bend graduates who find employment in the City
- Ridership stats; career center locations and participant stats
- Numbers of at-risk residents hired by local employers
- Units of housing built
- Reduction in unhoused population, rise in homeownership rate
- Reduction in blight, number of homes compliant with building and energy codes

**WORKFORCE**
- Support pathways to good jobs to promote economic security
- Make it easier to get to work without a car
- Support local employers

**ACTION**
- Support pathways to good jobs to promote economic security
- Make it easier to get to work without a car
- Support local employers

**METRIC**
- South Bend graduates who find employment in the City
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- Units of housing built
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- Reduction in blight, number of homes compliant with building and energy codes

**HOUSING**
- Support housing security through development of affordable, mixed-use housing
- Promote pathways to home ownership
- Prevent evictions and foreclosures

**ACTION**
- Support housing security through development of affordable, mixed-use housing
- Promote pathways to home ownership
- Prevent evictions and foreclosures

**METRIC**
- Units of housing built
- Reduction in unhoused population, rise in homeownership rate
- Reduction in blight, number of homes compliant with building and energy codes

For further guidance, [this diagram](#) offers a fuller list of initiatives, services and programs grouped according to the strategic objective(s) they help to achieve. Key areas for focus not emphasized elsewhere, such as public health and digital connectivity, can be highlighted and integrated this way.
PLAN IMPLEMENTATION

PRIORITIZATION
Implementation of the South Bend 2045 Plan will require a values-based approach to ensure investment of limited resources in an equitable and timely manner. The values of security, prosperity, and dignity provide a lens by which the comprehensive land uses proposed and the projects and services to implement the vision for South Bend may be prioritized by the Mayor and Common Council, as informed by city staff, community partners and private sector project proponents.

For example, the Department of Community Investment is tasked to create Neighborhood Plans for defined areas within the City. Four neighborhood plans were adopted in 2022 following a community engagement process, evaluation by a planning consultant team, and input from members of the development community. Each adopted Neighborhood Plan amends the Comprehensive Plan and defines a project list for the funding and implementation during the next 20 years. Prioritizing investments beyond market-driven development will require an evaluation by the City staff with recommendations to the City Council for the highest impact projects within the three strategy priorities of security, prosperity, and dignity. The prioritization needs to be transparent, predictable, and in some cases formulaic with ongoing community input.

ONGOING STRATEGIC PLANNING
- Strategic Planning Sessions. Once the comprehensive plan is written and approved, organize a series of strategic planning sessions (workshops, etc) to:
  - Help translate the SB 2045 vision into practical steps and action items for each department and agency,
  - Identify areas of alignment, dependencies and cross-pollination where efforts need to be coordinated (across departments),
  - Develop department and team-level metrics to measure progress,
  - Re-engage the community to ensure the planning is an iterative process with continuous feedback and refinement.

- City Strategic Plan. The development of a strategic plan for the City government that is separate from but connected to the comprehensive plan.

- Dynamic Comprehensive Plan Website. To ensure SB 2045 Plan is a living document, we recommend the City utilize a technology solution that will help move the content of the comprehensive plan from a static PDF document into a dynamic platform (website) that will enable both City departments and employees as well as residents to “interact” with the plan:
  - Update progress on action items and goals
  - Provide opportunity for residents and stakeholders to involved
  - Examples from successful best practices in other cities be viewed here: Boston, Seattle, Long Beach, Denver
CITY OPERATIONS
- Deputy Mayor for Operations. The creation of a Deputy Mayor for Operations position to bring coordination, discipline and focus to City departments, supporting them as they carry out the strategic plan. This person’s role could include driving Planned Abandonment (a term by Peter Drucker referring to the purposeful elimination of unproductive activities to free up resources for those that are more effective), which would help address both understaffing and performance. It could help teams identify the programs, services, and policies that are not producing results in terms of the priorities and to then stop doing those things.
- Police Department Integration. Ensure public safety through an engaged police department effectively integrated with other city departments and the community at large. Consider establishing a police accountability board.

OPPORTUNITIES FOR SUSTAINABLE INVESTMENT
Promoting connections to achieve a more prosperous South Bend starts with building trust. Financial transparency and accountability can play a positive role in that process. South Bend has been prudent with its finances, has strong internal controls, has a more than ample reserve and has accomplished impressive taxpayer savings with certain investments such as the Public Works Department’s tech-based solution to manage overflow. The comprehensive plan process also represents an opportunity to achieve better efficiency and free up more opportunities for investment.

DIGNITY: BUILD COMMUNITY THROUGH RELATIONSHIPS
Transparency
Whether it’s in-house or through a third party platform, the City can do a better job broadcasting its successes. And along with these stories, the City’s financial condition—in good times and bad—should be easily accessible and understandable to website visitors. To ensure fiscal sustainability, it’s imperative that both the upfront costs and long-term costs (or return) be factored into the “price” of new initiatives as a matter of course. Consistent transparency is essential to maintaining the public’s trust.

Focusing on outcomes and results
Developing a regular practice of performance reporting within the City’s audit department and/or other measures to track outcomes and results not only saves time and money, it demonstrates accountability to the public as well. Many of the federal grant programs require that recipients track outcomes and results and federal dollars be tapped to pay for a platform to do so. This strategy often pays for itself in savings over time.

SECURITY: ENSURE SECURITY AS A FOUNDATION FOR PROGRESS
South Bend Land Bank
The City has led a variety of successful housing-focused initiatives, but the energy and resources directed to these program can be subject to changes in leadership or other factors. Establishing a
land bank cements these efforts into city policy. Land banks can promote local economic mobility through rent-to-own programs and by allowing neighbors to purchase vacant lots at lower-than-market prices. *Prosperity Indiana*, which has helped Evansville, Muncie and Indianapolis with land banks, provides a good rubric for success in Indiana.

- Funding possibilities:
  - Current city code puts the onus on property owners to contact the city and pay to register their vacant properties. While this is a potential source of revenue for funding a land bank, it provides little incentive for property owners to follow the statute. South Bend could consider revising this into an annual fee that is billed to property owners.
  - As in other localities, South Bend and St. Joseph County could partner to form a land bank funded through property taxes and real estate fees. Vacant properties could be taxed at a higher rate (Vacant Property Tax).
  - Federal grant monies may be used as start-up funding. ARPA funds may also be used.

**PROSPERITY: FACILITATE ACCESS TO OPPORTUNITY**

**Inclusive procurement**

This approach to procurement is designed to maximize equitable economic, social, and environmental benefits for the communities a government serves. It involves lowering the barriers that keep some small business owners from doing business with the City, making the language and rules of procurement more understandable and accessible to all, and generating potential cost savings through more competition. Long Beach, California, for one, has taken this approach to its procurement process to increase bidding among its local businesses with the larger aim of growing the local economy.

F&A Procurement Playbook (produced in partnership with the Manhattan Institute)

**A new incubator model**

One of South Bend’s challenges is keeping college graduates in the area. Reversing this “brain drain” is key to growing the City’s taxbase. South Bend has all the ingredients (Renaissance District, the Lift Network, INVANTI, the Idea Center, and enFocus, to name a few) to market itself as an incubator hub, but the City must take a leadership role in bringing the resources together. One model to consider may be Rochester, N.Y., which, like South Bend, is a college town that has struggled to keep its graduates. Rochester is partnering with local developers to build new types of housing to appeal to remote and hybrid workers as well as providing support to young entrepreneurs.

The New Company Town: How Rochester, New York, is Angling to be a Remote Work Hub
OPPORTUNITIES IN NEW FEDERAL PROGRAMS

South Bend has already applied for and won several federal grants from the Infrastructure Investment and Jobs Act (IIJA). As it stands, the City is essentially at capacity when it comes to effectively managing, tracking and reporting on its federal grant spending. That means South Bend is potentially leaving money on the table, particularly in regards to the Inflation Reduction Act (IRA), which is just now opening up applications for programs.

We recommend that the City invest in a grants management system to expand its capacity for applying for and managing federal grants. Such a system is an eligible use of American Rescue Plan SLFRF funds. We recommend that the city use any unallocated American Rescue Plan Act (ARPA) funds, or re-allocate funds that have not been spent, to help with the upfront costs.

POTENTIAL PRIORITY PROGRAMS IN THE IRA

**Tax credit incentives**

The IRA presents a significant opportunity for state and local governments, districts, rural electric cooperatives, municipal utilities, Tribal organizations, and other tax-exempt entities to benefit from the direct pay provisions of the new Section 6417 of the Internal Revenue Code (IRC). These subsidies could support existing utility projects and emissions goals, as well as collaborations between the city and its higher education institutions (i.e., in an incubator program) to develop new technologies for the public good.

IRA direct pay opportunities for South Bend:

- Alternative Fuel Refueling Property (i.e., electric vehicle charging): Increases the maximum credit available to $100,000. Allows the credit to be calculated per single unit rather than per location.
- Production Tax Credit for Electricity Produced from Certain Renewable Resources (solar, wind, geothermal, biomass and hydropower and other eligible projects): Extend the renewable energy production tax credit (PTC) until the end of 2024.
- Carbon Oxide Sequestration: Extends the carbon sequestration credit for facilities that begin construction before 2033 and provides additional modifications, including an enhanced credit for direct air capture and lowering the carbon capture threshold requirements at facilities.
- Credit for Purchase of Commercial Clean Vehicles: Up to 30% rebate if the vehicle is not powered by gasoline or diesel.
- Clean Energy Production Credit and Clean Energy Investment Tax Credit.
- Energy Credit (Investment Tax Credit): Extends the investment tax credit (ITC) for solar energy property and most other ITC-eligible property until the end of 2024.
Energy Efficiency and Conservation Block Grant Program
This is a formula and competitive grant program to assist states, local governments and Tribes in implementing strategies to reduce energy use and fossil fuel emissions and improve energy efficiency.
- Roadmap objectives: This program can support the city’s sustainability goals, help lower-income South Bend homeowners with their cost of living and expand public transportation via additional energy-efficient buses/more frequent service.
- **GRANT APPLICATION HUB**

Environmental and Climate Justice Block Grants ($3 billion)
The Environmental Protection Agency’s (EPA) new Office of Environmental Justice and External Civil Rights will provide grants and technical assistance to community-based organizations, alone or in partnerships (with local governments), to reduce indoor and outdoor air pollution, including greenhouse gasses; monitor for pollution; improve community resilience to the impacts of climate change, including extreme heat and wildfire; and build the capacity of these organizations to engage with state and federal decision-making processes.
- Roadmap objectives: better communication between the city and its community organizations, promoting sustainability and equity, and increasing open space in underserved areas.
- Incorporating Neighborhood plans: These grants could be a good vehicle to help fund the many open space and other infrastructure and public safety initiatives outlined in the City’s extensive neighborhood plans. In particular, areas such as Near Northwest and SOAR, where there is already a community-led organization. In other neighborhoods, the City could assist in making their neighborhood organizations eligible to apply for these block grants or identify another community partner to take the lead.

Neighborhood Access and Equity Grant Program ($3.2 billion)
This program supplements the "Reconnecting Communities" program in the infrastructure law and funds a wide variety of road and economic development projects, including highway retrofitting or other projects that mitigate or remediate negative impacts from a surface transportation facility in a disadvantaged or underserved community, neighborhood connectivity projects and transit.

The grant program sets aside funding for planning and capacity building activities in disadvantaged or underserved communities.
- Roadmap objectives: Mobility, access to opportunity, workforce development, economic development, equity.
- A potential candidate for this funding is the Downtown River West project.

Clean Heavy-Duty Vehicle Program ($1 billion)
Funding to help Tribal, state, and local governments and other entities offset the cost of replacing heavy-duty Class 6 and 7 commercial vehicles with zero-emission vehicles, deploy supporting infrastructure, and train and develop the necessary workforce.
- Roadmap objectives: Supports a healthier South Bend and workforce development.
Opportunity for South Bend to strengthen its regional relationships and get regional cohesion on rail transit.

POTENTIAL PRIORITY PROGRAMS IN THE IIJA

Prioritization Process Pilot Program (opportunity for MACOG)
This program is open to states and metropolitan planning organizations (that serve an area with a population of over 200,000) to “fund pilot projects that support data-driven approaches to planning that can be evaluated for public benefit.” Funding could support creating a system for tracking and evaluating programs for effectiveness and results. Maximum grant size is $2 million.
- Opportunity for South Bend to strengthen its regional relationships and get regional cohesion on rail transit.

IIJA priority grants for South Bend (previously identified by Baker Tilly)
National Infrastructure Project Assistance (MEGA)
Safe Streets and Roads for All (SS4A)
Rebuilding American Infrastructure with Sustainability and Equity (RAISE)
Reconnecting Communities Pilot Program (RCP)
Indiana Finance Authority (IFA) - State Revolving Fund Loan program (SRF)
Water Infrastructure Finance and Innovation Act (WIFIA)
Enabling Middle Mile Broadband Infrastructure Program (Middle Mile)
Discretionary Grant Program for Charging and Fueling Infrastructure
Strengthening Mobility and Revolutionizing Transportation Grants Program (SMART)
APPENDIX

ADVISORY COMMITTEE MEMBERS

Funkhouser & Associates and Lawrence Greenspun thank the members of our South Bend 2045 Plan Advisory Committee for their participation and guidance in this project:

- Regina Emberton, ChoiceLight
- Scott Ford, Notre Dame
- Rafi Nolan-Abrahamian, SBCSC
- Komonique Thomas, Consultant
- Noel Townsend, Crossroads Solar
- Misel Ramirez Vasoli, IU South Bend
- Andrew Wland, enFocus

ENGAGEMENT CALENDAR

Follow THIS LINK for a sortable spreadsheet listing all workshops, events, and other engagement sessions.

FACT SHEETS

Follow the links below to review fact sheets on South Bend demographic and other pertinent data.

- Climate (Office Of Sustainability)
- Demographics
- Finance
- Higher Ed
- Housing
- PK-12 (SB Community School Corporation)
- Public Safety/Crime
- Transportation/Mobility
- Workforce

SB 2045 PLAN - GOOGLE DRIVE FOLDER

Shared Google drive LINK containing planning materials, session notes, including links to Miro boards, takeaways, and survey reports.
An Update of Residential Market Potential

The Downtown South Bend Study Area

City of South Bend
Saint Joseph County, Indiana

February, 2021

Conducted by
ZIMMERMAN/VOLK ASSOCIATES, INC.
P.O. Box 4907
Clinton, New Jersey 08809

On Behalf of
THE CITY OF SOUTH BEND
227 West Jefferson Boulevard
South Bend, Indiana 46601
# Study Contents

## An Update of Residential Market Potential
### The Downtown South Bend Study Area

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AN UPDATE OF RESIDENTIAL MARKET POTENTIAL

THE DOWNTOWN SOUTH BEND STUDY AREA
The City of South Bend, St. Joseph County, Indiana

February, 2021

INTRODUCTION

The purpose of this study is to update the annual market potential and optimum market position for newly-introduced rental and for-sale housing units that could be developed within the Downtown Study Area in the City of South Bend, Indiana over the next five years. The previous study was published in June, 2013.

The optimum market position for new housing units in the Downtown South Bend Study Area has been updated based on: the changing housing preferences, financial capacities, and lifestyle characteristics of the target households; the Study Area’s location, visibility and physical attributes; the rental and for-sale housing market context in the Downtown market area; and Zimmerman/Volk Associates’ extensive experience with downtown development and redevelopment.

For the purposes of this analysis, the Downtown Study Area encompasses multiple blocks which extend to the St. Joseph River and Corby Boulevard in the north; North Hill Street, East Jefferson Boulevard, and St. Louis Boulevard in the east; East Monroe Street, South Lafayette Boulevard, and West South Street in the south; and South Taylor Street, West Western Avenue, South William Street, West Colfax Avenue, and North Lafayette Boulevard in the west. (See map of Downtown South Bend following this page.)
AN UPDATE OF RESIDENTIAL MARKET POTENTIAL
The Downtown South Bend Study Area
City of South Bend, St. Joseph County, Indiana
February, 2021

DOWNTOWN SOUTH BEND

Legend
Study Area Boundary
The extent and characteristics of the potential market for new housing units that could be developed within the Downtown Study Area have been updated using Zimmerman/Volk Associates’ proprietary target market methodology. This methodology was developed in response to the challenges that are inherent in the application of conventional supply/demand analysis to urban development and redevelopment. Supply/demand analysis ignores the potential impact of newly-introduced housing supply on settlement patterns, which can be substantial when housing choices in the market are increased with new housing types that match the housing preferences and economic capabilities of the draw area households.

In contrast to conventional supply/demand analysis, which is typically limited by supply-side dynamics and baseline demographic projection, target market analysis determines the depth and breadth of the potential market derived from the housing preferences and socio-economic characteristics of households in the defined draw areas. Because it considers not only basic demographic characteristics, such as income qualification and age, but also less frequently analyzed attributes such as lifestage, mobility rates, lifestyle patterns and household compatibility issues, the target market methodology is particularly effective in defining a realistic housing potential for urban development and redevelopment where often no directly-comparable properties exist.

For this update, then, Zimmerman/Volk Associates re-examined the following:

- Where the potential renters and buyers of new dwelling units that could be developed within the Downtown Study Area currently live (the draw areas);
- How many households have the potential to move to the Study Area each year (depth and breadth of the market);
- What their housing preferences are in aggregate (rental or ownership, multi-family or single-family);
- Who are they and what they are like (the target markets);
- What are their current housing alternatives (the Downtown market context);
- What are the rents and prices of new units that could be developed within the Downtown Study Area that correspond to target household financial capabilities (optimum market position); and
- How quickly they will rent or purchase the new units (absorption forecasts).
OVERVIEW OF THE CITY OF SOUTH BEND

According to Claritas, Inc., the national purveyor of demographic and survey data, there are an estimated 40,655 households living in the city in 2021. Currently, just over 63 percent of South Bend’s households contain just one or two persons (compared to 59 percent nationally), a slight increase over 2013; 15.1 percent contain three persons (a share which is unchanged from 2013), and the remaining 21.8 percent contain four or more persons (compared to 25.2 percent nationally), down from 22.3 percent in 2013.

Almost 15.8 percent of the city’s households can be characterized as traditional families, e.g., married couples with children under age 18 (compared to 21.6 percent of all U.S. households), down from just under 17 percent in 2013. Non-traditional family households, headed by single persons with children under age 18, represent over 17 percent of the city’s households, down from over 18 percent in 2013.

The remaining 67 percent of South Bend households do not have children under 18, an increase of more than two percentage points. Married couples without children are currently 19.3 percent, of all households, down from 19.7 percent in 2013; other non-traditional family households (7.4 percent, an increase from 6.5 percent of all households in 2013); and over 40 percent non-family households (primarily single-person households), from 39 percent in 2013.

Median household income in the city is currently estimated at $44,900, $12,500 more than in 2013, with the average household income over $62,600. Nearly 45 percent of the households living in South Bend have annual incomes of $50,000 or more, compared to approximately 30 percent in 2013.

The number of housing units in the city has risen from an estimated 46,055 units in 2013 to 47,575 units in 2021, an increase of 3.3 percent. Just over 73 percent of South Bend’s housing units are single-family detached houses, compared to approximately 77 percent in 2013. Just two percent are single-family attached (rowhouses or townhouses) and 2.7 percent are in two-unit buildings. Nearly 13 percent are located in buildings of three to 19 units, up two percentage points over 2013; and 8.1 percent are in buildings containing 20 or more units, an increase from 6.3 percent in 2013.
Approximately 40 percent of the city’s households are renters; just under 60 percent own their units, a minimal change over the past eight years.

The 2021 median value of the approximately 24,360 owner-occupied housing units is estimated at $102,900, an increase of approximately $15,000 over 2013, but significantly less than the national median value of $250,300. Approximately 8.5 percent of the owner-occupied units have an estimated value of $300,000 or more.

More than 11.6 percent of South Bend’s households do not own an automobile, up from approximately 10 percent in 2013; just under 42 percent own one vehicle, down from 45.5 percent in 2013. Almost 33 percent own two vehicles (just under 32 percent in 2013), and 13.8 percent own three or more, up from 12.3 percent in 2013.

Approximately 2.8 percent of employed residents over age 16 walk to work (compared to more than 3.6 percent in 2013), less than two percent take public transportation (compared to 2.9 percent in 2013), 10.2 percent car-pool (compared to nine percent in 2013), and 79.6 percent drive alone (down from 80.2 percent in 2013). The remaining 5.5 percent either work at home (3.4 percent, up one percentage point), ride bicycles (1.2 percent, up 1/10th of one percent), or have other means of getting to work (0.9 percent, up 1/10th of one percent).

Over 25.6 percent of all residents aged 25 or older have a college or advanced degree, more than four percentage points above the 2013 share of 21 percent.

Nearly 53 percent of the city’s residents over age 16 are employed in white-collar occupations, 27.9 percent in blue-collar, and 19.3 percent in service occupations, with fewer white-collar occupations, more blue-collar jobs, and a relatively unchanged percentage of service and farm occupations since 2013.

**Data Sources:** Claritas, Inc.; U.S. Census Bureau; Zimmerman/Volk Associates, Inc.
OVERVIEW OF THE DOWNTOWN SOUTH BEND STUDY AREA

As noted above, the Downtown Study Area encompasses multiple blocks which extend to the St. Joseph River and Corby Boulevard in the north; North Hill Street, East Jefferson Boulevard, and St. Louis Boulevard in the east; East Monroe Street, South Lafayette Boulevard, and West South Street in the south; and South Taylor Street, West Western Avenue, South William Street, West Colfax Avenue, and North Lafayette Boulevard in the west.

A significant physical improvement in the Downtown Study Area since 2013 has been the reconfiguration of Main and Michigan Streets from one-way to two-way and the reduction in the number of driving lanes from four to three. In addition, sidewalks were extended at intersections to make streets easier to cross, bike lanes were created, and roundabouts were installed.

According to Claritas, Inc., the number of households living in the Downtown South Bend Study Area in 2021 is estimated at 1,180 households. Currently, more than 88 percent of the Downtown Study Area’s households contain just one or two persons, up from 82 percent in 2013; just six percent contain three persons, down from 8.2 percent, and the remaining 5.7 percent contain four or more persons, down from just under 10 percent.

Slightly more than four percent of the Study Area’s households can be characterized as traditional families, e.g., married couples with children under age 18. Non-traditional family households, headed by single persons with children under age 18, represent just eight percent of Downtown households. The remaining 88 percent of Downtown households do not have children under 18 and include married couples (less than eight percent of all households), other non-traditional family households (three percent of all households), and 77 percent non-family households (primarily single-person households).

Median household income in Downtown South Bend is currently estimated at $28,900, compared to the 2013 median of $23,500, with the average household income exceeding $48,500 (almost $10,000 higher than in 2013). Nearly a third of all households living in the Downtown South Bend Study Area have annual incomes of $50,000 or more.
Over 21 percent of Downtown South Bend’s housing units are single-family detached houses; 1.6 percent are single-family attached (rowhouses or townhouses); 5.8 percent are in two-unit buildings; over 10 percent are located in buildings of three to 19 units; and almost 60 percent are in buildings containing 20 or more units. Just over 86 percent of the Study Area’s dwelling units are rented; the remaining 13.5 percent are owner-occupied.

The 2021 median value of the approximately 160 owner-occupied Study Area housing units is estimated at $167,400, 40 percent higher than the 2013 median value of $99,200. More than 15 percent of those units have an estimated value of $300,000 or more, up from just six percent in 2013.

Forty-one percent of Downtown’s households do not own an automobile, and another 35 percent just own one. Just over 18 percent own two vehicles, and 5.3 percent own three or more. Just under six percent of employed residents over age 16 walk to work, almost eight percent take public transportation, 8.2 percent car-pool, and 71.9 percent drive alone. The remaining 6.4 percent either work at home (3.2 percent), ride bicycles (1.9 percent), or have other means of getting to work (1.3 percent).

A third of Downtown residents aged 25 or older have a college or advanced degree, more than 22 percent higher than the city-wide share of 25.6 percent.

Over 60 percent of the Study Area residents over age 16 are employed in white-collar occupations, 18.3 percent in blue-collar, and 21.3 percent in service occupations. This is a considerably higher rate of white-collar employment than that of the city as a whole, where just under 53 percent are white-collar workers.

**Data Sources:** Claritas, Inc.; U.S. Census Bureau; Zimmerman/Volk Associates, Inc.
CITY-WIDE AVERAGE ANNUAL MARKET POTENTIAL

Where are the potential renters and buyers of new and existing housing units in the City of South Bend likely to move from?

An update of the migration, mobility and geo-demographic characteristics of households currently living within the defined draw areas is a significant refinement to the determination of the depth and breadth of the potential market for new and existing housing units within the City of South Bend and the Downtown South Bend Study Area.

An understanding of mobility trends, as well as the socio-economic and lifestyle characteristics of households currently living within defined draw areas, is the first step in the update. The draw areas are derived primarily through household migration analysis (using the latest taxpayer data provided by the Internal Revenue Service). To refine the draw areas for the city, the IRS migration data have been supplemented by population migration and mobility data for the City of South Bend from the most recent American Community Survey.

Therefore, the latest St. Joseph County migration and mobility data—from taxpayer records compiled by the Internal Revenue Service from 2013 through 2017—and the 2019 American Community Survey for the City of South Bend show that the draw areas for new and existing housing units in the city and the Study Area continue to include the following:

• The primary draw area, covering households who live within the South Bend city limits.
• The local draw area, covering households with the potential to move to the City of South Bend from the balance of St. Joseph County.
• The regional draw area, covering households with the potential to move to the City of South Bend from Elkhart, Berrien, Cook, Marshall, and LaPorte Counties.
• The national draw area, covering households with the potential to move to the City of South Bend from all other U.S. cities and counties, particularly in the Midwestern U.S.
As derived from the migration, mobility and target market update, the draw area distribution of market potential (those households with the potential to move within or to South Bend each year over the next five years) is shown on the following table:

<table>
<thead>
<tr>
<th>Draw Area</th>
<th>Market Potential</th>
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<tbody>
<tr>
<td>City of South Bend</td>
<td>48.6%</td>
</tr>
<tr>
<td>Balance of St. Joseph County</td>
<td>20.7%</td>
</tr>
<tr>
<td>Regional Draw Area (Elkhart, Berrien, Cook, Marshall, and LaPorte Counties)</td>
<td>11.9%</td>
</tr>
<tr>
<td>Balance of the U.S.</td>
<td>18.8%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>


*How many households have the potential to move within and to the city each year?*

As determined by the target market methodology, which accounts for household mobility within the City of South Bend, as well as migration and mobility patterns for households currently living in all other cities and counties, an annual average of 7,960 households of all incomes represent the potential market for new and existing housing units within the city each year over the next five years. Over 51 percent of the target households will be moving to the city from outside the South Bend city limits. *(Note: This number includes all households, not just households with incomes at or above $50,000 per year, which was the calculation used in the 2013 study.)*
AN UPDATE OF RESIDENTIAL MARKET POTENTIAL
The Downtown South Bend Study Area
City of South Bend, St. Joseph County, Indiana
February, 2021

AVERAGE ANNUAL MARKET POTENTIAL FOR THE DOWNTOWN SOUTH BEND STUDY AREA

Where are the potential renters and buyers of new and existing housing units in the Downtown South Bend Study Area likely to move from?

The target market methodology identifies those households that prefer living in downtowns and walkable urban neighborhoods. After eliminating those segments of the potential city-wide market that have preferences for new or existing housing in more suburban, exurban, or rural areas, the distribution of draw area market potential for new and existing housing units in the Study Area is summarized on the following table:

Annual Average Market Potential by Draw Area
Downtown South Bend Study Area
City of South Bend, St. Joseph County, Indiana

<table>
<thead>
<tr>
<th>Draw Area</th>
<th>Potential Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of South Bend</td>
<td>41.7%</td>
</tr>
<tr>
<td>Balance of St. Joseph County</td>
<td>24.5%</td>
</tr>
<tr>
<td>Regional Draw Area</td>
<td></td>
</tr>
<tr>
<td>(Elkhart, Berrien, Cook, Marshall, and LaPorte Counties)</td>
<td>10.8%</td>
</tr>
<tr>
<td>Balance of the U.S.</td>
<td>23.0%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
</tr>
</tbody>
</table>


How many households have the potential to move to the Downtown South Bend Study Area each year over the next five years if appropriate housing units were to be made available?

Based on the target market analysis, then, an annual average of 3,190 younger singles and couples, empty nesters and retirees, and compact families of all incomes represent the annual potential market for new and existing housing units of any kind in the Downtown South Bend Study Area each year over the next five years (see Table 1 following the text).

What are their housing preferences in aggregate?

The tenure (rental or ownership) preferences of those 3,190 draw area households show that just over 45 percent (or 1,443 households) comprise the annual potential market for new and existing rental units and the remaining 54.8 percent (1,747 households) comprise the market for new and existing for-sale (ownership) housing units.
The combined tenure and housing type propensities of the target 3,190 households are outlined on the following table (see again Table 1 following the text):

<table>
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<th>Tenure/Housing Type Propensities</th>
<th>Number of Households</th>
<th>Percent of Total</th>
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<td><strong>Average Annual Market Potential</strong></td>
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<tr>
<td>Downtown South Bend Study Area</td>
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<td></td>
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<tr>
<td>City of South Bend, St. Joseph County, Indiana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multi-family for-rent (lofts/apartments, leaseholder)</td>
<td>1,443</td>
<td>45.2%</td>
</tr>
<tr>
<td>Multi-family for-sale (lofts/apartments, condo/co-op ownership)</td>
<td>318</td>
<td>10.0%</td>
</tr>
<tr>
<td>Single-family attached for-sale (townhouses/rowhouses, fee-simple/condominium ownership)</td>
<td>364</td>
<td>11.4%</td>
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<tr>
<td>Single-family detached (houses, fee-simple ownership)</td>
<td>1,065</td>
<td>33.4%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3,190</td>
<td>100.0%</td>
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</table>

**Source:** Zimmerman/Volk Associates, Inc., 2021.

As noted above, a 45 percent plurality of the 3,190 target households comprise the market for rental dwelling units. An increasing percentage are renters by choice; many, however, would prefer to own but cannot afford the type of housing they want in neighborhoods where they would consider living. Younger people in particular are more typically renters, challenged by the burden of significant education debt as well as lack of an adequate down payment for ownership housing.

The remaining 54.8 percent of the market would choose some form of ownership housing (approximately five percentage points below the current estimated homeownership rate in the city of just under 60 percent). Of the annual potential ownership market, 18.2 percent would prefer condominiums, 20.8 percent single-family attached units (duplexes/townhouses), and 61 percent detached houses.
What is their range of affordability by housing type?

The income limits in South Bend by household size and percent of the area median family income are based on the South Bend-Mishawaka IN HUD Metro Fair Market Rent (FMR) area median family income (AMI). The most recent number, as determined by HUD in fiscal year 2020, was $70,800 for a family of four. The income limits summary is shown on the following table.

### Fiscal Year 2020 Income Limits

**City of South Bend, St. Joseph County, Indiana**

<table>
<thead>
<tr>
<th>Number of Persons in Household</th>
<th>Extremely Low 30% of Median</th>
<th>Very Low 50% of Median</th>
<th>Low 80% of Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>$14,900</td>
<td>$24,800</td>
<td>$39,700</td>
</tr>
<tr>
<td>Two</td>
<td>$17,240</td>
<td>$28,350</td>
<td>$45,350</td>
</tr>
<tr>
<td>Three</td>
<td>$21,720</td>
<td>$31,900</td>
<td>$51,000</td>
</tr>
<tr>
<td>Four</td>
<td>$26,200</td>
<td>$35,400</td>
<td>$56,650</td>
</tr>
<tr>
<td>Five</td>
<td>$30,680</td>
<td>$38,250</td>
<td>$61,200</td>
</tr>
<tr>
<td>Six</td>
<td>$35,160</td>
<td>$41,100</td>
<td>$65,750</td>
</tr>
<tr>
<td>Seven</td>
<td>$39,640</td>
<td>$43,900</td>
<td>$70,250</td>
</tr>
<tr>
<td>Eight</td>
<td>$44,120</td>
<td>$46,750</td>
<td>$74,800</td>
</tr>
</tbody>
</table>

*Source: U.S. Department of Housing and Urban Development.*

The financial capabilities of the 3,190 target households as measured by the Area Median Income (AMI), combined with their tenure and housing type propensities are shown on the following table:

### Tenure/Housing Type Propensities by Income

**Annual Average Market Potential For New and Existing Housing Units**

**Downtown South Bend Study Area**

**City of South Bend, St. Joseph County, Indiana**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-family for-rent (lofts/apartments, leaseholder)</td>
<td>1,443</td>
<td>45.2%</td>
</tr>
<tr>
<td>&lt; 30% AMI</td>
<td>318</td>
<td>10.0%</td>
</tr>
<tr>
<td>30% to 60% AMI</td>
<td>269</td>
<td>8.4%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>153</td>
<td>4.8%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>132</td>
<td>4.1%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>571</td>
<td>17.9%</td>
</tr>
<tr>
<td>Multi-family for-sale (lofts/apartments, condo/co-op ownership)</td>
<td>318</td>
<td>10.0%</td>
</tr>
<tr>
<td>&lt; 30% AMI</td>
<td>64</td>
<td>2.0%</td>
</tr>
<tr>
<td>30% to 60% AMI</td>
<td>55</td>
<td>1.7%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>30</td>
<td>0.9%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>25</td>
<td>0.8%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>144</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

*...continued on following page*
For fiscal year 2020-21, the South Bend-Mishawaka IN HUD Metro Fair Market Rent (FMR) area median family Income for a family of four is $70,800.

Summarizing the incomes and financial capabilities of the 3,190 target households, 20.2 percent (646 households) have incomes below 30 percent of the AMI; 18.0 percent (573 households) have incomes between 30 and 60 percent AMI; 10.5 percent (334 households) have incomes between 60 and 80 percent AMI; 9.1 percent (290 households) have incomes between 80 and 100 percent AMI; and 42.2 percent (1,347 households) have incomes above 100 percent AMI.

TARGET MARKET ANALYSIS

Who are the households that represent the potential market for new and existing housing units in the Downtown South Bend Study Area?

More than a decade later, the aftermath of the housing crash continues to reverberate throughout the housing market, evidenced by significant changes in market preferences from single-use subdivisions in sprawl locations to mixed-use, walkable development, particularly in downtowns and in-town neighborhoods. The preference for urban living evidenced by both younger and older one- and two-person households has been a primary force in downtown redevelopment across the country, and continues despite popular press articles to the contrary that cite anecdotal pandemic-induced moves out of cities. Although this trend was notable at the onset of the pandemic, significant numbers of
households who had left urban neighborhoods have now returned, and once the coronavirus is under control, urban occupancies should return to previous, pre-pandemic levels.

As updated by the target market analysis, then, the general market segments, by lifestage, that represent the potential market for new and existing housing units in the Downtown South Bend Study Area are as follows (see also Table 2 following the text):

- Younger singles and childless couples (58.0 percent);
- Empty nesters and retirees (25.9 percent); and
- Traditional and non-traditional family households (16.1 percent).

The majority of the market for new and existing housing units in the Downtown South Bend Study Area includes younger singles and couples of all incomes. These one- and two-person households range from young professionals, office and retail workers, knowledge workers, to students and other young college- and hospital-related employees.

Approximately 41 percent of the younger singles and couples that comprise the target markets for the Downtown Study Area have incomes that fall below 60 percent of AMI. If they are employed, these households work in part-time or lower-paying jobs, including entry-level retail, such as store clerks, and service occupations, such as waiters and waitresses; most of the unemployed are students.

Just over 11 percent of the households in this market segment have incomes that fall within the 60-to-80 percent income band. These include young artists and artisans, recent college graduates just beginning their careers, lower-level medical personnel, and general office workers who have full-time employment.

The remaining 48 percent of the younger singles and couples have incomes that are above 80 percent of the AMI, or more than approximately $40,000 per year. These younger households are mid- and upper-level office workers; college and hospital affiliates; and an increasing percentage are engaged in a variety of entrepreneurial ventures.

Just under 46 percent of the younger singles and couples would be moving to the Downtown Study Area from elsewhere in South Bend; over 24 percent would be moving from elsewhere in St. Joseph
County; more than nine percent would be moving from the regional draw area; and the remaining 20 percent would be moving from elsewhere in the U.S.

At more than a quarter of the annual potential market for new and existing housing units in the Study Area, older households (empty nesters and retirees) represent the second largest share of the market. A significant number of these target households have grown children who have recently moved out of the family home; another large percentage are retired.

In this general market segment, approximately 31 percent have incomes at or below 60 percent of AMI—older singles and couples struggling on fixed incomes, mostly from social security—many of whom are living in substandard housing.

Another 8.8 percent of the older target households have incomes between 60 and 80 percent of the area median. These households will often move to dwelling units that require less upkeep and maintenance expense, but if given appropriate housing options, would choose to remain in their current neighborhoods.

Older households with incomes above 80 percent of AMI comprise over 60 percent of the target empty nester and retiree market segment. These older singles and couples are enthusiastic participants in community life, and most are still actively involved in well-paying careers in the medical, legal, and financial professions as well as academia.

Just under 35 percent of the empty nesters and retirees would be moving from within the City of South Bend; over 30 percent would be moving from the balance of St. Joseph County; 12 percent from the regional draw area; and the remaining 23 percent would be moving from elsewhere in the U.S., primarily other counties in Indiana and the Midwest.

Traditional and non-traditional families represent just 16 percent of the market for new and existing dwelling units in the Downtown South Bend Study Area. Non-traditional families have become an increasingly larger proportion of all U.S. households, and encompass a wide range of family households, from a single mother or father with one or more children, to an adult taking care of younger siblings, or a grandparent responsible for grandchildren, to an unrelated couple of the same gender with children. The “traditional family household” of a married couple with young children,
which once comprised the majority of American households, has now fallen to less than 22 percent nationally (and less than 16 percent in South Bend).

Just under 40 percent of the family households that comprise the annual potential market for the Study Area have incomes below 60 percent of AMI and are typically spending more than 40 percent of their incomes on housing costs. Many of these households are single-parent families struggling to make ends meet.

Another 11 percent of the family-oriented households have incomes that fall within the 60-to-80 percent income band. A significant number of the heads of household in these family groups are manufacturing and blue-collar workers; the remainder have lower-level office jobs.

The remaining 49 percent of the traditional and non-traditional families have incomes above 80 percent of AMI. These households are, in large part, dual-income households, with medical careers, academic positions, middle- to upper-middle management jobs, and professionals in the financial and legal sectors.

Just under 38 percent of these households are already living in South Bend; 15.5 percent are currently living elsewhere in St. Joseph County. Another 14.5 percent would be moving from the region, and 32 percent from elsewhere in the U.S.

APPENDIX THREE, TARGET MARKET DESCRIPTIONS, contains detailed descriptions of each of these target market groups and is provided in a separate document. The METHODOLOGY, APPENDICES ONE AND TWO, TARGET MARKET TABLES document describes how the target market groups for the Downtown South Bend Study Area have been determined.

THE CURRENT CONTEXT

What are their current housing alternatives?

Summary supply-side information for the Downtown South Bend market area (covering multi-family rental properties, for-sale condominiums, and for-sale single-family attached properties) is provided in tabular form following the text: Table 3, Summary of Selected Rental Properties, and Table 4, Summary of Selected For-Sale Multi-Family and Single-Family Attached Properties.
In January 2021, Zimmerman/Volk Associates compiled data from a variety of sources on 12 selected rental properties totalling more than 1,500 apartments located in the Downtown and Northeast Study Areas. (See Table 3 following the text.) Ten of the properties are in the Downtown South Bend Study Area, seven of which have been built or developed since 2013. The largest new-construction Downtown property, 300 East LaSalle, has 144 studio to three-bedroom apartments, and is currently leasing units. Several of the rental properties provide a range of community amenities, typically fitness centers, clubhouses or residents’ lounges, and business centers.

Redfin’s Walk Score has been included with each property listing. Although Walk Score measures only distance and metrics such as intersection density and block lengths to grade the walkability of a specific address or neighborhood, it has grown in importance as a value criterion. Walk Scores above 90 indicate a “Walker’s Paradise,” where daily errands do not require a car. Walk Scores between 70 and 90 are considered to be very walkable, where most errands can be accomplished on foot, and Walk Scores between 50 and 69 are regarded as somewhat walkable, where some errands can be accomplished on foot. Walk Scores below 50 indicate that most or almost all errands require an automobile.

The impact on housing values of walkability as calculated by Walk Score only begins to be measurable when Walk Scores reach 70 or above. Three of the Downtown properties included in the survey have Walk Scores over 70—The LaSalle on North Michigan Street (82), The Ivy at Berlin Place on South Lafayette Boulevard (75), and Colfax at Hill (75) on East Colfax Avenue. The remaining Downtown rentals have Walk Scores above 65, approaching very walkable. The two Northeast properties, the Aurum Apartments and The Foundry North and South, score above 60.

Base rent, unit sizes and rents per square foot for the 12 rental properties included in the survey are summarized on the following pages.

---Studios (4 properties)---

- Rents for studios range between $899 per month at the Ivy at Berlin Place on South Lafayette Boulevard, to $1,500 per month at 300 E LaSalle.
• Studios contain between 390 square feet at the Foundry South on North Eddy Street in the Northeast and 616 square feet at the Hibberd on South Main Street.
• The studio rents per square foot range between $1.54 at the Ivy at Berlin Place and $2.97 at the Foundry South.

—One-Bedroom Units (11 properties)—
• Rents for one-bedroom apartments range from $750 per month at Central High & Stephenson Mill Apartments, an older property on West Colfax Avenue, to $2,023 per month at the Foundry South.
• One-bedroom units range in size from 497 square feet at the Foundry South to 1,069 square feet at Central High & Stephenson Mill Apartments.
• One-bedroom rents per square foot range between $1.07 at Central High & Stephenson Mill Apartments to $2.44 at the Foundry South.

—Two-Bedroom Units (all 12 properties)—
• Rents for two-bedroom units range from $799 per month at Central High & Stephenson Mill Apartments to $2,420 per month at the Hibberd.
• Two-bedroom units range in size from 803 square feet at Central High & Stephenson Mill Apartments to 1,856 square feet at the same property.
• Two-bedroom rents per square foot fall between $0.78 at Central High & Stephenson Mill Apartments and $2.32 at the Foundry North.

—Three-Bedroom Units (4 properties)—
• Three-bedroom apartments range in rent from $1,949 per month at the Studebaker Lofts on North Main Street to $3,340 per month at the Foundry North.
• Three-bedroom apartments contain between 1,159 square feet at the Foundry North and 1,528 square feet at the same property.
• Three-bedroom rents per square foot range between $1.64 at 300 E LaSalle and East Bank Flats on Sycamore Street to $2.19 at the Foundry North.
Only four properties included in the survey had occupancy rates at 95 percent or above (functional full occupancy); in part because of the impact of the pandemic and in part because of the departure of a large number of out-of-state renters when the presidential campaign offices of Mayor Pete Buttigieg closed down. With no clear end to the pandemic, it is likely occupancies will not return to the previous 95 percent and above over the short term. However, long term, occupancies will stabilize and most properties should regain functional full occupancy.

—MULTI-FAMILY AND SINGLE-FAMILY ATTACHED FOR-SALE PROPERTIES—

Table 4 provides base pricing and unit sizes and configuration information for six properties marketing new for-sale units in and around the Downtown.

At the time of the survey, The Village at Riverwalk is being built out by Century Custom Builders on the former Transpo property in the East Bank area. The site is located along Northside Boulevard west of South Francis Street and southeast of Howard Park with views of the St. Joseph River, and 41 townhouses have been built and sold, with one end unit remaining priced at $435,000 for four bedrooms and three-and-a-half baths in 2,280 square feet of living space ($191 per square foot). Some of the single-family lots have been converted to accommodate two-family units, and one of these units is also on the market for $395,000—a two-bedroom/three-bath model containing 2,830 square feet ($140 per square foot).

Four new townhouses are still available of the six being marketed at Golden View Townhouses on North Notre Dame Avenue in Northeast South Bend. Three of the remaining units include four-bedrooms/five-and-a-half-baths with current listings priced between $795,000 and $799,000 for 3,780 square feet ($210 and 211 per square foot) with a five-bedroom version priced at $879,000 for the same square footage ($233 per square foot).

Only three condominiums remain of the 17 constructed at the luxury Three Twenty at the Cascade building in the East Bank area of Downtown. The least expensive available unit, a two-bedroom/three-bath apartment with study that contains 2,466 square feet, is priced at $941,621 ($382 per square foot). The two penthouses are still to be sold, both containing three bedrooms and three and a half baths and approximately 2,700 square feet of living space. The asking price for one
is $1,002,985 ($372 per square) and the other is priced somewhat higher at $1,067,397 ($395 per square foot).

Two condominium penthouses on the top floor of the Traction HQ building on South Bend Avenue each contain three bedrooms and three baths. The smaller of the two units, at 2,395 square feet, is priced at $1,125,000 ($470 per square foot) and the larger unit, containing 2,438 square feet, is priced at $1,375,000 (564 per square foot).

Two properties currently marketing units are located further east in South Bend. The Keenan Court Flats is selling 12 one-, two-, and three-bedroom condominiums priced between $169,900 and $267,500 ($204 to $280 per square foot), and the Echoes, on Ironwood Circle, is marketing three- and four-bedroom villas priced between approximately $500,000 and $600,000 ($198 to $241 per square foot).
OPTIMUM MARKET POSITION: DOWNTOWN SOUTH BEND STUDY AREA

The housing types appropriate for development/redevelopment in the Downtown South Bend Study Area include the following higher-density housing types:

- Rental lofts and apartments (multi-family for-rent);
- Condominium apartments (multi-family for-sale); and
- Rowhouses/townhouses (single-family attached for-sale).

Excluding households with preferences for single-family detached units, then, an annual average of 2,125 households of all incomes currently living in the defined draw areas represent the pool of potential renters/buyers of newly-created housing units in the Downtown South Bend Study Area each year over the next five years (see again Table 1).

Based on the tenure preferences of those 2,125 draw area households, the distribution of rental and for-sale multi-family and single-family attached housing types is shown on the following table:

**Average Annual Potential Market: Higher-Density Units Only**

<table>
<thead>
<tr>
<th>HOUSING TYPE</th>
<th>NUMBER OF HOUSEHOLD(S)</th>
<th>PERCENT OF TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Multi-Family (lofts/apartments, leaseholder)</td>
<td>1,443</td>
<td>67.9%</td>
</tr>
<tr>
<td>For-Sale Multi-Family (lofts/apartments, condo/co-op ownership)</td>
<td>318</td>
<td>15.0%</td>
</tr>
<tr>
<td>For-Sale Single-Family Attached (rowhouses/townhouses/duplexes, condo/co-op ownership)</td>
<td>364</td>
<td>17.1%</td>
</tr>
<tr>
<td>Total</td>
<td>2,125</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

The combined housing preferences by tenure and by income of those 2,125 households are shown on the following table (reference again Table 1):

### Tenure/Housing Type Propensities by Income

**Annual Average Market Potential For New and Existing Housing Units**  
**Downtown South Bend Study Area**  
**City of South Bend, St. Joseph County, Indiana**

<table>
<thead>
<tr>
<th>HOUSING TYPE</th>
<th>NUMBER</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-family for-rent (lofts/apartments, leaseholder)</td>
<td>1,443</td>
<td>67.9%</td>
</tr>
<tr>
<td>&lt; 30% AMI</td>
<td>318</td>
<td>15.0%</td>
</tr>
<tr>
<td>30% to 60% AMI</td>
<td>269</td>
<td>12.6%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>153</td>
<td>7.2%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>132</td>
<td>6.2%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>571</td>
<td>26.9%</td>
</tr>
<tr>
<td>Multi-family for-sale (lofts/apartments, condo/co-op ownership)</td>
<td>318</td>
<td>15.0%</td>
</tr>
<tr>
<td>&lt; 30% AMI</td>
<td>64</td>
<td>3.0%</td>
</tr>
<tr>
<td>30% to 60% AMI</td>
<td>55</td>
<td>2.6%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>30</td>
<td>1.4%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>25</td>
<td>1.2%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>144</td>
<td>6.8%</td>
</tr>
<tr>
<td>Single-family attached for-sale (townhouses, rowhouses, fee-simple ownership)</td>
<td>364</td>
<td>17.1%</td>
</tr>
<tr>
<td>&lt; 30% AMI</td>
<td>71</td>
<td>3.3%</td>
</tr>
<tr>
<td>30% to 60% AMI</td>
<td>64</td>
<td>3.0%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>34</td>
<td>1.6%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>31</td>
<td>1.5%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>164</td>
<td>7.7%</td>
</tr>
<tr>
<td>Total</td>
<td>2,125</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**NOTE:** For fiscal year 2020-21, the South Bend-Mishawaka IN HUD Metro Fair Market Rent (FMR) area median family Income for a family of four is $70,800.

What are the rents and prices that correspond to target household financial capabilities?

The rents and price points for the market-rate component of new rental housing units that could be developed in the Downtown Study Area are derived from the financial capabilities of those target households with annual incomes at or above 80 percent AMI, which ranges from $39,700 and up for a single-person household to $56,650 and up for a four-person household. (Typical household sizes in downtown locations range between one and four persons per household, with a predominance of one- and two-person households.) For new market-rate for-sale housing units, the target households have annual incomes at or above 100 percent AMI, which ranges from $49,600 and up for a single-person household to $70,800 and more for a four-person household.

Households with incomes between 60 and 80 percent of the AMI comprise the market for new rental workforce housing units. These households have incomes ranging between $29,800 and $39,700 for a single-person household to $52,400 and $56,650 for a four-person household. For new for-sale workforce housing units, the targeted households have annual incomes between 80 and 100 percent AMI, which ranges between $39,700 and $49,600 for a single-person household to $56,650 and $70,800 for a four-person household.

In general, households with annual incomes at or below 60 percent AMI do not qualify for new construction except for units financed using low-income housing tax-credits. If incomes are below 30 percent AMI, households typically qualify for public housing units and Section Eight vouchers. Rents are usually limited to no more than 30 percent of annual income. At 30 percent AMI, household incomes are less than $14,900 for a single-person household to less than $26,200 for a four-person household.

The analysis is focusing on those renter households with incomes at or above 60 percent AMI, including the incomes required to rent workforce and market-rate housing units, and on those buyer households with incomes at or above 80 percent AMI, which includes the incomes required to purchase workforce and market-rate condominiums (multi-family for-sale) and rowhouses/townhouses (single-family attached for-sale).
The combined housing preferences by tenure and by income of the 1,220 target households with incomes at or above 60 percent AMI (renters) or 80 percent AMI (buyers) are shown on the following table (reference again Table 1):

<table>
<thead>
<tr>
<th>HOUSING TYPE</th>
<th>NUMBER</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-family for-rent (lofts/apartments, leaseholder)</td>
<td>856</td>
<td>70.1%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>153</td>
<td>12.5%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>571</td>
<td>46.8%</td>
</tr>
<tr>
<td>Multi-family for-sale (lofts/apartments, condo/co-op ownership)</td>
<td>169</td>
<td>13.9%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>25</td>
<td>2.0%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>144</td>
<td>11.9%</td>
</tr>
<tr>
<td>Single-family attached for-sale (townhouses, rowhouses, fee-simple ownership)</td>
<td>195</td>
<td>16.0%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>31</td>
<td>2.5%</td>
</tr>
<tr>
<td>&gt; 100% AMI</td>
<td>164</td>
<td>13.5%</td>
</tr>
<tr>
<td>Total</td>
<td>1,220</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

**NOTE:** For fiscal year 2020-21, the South Bend-Mishawaka IN HUD Metro Fair Market Rent (FMR) area median family Income for a family of four is $70,800.


---

**Rental Multi-Family Distribution by Rent Range**

The number of households able to afford the specified rent ranges detailed on the following table was determined by calculating a monthly rental payment excluding utilities and ranging between 25 and 30 percent of annual gross income. (Although it is quite possible that many households will pay up to 40 percent of their annual gross incomes in rent, HUD recommends that a tenant pay no more than 30 percent of gross income for rent including utilities.)

An annual average of 856 households with incomes above 60 percent of the AMI represent the target markets for newly-constructed market-rate and workforce rental housing units in the Downtown South Bend Study Area (as shown on Table 5 following the text). The distribution by rent range of the rents those 856 households could support are summarized on the table following this page.
Target Groups For New Multi-Family For Rent
Households with Incomes Above 60% AMI Per Year
Downtown South Bend Study Area
City of South Bend, St. Joseph County, Indiana

<table>
<thead>
<tr>
<th>MONTHLY RENT RANGE</th>
<th>HOUSEHOLDS PER YEAR</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$750–$1,000</td>
<td>161</td>
<td>18.8%</td>
</tr>
<tr>
<td>$1,000–$1,250</td>
<td>152</td>
<td>17.8%</td>
</tr>
<tr>
<td>$1,250–$1,500</td>
<td>167</td>
<td>19.5%</td>
</tr>
<tr>
<td>$1,500–$1,750</td>
<td>157</td>
<td>18.3%</td>
</tr>
<tr>
<td>$1,750–$2,000</td>
<td>112</td>
<td>13.1%</td>
</tr>
<tr>
<td>$2,000–$2,250</td>
<td>67</td>
<td>7.8%</td>
</tr>
<tr>
<td>$2,250–$2,500</td>
<td>22</td>
<td>2.6%</td>
</tr>
<tr>
<td>$2,500–$2,750</td>
<td>10</td>
<td>1.2%</td>
</tr>
<tr>
<td>Over $2,750</td>
<td>8</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

Total: 856 100.0%


- The largest group of target renters are younger singles and couples, at more than 69 percent of the market potential for workforce and market-rate rental units in the Downtown South Bend Study Area. Just 1.2 percent have careers that provide them with the financial capacity to afford rents above $2,250 per month. The majority of the younger households—60.7 percent—comprise the market for units with rents between $750 and $1,500 per month. The remaining 38.1 percent of this market segment can support rents between $1,500 and $2,250 per month.

- Empty nesters and retirees represent 18.6 percent of the market potential for workforce and market-rate rental units in the Downtown Study Area. Over 15 percent of the wealthiest empty nesters and retirees have the incomes and assets that enable them to afford rents at or above $2,250 per month. Approximately 41.5 percent make up the market for units with rents between $1,500 and $2,250 per month. The largest percentage, 43.4 percent of this market segment, are only able to support rents between $750 and $1,500 per month.

- At just over 12 percent, traditional and non-traditional families are the smallest market for workforce and market-rate rental units in the Downtown Study Area. Almost nine percent of the family market can afford rents above $2,250 per month. Approximately 42.3 percent have the ability to pay rents between $1,500 and $2,250 per month, and the remaining 49 percent require rents between $750 and $1,500 per month.
For-Sale Multi-Family Distribution by Price Range—

An annual average of 169 households represent the target markets for newly-constructed workforce and market-rate for-sale multi-family housing units within the Downtown South Bend Study Area (as shown on Table 6 following the text). Supportable price points have been determined by assuming a down payment of 10 percent, an interest rate of 3.5 percent, and a monthly mortgage payment, excluding taxes and utilities, that does not exceed 30 percent of gross income for each of the 169 annual households that represent the annual potential for-sale multi-family market, yielding the distribution shown on the following table:

Target Groups For New Multi-Family For Sale
Households with Incomes Above 80% AMI Per Year
Downtown South Bend Study Area
City of South Bend, St. Joseph County, Indiana

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Households Per Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000–$250,000</td>
<td>33</td>
<td>19.4%</td>
</tr>
<tr>
<td>$250,000–$300,000</td>
<td>29</td>
<td>17.2%</td>
</tr>
<tr>
<td>$300,000–$350,000</td>
<td>30</td>
<td>17.8%</td>
</tr>
<tr>
<td>$350,000–$400,000</td>
<td>24</td>
<td>14.2%</td>
</tr>
<tr>
<td>$400,000–$450,000</td>
<td>19</td>
<td>11.2%</td>
</tr>
<tr>
<td>$450,000–$500,000</td>
<td>14</td>
<td>8.3%</td>
</tr>
<tr>
<td>$500,000–$550,000</td>
<td>9</td>
<td>5.3%</td>
</tr>
<tr>
<td>$550,000–$600,000</td>
<td>6</td>
<td>3.6%</td>
</tr>
<tr>
<td>$600,000 and up</td>
<td>5</td>
<td>3.0%</td>
</tr>
<tr>
<td>Total:</td>
<td>169</td>
<td>100.0%</td>
</tr>
</tbody>
</table>


- Younger singles and couples comprise 59.2 percent of the annual market for new for-sale multi-family units (condominiums) within the Downtown Study Area. Just three percent of the younger singles and couples have the income and assets to purchase new condominiums with base prices over $500,000. Another 36 percent would be in the market for new units priced between $350,000 and $500,000. The clear majority, 61 percent, can only afford new condominiums with base prices between $200,000 and $350,000.

- Empty nesters and retirees represent over 30 percent of the annual market for new condominiums within the Downtown South Bend Study Area. Over 29 percent of the empty nesters and retirees have the income and assets to purchase new units priced over $500,000. Another third would be in the market for new condominiums with base prices
between $350,000 and $500,000. The remaining 37.3 percent could afford new condominiums priced between $200,000 and $350,000.

- Traditional and non-traditional families are the smallest market segment at just 10.7 percent of the annual market for new condominiums in the Downtown Study Area. The majority, 66.7 percent, could afford new units priced between $200,000 and $350,000. Just over 22 percent of the family households would be in the market for new condominiums with base prices between $350,000 and $500,000. The remaining 11.1 percent have the financial resources to purchase new condominiums priced over $500,000.

— For-Sale Single-Family Attached Distribution by Price Range—

An annual average of 195 households represent the target markets for newly-constructed workforce and market-rate single-family attached housing units (townhouses) within the Downtown South Bend Study Area (as shown on Table 7 following the text). As with the condominiums, supportable price points for the townhouses have been determined by assuming a down payment of 10 percent, an interest rate of 3.5 percent, and a monthly mortgage payment, excluding taxes and utilities, that does not exceed 30 percent of gross income for each of the 195 households that represent the annual potential townhouse market, yielding the distribution shown on the following table:

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Households</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>$200,000–$250,000</td>
<td>45</td>
<td>23.1%</td>
</tr>
<tr>
<td>$250,000–$300,000</td>
<td>39</td>
<td>20.0%</td>
</tr>
<tr>
<td>$300,000–$350,000</td>
<td>27</td>
<td>13.8%</td>
</tr>
<tr>
<td>$350,000–$400,000</td>
<td>22</td>
<td>11.3%</td>
</tr>
<tr>
<td>$400,000–$450,000</td>
<td>17</td>
<td>8.7%</td>
</tr>
<tr>
<td>$450,000–$500,000</td>
<td>15</td>
<td>7.7%</td>
</tr>
<tr>
<td>$500,000–$550,000</td>
<td>15</td>
<td>7.7%</td>
</tr>
<tr>
<td>$550,000–$600,000</td>
<td>9</td>
<td>4.6%</td>
</tr>
<tr>
<td>$600,000 and up</td>
<td>6</td>
<td>3.1%</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>195</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>


- At over half the annual potential market, the largest group of buyers of workforce and market-rate townhouses in the Downtown South Bend Study Area is younger singles and
couples. Over 65 percent represent the annual market for new townhouses with base prices between $200,000 and $350,000. Another 31.6 percent are able to purchase new townhouses with base prices between $350,000 and $500,000. Only three percent have sufficient income to purchase new units priced above $500,000.

- The next largest group of buyers of workforce and market-rate townhouses are the empty nesters and retirees, at nearly 34 percent of the annual potential market in the Downtown Study Area. Almost 35 percent of the empty nesters and retirees represent the annual potential market for townhouses with base prices above $500,000. Another 22.7 percent could afford to purchase townhouses with base prices ranging between $350,000 and $500,000. The remaining 42.4 percent are only able to purchase units priced between $200,000 and $350,000.

- At just under 16 percent, traditional and non-traditional families are the smallest group of potential purchasers of new workforce and affordable townhouses within the Downtown Study Area. Just under 13 percent of the target traditional and non-traditional families have the income and assets that enable them to purchase new townhouses with base prices above $500,000. Nearly 26 percent of the family market can afford base prices of new townhouses between $350,000 and $500,000, and the remaining 61.3 percent can only support base prices between $200,000 and $350,000.
—Optimum Market Position: Downtown South Bend Study Area—

What are the rents and prices and unit sizes and configurations the match target household preferences?

As detailed in the preceding section, an annual average of 856 potential renters, 169 potential condominium purchasers, and 195 potential townhouse purchasers comprise the annual potential market for new workforce and market-rate rental and ownership housing units in the Downtown South Bend Study Area each year over the next five years.

Realization of the full potential market of mixed-use development in the Downtown Study Area will occur once the pandemic has subsided. The target households will continue to have very strong preferences for walkable neighborhoods with a variety of attractive destinations. Walk Scores registered by the residential properties in the Downtown show that walkability has a significant impact on housing values. The increased number of residents living in additional housing units will make the Study Area even more attractive to retailers and office users.

Based on the target households’ financial capabilities and housing preferences, the optimum market position for new workforce and market-rate rental and for-sale housing units within the Downtown South Bend Study Area is summarized on the following table (see also Table 8 following the text):

<table>
<thead>
<tr>
<th>Percent Mix</th>
<th>Unit Configuration</th>
<th>Base Rent/Price</th>
<th>Unit Size</th>
<th>Base Rent/Price Per Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Multi-family for-rent</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30%</td>
<td>Studio/1ba</td>
<td>$750 to 450 to</td>
<td>$1.67 to</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$850 500 sf</td>
<td>$1.70</td>
<td></td>
</tr>
<tr>
<td>30%</td>
<td>1br/1ba</td>
<td>$900 to 550 to</td>
<td>$1.54 to</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,000 650 sf</td>
<td>$1.64</td>
<td></td>
</tr>
<tr>
<td>25%</td>
<td>2br/1ba</td>
<td>$1,100 to 800 to</td>
<td>$1.38 to</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,250 850 sf</td>
<td>$1.47</td>
<td></td>
</tr>
<tr>
<td>15%</td>
<td>2br/2ba</td>
<td>$1,300 to 900 to</td>
<td>$1.44 to</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,400 950 sf</td>
<td>$1.47</td>
<td></td>
</tr>
</tbody>
</table>

Continued on the following page...
. . . . continued from the preceding page

<table>
<thead>
<tr>
<th>Percent Mix</th>
<th>Unit Configuration</th>
<th>Base Rent/Price</th>
<th>Unit Size</th>
<th>Base Rent/Price Per Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MULTI-FAMILY FOR-RENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20%</td>
<td>Studio/1ba</td>
<td>$950 to 450</td>
<td>$1,250 to 500 sf</td>
<td>$2.11 to 2.50</td>
</tr>
<tr>
<td>30%</td>
<td>1br/1ba</td>
<td>$1,150 to 550</td>
<td>$1,400 to 700 sf</td>
<td>$2.00 to 2.09</td>
</tr>
<tr>
<td>15%</td>
<td>2br/1ba</td>
<td>$1,600 to 850</td>
<td>$1,750 to 900 sf</td>
<td>$1.88 to 1.94</td>
</tr>
<tr>
<td>25%</td>
<td>2br/2ba</td>
<td>$1,850 to 1,000</td>
<td>$2,100 to 1,100 sf</td>
<td>$1.85 to 1.91</td>
</tr>
<tr>
<td>10%</td>
<td>3br/2ba</td>
<td>$2,200 to 1,200</td>
<td>$2,750 to 1,450 sf</td>
<td>$1.83 to 1.90</td>
</tr>
</tbody>
</table>

**MULTI-FAMILY FOR-SALE**

<table>
<thead>
<tr>
<th>Percent Mix</th>
<th>Unit Configuration</th>
<th>Base Rent/Price</th>
<th>Unit Size</th>
<th>Base Rent/Price Per Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>35%</td>
<td>1br/1ba</td>
<td>$195,000 to 800</td>
<td>$225,000 to 900 sf</td>
<td>$244 to 250</td>
</tr>
<tr>
<td>35%</td>
<td>2br/1ba</td>
<td>$230,000 to 950</td>
<td>$245,000 to 1,000 sf</td>
<td>$242 to 245</td>
</tr>
<tr>
<td>30%</td>
<td>2br/2ba</td>
<td>$265,000 to 1,100</td>
<td>$275,000 to 1,200 sf</td>
<td>$229 to 241</td>
</tr>
</tbody>
</table>

**SINGLE-FAMILY ATTACHED FOR-SALE**

<table>
<thead>
<tr>
<th>Percent Mix</th>
<th>Unit Configuration</th>
<th>Base Rent/Price</th>
<th>Unit Size</th>
<th>Base Rent/Price Per Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>2br/1.5ba</td>
<td>$225,000 to 1,000</td>
<td>$250,000 to 1,100 sf</td>
<td>$225 to 227</td>
</tr>
<tr>
<td>40%</td>
<td>2br/2.5ba</td>
<td>$265,000 to 1,200</td>
<td>$295,000 to 1,300 sf</td>
<td>$221 to 227</td>
</tr>
<tr>
<td>30%</td>
<td>3br/2.5ba</td>
<td>$300,000 to 1,350</td>
<td>$325,000 to 1,500 sf</td>
<td>$217 to 222</td>
</tr>
</tbody>
</table>

. . . . continued on the following page . . .
Based on the mix of unit types, sizes, and rents/prices outlined in the optimum market position, the weighted average rents and prices for each of the housing types are shown on the following table:

<table>
<thead>
<tr>
<th>HOUSING TYPE</th>
<th>WEIGHTED AVERAGE BASE RENTS/PRICES</th>
<th>WEIGHTED AVERAGE UNIT SIZE</th>
<th>WEIGHTED AVERAGE BASE RENTS/PRICES PER SQ. FT.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MULTI-FAMILY FOR-RENT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workforce</td>
<td>$1,020</td>
<td>667 sf</td>
<td>$1.53 psf</td>
</tr>
<tr>
<td>Market-Rate</td>
<td>$1,593</td>
<td>808 sf</td>
<td>$1.97 psf</td>
</tr>
<tr>
<td>MULTI-FAMILY FOR-SALE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workforce</td>
<td>$237,400</td>
<td>983 sf</td>
<td>$242 psf</td>
</tr>
<tr>
<td>Market-Rate</td>
<td>$416,500</td>
<td>1,428 sf</td>
<td>$292 psf</td>
</tr>
<tr>
<td>SINGLE-FAMILY ATTACHED FOR-SALE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workforce</td>
<td>$274,600</td>
<td>1,232 sf</td>
<td>$223 psf</td>
</tr>
<tr>
<td>Market-Rate</td>
<td>$542,100</td>
<td>2,043 sf</td>
<td>$265 psf</td>
</tr>
</tbody>
</table>

**SOURCE: Zimmerman/Volk Associates, Inc., 2021.**

The proposed prices are in year 2021 dollars and are exclusive of location or floor premiums and consumer-added options or upgrades. Location will have a significant impact on values, bringing as much as a 10 percent premium on new properties located in the most walkable, amenity-laden areas.
MARKET CAPTURE: DOWNTOWN SOUTH BEND STUDY AREA

How fast will the units lease or sell?

Based on 33 years’ experience using the target market methodology in 47 states, Zimmerman/Volk Associates has developed and refined a capture rate methodology scaled to study area size and context. Zimmerman/Volk Associates has determined that, for a Study Area the size of Downtown South Bend, an annual capture of between 10 and 12 percent of the annual average number of potential renters and an annual capture of between five and 7.5 percent of the average number of potential condominium and townhouse buyers is supportable each year over the next five years, assuming the production of appropriately-positioned new/renovated housing.

Based on these capture rates, annual average absorption of new workforce and market-rate units in the Downtown South Bend Study Area is forecast as follows (see again Table 8 following the text):

<table>
<thead>
<tr>
<th></th>
<th>ANNUAL UNITS ABSORBED</th>
<th>CAPTURE RATES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MULTI-FAMILY FOR-RENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>85 - 102</td>
<td>10 - 12%</td>
</tr>
<tr>
<td>60% to 80% AMI</td>
<td>15 - 18</td>
<td></td>
</tr>
<tr>
<td>&gt;80% AMI</td>
<td>70 - 84</td>
<td></td>
</tr>
<tr>
<td><strong>MULTI-FAMILY FOR-SALE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>14 - 17</td>
<td>8.5 - 10%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>2 - 3</td>
<td></td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>12 - 14</td>
<td></td>
</tr>
<tr>
<td><strong>SINGLE-FAMILY ATTACHED FOR-SALE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>16 - 19</td>
<td>8.5 - 10%</td>
</tr>
<tr>
<td>80% to 100% AMI</td>
<td>2 - 3</td>
<td></td>
</tr>
<tr>
<td>&gt;100% AMI</td>
<td>14 - 16</td>
<td></td>
</tr>
</tbody>
</table>


Based on these capture rates, the Downtown Study Area should be able to absorb between 115 and 138 new units per year over a five-year timeframe, or a five-year total of 575 to 690 new rental and for-sale workforce and market-rate housing units.
New housing units, configured according to target market preferences, can not only attract new households to the Downtown Study Area and to the City of South Bend, but can also provide appropriate alternatives to households that, due to a change in household composition or economic status, might otherwise have moved out of the city.

The capture rates of the annual potential market used here fall within the target market methodology’s parameters of feasibility.

**NOTE:** The target market capture rates of the potential purchaser or renter pool are a unique and highly-refined measure of feasibility. Target market capture rates are not equivalent to—and should not be confused with—penetration rates or traffic conversion rates.

The **target market capture rate** is derived by dividing the *annual* forecast absorption—in aggregate and by housing type—by the number of households that have the potential to purchase or rent new housing within a specified area *in a given year*.

The **penetration rate** is derived by dividing the *total* number of dwelling units planned for a property by the *total* number of draw area households, sometimes qualified by income.

The **traffic conversion rate** is derived by dividing the *total* number of buyers or renters by the *total* number of prospects that have visited a site.

Because the prospective market for a property or study area is more precisely defined using the residential target market methodology, a substantially smaller number of households are qualified; as a result, target market capture rates are higher than the more grossly-derived penetration rates. The resulting higher capture rates remain within the range of feasibility.
DOWNTOWN SOUTH BEND STUDY AREA BUILDING TYPES

Building types appropriate for the Downtown South Bend Study Area include:

—MULTI-FAMILY BUILDINGS—

- **Courtyard Apartment Building**: In new construction, an urban-scale, pedestrian-oriented equivalent to conventional garden apartments. An urban courtyard building is at minimum three, and typically four or more stories, often combined with non-residential uses on the ground floor, or with a ground floor configured for later conversion from residential to retail use. The building should be built to the sidewalk edge and when the ground-floor serves a permanent residential use it should be elevated significantly above grade to provide privacy and a sense of security. Parking is either below grade, at grade behind or in a parking courtyard, or in an integral structure.

- **Linear Building**: An apartment building with apartments and/or lofts lining two to four sides of a multi-story parking structure. Units are typically served from a single-loaded corridor that often includes access to parking. Ground floors typically include a traditional apartment lobby and can also include maisonette apartments, retail or some combination of the two.

- **Loft Apartment Building**: Either adaptive re-use of older warehouse or manufacturing buildings or a new-construction building type inspired by those buildings. The new-construction version is usually elevator-served with double-loaded corridors.

- **Mansion Apartment Building**: A two- to three-story flexible-use structure with a street façade resembling a large detached or attached house (hence, “mansion”). The attached version of the mansion, typically built to a sidewalk on the front lot line, is most appropriate for downtown locations. Because of the small number of units, mansion buildings are particularly well-suited to condominium development since meeting pre-sales financing requirements is less challenging. The mansion building can also accommodate a variety of uses—from apartments, professional offices, any of these uses over ground-floor retail, a bed and breakfast inn, or a large single-family detached house—and its physical structure complements other buildings within a neighborhood.
Parking behind the mansion buildings can be either alley-loaded, or front-loaded served by shared drives. The form of the parking can be in open lots, in garages with units above, or integral to the building.

Mansion buildings should be strictly regulated in form, but flexible in use. However, flexibility in use is somewhat constrained by the handicapped accessibility regulations in both the Fair Housing Act and the Americans with Disabilities Act.

- **Mixed-Use Building:** A pedestrian-oriented building, either attached or free-standing, with apartments and/or offices over flexible ground floor uses that can range from retail to office to residential.

- **Podium Building:** An apartment building construction type with three to five stories of stick-frame residential units (lofts or apartments) built over one or two levels of above-grade structured parking, usually constructed with reinforced concrete. With a well-conceived street pattern, a podium building can include ground-level non-residential uses lining one or more sides of the parking deck.

—**SINGLE-FAMILY ATTACHED**—

- **Duplexes:** Two-unit townhouses with the garages—either attached or detached—located to the rear of the units. Urban duplexes conform to the pattern of streets, typically with shallow front-yard setbacks. In a corner location, duplex units can each front a different street.

- **Rowhouses/Townhouses:** Similar to a conventional suburban townhouse except that the garage—either attached or detached—is located to the rear of the unit and accessed from an alley or auto court. Unlike conventional townhouses, urban rowhouses/townhouses conform to the pattern of streets, with shallow front-yard setbacks. To provide privacy and a sense of security, the first floor should be elevated significantly above the sidewalk. The rowhouse, as distinct from the townhouse, typically has a uniform front façade and cornice height.
### Table 1

**Average Annual Market Potential For New And Existing Housing Units**

Distribution Of Annual Average Number Of Draw Area Households With The Potential To Move To The Downtown South Bend Study Area Each Year Over The Next Five Years Based On Housing Preferences And Income Levels

**The Downtown South Bend Study Area**

City of South Bend, St. Joseph County, Indiana

<table>
<thead>
<tr>
<th></th>
<th>City of South Bend, Balance of St. Joseph County; Regional Draw Area; Balance of U.S. Draw Areas</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Number Of Households</strong></td>
<td>With The Potential To Rent/Purchase Within</td>
</tr>
<tr>
<td>The City of South Bend</td>
<td>7,960</td>
</tr>
</tbody>
</table>

| **Annual Number Of Target Market Households** | With Potential To Rent/Purchase Within |
| The Downtown South Bend Study Area | 3,190                        |

**Average Annual Market Potential**

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Below 30% AMI</th>
<th>30% to 60% AMI</th>
<th>60% to 80% AMI</th>
<th>80% to 100% AMI</th>
<th>Above 100% AMI</th>
<th>Subtotal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-Family For-Rent:</td>
<td>318</td>
<td>269</td>
<td>153</td>
<td>132</td>
<td>571</td>
<td>1,443</td>
</tr>
<tr>
<td>Multi-Family For-Sale:</td>
<td>64</td>
<td>55</td>
<td>30</td>
<td>25</td>
<td>144</td>
<td>318</td>
</tr>
<tr>
<td>Single-Family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attached For-Sale:</td>
<td>71</td>
<td>64</td>
<td>34</td>
<td>31</td>
<td>164</td>
<td>364</td>
</tr>
<tr>
<td>Detached For-Sale:</td>
<td>193</td>
<td>185</td>
<td>117</td>
<td>102</td>
<td>468</td>
<td>1,065</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>646</td>
<td>573</td>
<td>334</td>
<td>290</td>
<td>1,347</td>
<td>3,190</td>
</tr>
<tr>
<td><strong>Percent:</strong></td>
<td><strong>20.2%</strong></td>
<td><strong>18.0%</strong></td>
<td><strong>10.5%</strong></td>
<td><strong>9.1%</strong></td>
<td><strong>42.2%</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

**Note:** For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

**SOURCE:** Claritas, Inc.; Zimmerman/Volk Associates, Inc.
<table>
<thead>
<tr>
<th>Number of Households:</th>
<th>Total</th>
<th>Below 30% AMI</th>
<th>30% to 60% AMI</th>
<th>60% to 80% AMI</th>
<th>80% to 100% AMI</th>
<th>Above 100% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empty Nesters &amp; Retirees</td>
<td>3,190</td>
<td>646</td>
<td>573</td>
<td>334</td>
<td>290</td>
<td>1,347</td>
</tr>
<tr>
<td>25.9%</td>
<td>19.5%</td>
<td>22.7%</td>
<td>21.9%</td>
<td>23.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Traditional &amp; Non-Traditional Families</td>
<td>16.1%</td>
<td>18.6%</td>
<td>14.7%</td>
<td>17.1%</td>
<td>15.5%</td>
<td>15.5%</td>
</tr>
<tr>
<td>Younger Singles &amp; Couples</td>
<td>58.0%</td>
<td>61.9%</td>
<td>62.6%</td>
<td>61.0%</td>
<td>61.4%</td>
<td></td>
</tr>
<tr>
<td>52.7%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Note: For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

<table>
<thead>
<tr>
<th>Property</th>
<th>Number of Units</th>
<th>Address/Walk Score</th>
<th>Number Unit Reported</th>
<th>Reported Rent per Sq. Ft.</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central High &amp;</td>
<td>99</td>
<td>330 West Colfax</td>
<td>1br/1ba $750 to</td>
<td>$1.07 to</td>
<td>Controlled access,</td>
</tr>
<tr>
<td>Stephenson Mill Apts (1904)</td>
<td></td>
<td>Avenue</td>
<td>1,069 to $1.27 to</td>
<td></td>
<td>laundry facilities,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>69 Walk Score</td>
<td>$1,145 to 1,070</td>
<td></td>
<td>fitness center,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>957 to 1,12 to</td>
<td></td>
<td>pet friendly.</td>
</tr>
<tr>
<td>Studebaker Lofts</td>
<td>46</td>
<td>108 North Main</td>
<td>1br/1ba $899 to</td>
<td>$1.62 to</td>
<td>Fitness center,</td>
</tr>
<tr>
<td>(Renovation 2017)</td>
<td></td>
<td>Street</td>
<td>540 to $1.66 to</td>
<td></td>
<td>business center.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bradley Company</td>
<td>1br/1ba $1,228</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>67 Walk Score</td>
<td>$1,299 to 827</td>
<td>$1.57 to</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>756 to 1,66 to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Ivy at Berlin Place</td>
<td>121</td>
<td>415 South Lafayette Boulevard</td>
<td>Studio/1ba $899 to 584</td>
<td>$1.54 to</td>
<td>Fitness center,</td>
</tr>
<tr>
<td>(2019)</td>
<td></td>
<td>75 Walk Score</td>
<td>790 to $1.25 to</td>
<td></td>
<td>sundeck, clubhouse,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,350 to 1,71 to</td>
<td></td>
<td>business center,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2br/2ba $1,283 to 985 to $1.30 to</td>
<td>courtyard, and</td>
<td>recreation room.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1,033 to 1,67 to</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The LaSalle</td>
<td>67</td>
<td>237 North Michigan Street</td>
<td>1br/1ba $943 to 592 to $1.59 to</td>
<td>Fitness center,</td>
<td></td>
</tr>
<tr>
<td>(1921; 2016)</td>
<td></td>
<td>RealAmerica</td>
<td>$1,109 to 805</td>
<td>$1.38 to</td>
<td>community room,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>82 Walk Score</td>
<td>959 to 1,38 to</td>
<td></td>
<td>game room, and</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>955 to 1,61 to</td>
<td></td>
<td>key-fob entry.</td>
</tr>
<tr>
<td>The Pointe</td>
<td>202</td>
<td>307 East LaSalle Avenue</td>
<td>1br/1ba $970 to 700 to $1.39 to</td>
<td>Swimming pool,</td>
<td></td>
</tr>
<tr>
<td>at St. Joseph Apts (1989)</td>
<td></td>
<td>Trilogy Residential Management</td>
<td>2br/1.5ba $1,165 to 1,020 to $1.14 to</td>
<td>fitness center,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>66 Walk Score</td>
<td>$1,235 to 1,21 to</td>
<td></td>
<td>community room,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1,032 to 1,17 to</td>
<td></td>
<td>business center,</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$1,355 to 1,18 to</td>
<td></td>
<td>coffee bar.</td>
</tr>
</tbody>
</table>

SOURCE: Zimmerman/Volk Associates, Inc.
## Summary Of Selected Rental Properties

*City of South Bend, St. Joseph County, Indiana*

*January, 2021*

<table>
<thead>
<tr>
<th>Property (Date Opened)</th>
<th>Number of Units</th>
<th>Unit Type</th>
<th>Reported Base Rent</th>
<th>Reported Unit Size</th>
<th>Rent per Sq. Ft.</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colfax at Hill</td>
<td>17</td>
<td>1br/1ba</td>
<td>$1,125 to $1,175</td>
<td>750 to 750</td>
<td>$1.50 to $1.57</td>
<td>Bike storage, 100% occupancy</td>
</tr>
<tr>
<td>525 East Colfax Avenue</td>
<td></td>
<td>2br/2ba</td>
<td>$1,525 to $1,650</td>
<td>900 to 900</td>
<td>$1.69 to $1.83</td>
<td>Waitlist.</td>
</tr>
<tr>
<td>Century Builders</td>
<td></td>
<td>Studio/1ba</td>
<td>$1,200 to $1,500</td>
<td>536 to 580</td>
<td>$2.24 to $2.59</td>
<td>Roof top pool, 75 Walk Score</td>
</tr>
<tr>
<td>300 East Lasalle</td>
<td>144</td>
<td>1br/1ba</td>
<td>$1,300 to $1,800</td>
<td>660 to 918</td>
<td>$1.96 to $1.97</td>
<td>greenhourse, beer garden, fire pits, Matthews LLC</td>
</tr>
<tr>
<td>(2021)</td>
<td></td>
<td>2br/1ba</td>
<td>$1,950 to $2,250</td>
<td>982 to 982</td>
<td>$1.99 to $2.29</td>
<td>65 Walk Score</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2br/2ba</td>
<td>$1,600 to $2,250</td>
<td>972 to 1,132</td>
<td>$1.65 to $1.99</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3br/2ba</td>
<td>$2,450 to $3,050</td>
<td>1,220 to 1,500</td>
<td>$2.01 to $2.50</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3br/3ba</td>
<td>$2,400 to $3,050</td>
<td>1,460 to 1,490</td>
<td>$1.64 to $2.05</td>
<td></td>
</tr>
<tr>
<td>The Hibberd (2017)</td>
<td>14</td>
<td>1br/1ba</td>
<td>$1,232 to $1,520</td>
<td>616 to 814</td>
<td>$2.00 to $2.05</td>
<td>Fitness center, 80% occupancy</td>
</tr>
<tr>
<td>321 South Main Street</td>
<td></td>
<td>1br/1.5ba</td>
<td>$1,638 to $1,655</td>
<td>870 to 814</td>
<td>$1.88 to $1.90</td>
<td>bike racks, BBQ/picnic area, sundeck, Ragamuffin Bakery</td>
</tr>
<tr>
<td>Bradley Company</td>
<td></td>
<td>2br/2ba</td>
<td>$2,420 to $2,450</td>
<td>1,307 to 1,460</td>
<td>$1.85 to $1.90</td>
<td></td>
</tr>
<tr>
<td>66 Walk Score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East Bank Flats (2021)</td>
<td>12</td>
<td>1br/1ba</td>
<td>$1,300 to $1,700</td>
<td>710 to 710</td>
<td>$1.83 to $2.11</td>
<td>Rooftop, entertainment area, 65 Walk Score</td>
</tr>
<tr>
<td>215 Sycamore Street</td>
<td></td>
<td>2br/2ba</td>
<td>$1,600 to $1,900</td>
<td>972 to 972</td>
<td>$1.65 to $1.95</td>
<td></td>
</tr>
<tr>
<td>East Bank South Bend Development, LLC</td>
<td></td>
<td>3br/3ba</td>
<td>$2,400 to $3,000</td>
<td>1,460 to 1,460</td>
<td>$1.64 to $2.05</td>
<td></td>
</tr>
<tr>
<td>65 Walk Score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>345 Lincoln Way West</td>
<td>2</td>
<td>2br/2ba</td>
<td>$1,405 to $1,600</td>
<td>1,467 to 1,467</td>
<td>$0.96 to $1.64</td>
<td>50% occupancy</td>
</tr>
<tr>
<td>65 Walk Score</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: Zimmerman/Volk Associates, Inc.
## Summary Of Selected Rental Properties

City of South Bend, St. Joseph County, Indiana

January, 2021

<table>
<thead>
<tr>
<th>Property (Date Opened)</th>
<th>Address/Walk Score</th>
<th>Number of Units</th>
<th>Unit Type</th>
<th>Reported Base Rent</th>
<th>Reported Unit Size</th>
<th>Rent per Sq. Ft.</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aurum Apts</strong> (2015)</td>
<td>825 East Sorin Street 60 Walk Score</td>
<td>60</td>
<td>1br/1ba</td>
<td>$980</td>
<td>596</td>
<td>$1.64</td>
<td>92% occupancy Clubhouse, concierge, laundry facility, outdoor community lounge, bicycle service station.</td>
</tr>
<tr>
<td><strong>Brown Capital Group</strong></td>
<td>60 Walk Score</td>
<td>2br/2ba</td>
<td>$1,249</td>
<td>1,139</td>
<td>$1.10 to $1.64</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>The Foundry North &amp; South</strong> (2009: 2019)</td>
<td>1233 North Eddy Street 67 Walk Score</td>
<td>718</td>
<td>Studio/1ba (S)</td>
<td>$1,092</td>
<td>390</td>
<td>$2.80 to $2.97</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1br/1ba (S)</td>
<td>$1,157</td>
<td>$2.97</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2br/2ba (S)</td>
<td>$1,819</td>
<td>905</td>
<td>$2.01 to $2.50</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2br/2ba (N)</td>
<td>$2,244</td>
<td>1,110</td>
<td>$2.02</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3br/3ba (N)</td>
<td>$2,620</td>
<td>1,324</td>
<td>$2.06</td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: Zimmerman/Volk Associates, Inc.
Table 4

Summary Of Selected For-Sale Multi-Family And Single-Family Attached Properties
City of South Bend, St. Joseph County, Indiana
January, 2021

<table>
<thead>
<tr>
<th>Property (Year Built)</th>
<th>Building Type</th>
<th>Unit Type</th>
<th>Unit Price</th>
<th>Unit Size</th>
<th>Unit Price Per Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Address/Walk Score</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downtown/East Bank/Northeast . . . .</td>
<td>DOWNTOWN . . .</td>
<td>Units Currently For Sale. . . .</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The Village at Riverwalk (2017)</td>
<td>Century Custom Builders</td>
<td>DUPLEX 2br/3ba</td>
<td>$395,000</td>
<td>2,830</td>
<td>$140</td>
</tr>
<tr>
<td>63 Walk Score</td>
<td>TH 4br/3.5ba</td>
<td>$435,000</td>
<td>2,280</td>
<td>$191</td>
<td></td>
</tr>
<tr>
<td>Golden View THs (2019)</td>
<td>6 TH</td>
<td>North Notre Dame Avenue 4br/5.5ba</td>
<td>$795,000</td>
<td>3,780</td>
<td>$210</td>
</tr>
<tr>
<td>70 Walk Score</td>
<td>4br/5.5ba</td>
<td>$799,000</td>
<td>3,780</td>
<td>$211</td>
<td></td>
</tr>
<tr>
<td>Three Twenty at the Cascade</td>
<td>17 CO</td>
<td>[2018] 2br/3ba/study</td>
<td>$941,621</td>
<td>2,466</td>
<td>$382</td>
</tr>
<tr>
<td>Wharf Partners, LLC</td>
<td>3br/3.5ba</td>
<td>$1,002,985</td>
<td>2,699</td>
<td>$372</td>
<td></td>
</tr>
<tr>
<td>69 Walk Score</td>
<td>3br/3.5ba</td>
<td>$1,067,397</td>
<td>2,699</td>
<td>$395</td>
<td></td>
</tr>
<tr>
<td>Traction HQ</td>
<td>2 CO</td>
<td>1130 South Bend Avenue 2br/3ba</td>
<td>$1,125,000</td>
<td>2,395</td>
<td>$470</td>
</tr>
<tr>
<td>59 Walk Score</td>
<td>3br/3ba</td>
<td>$1,375,000</td>
<td>2,438</td>
<td>$564</td>
<td></td>
</tr>
<tr>
<td>Keenan Court Flats (2019)</td>
<td>12 CO</td>
<td>1033 Keenan Court 1br/1ba</td>
<td>$169,900</td>
<td>607</td>
<td>$280</td>
</tr>
<tr>
<td>35 Walk Score</td>
<td>2br/2ba</td>
<td>$234,500</td>
<td>1,097</td>
<td>$214</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3br/3ba</td>
<td>$267,500</td>
<td>1,314</td>
<td>$204</td>
<td></td>
</tr>
<tr>
<td>The Echoes (2019)</td>
<td>26 &quot;villas&quot;</td>
<td>Ironwood Circle 3br/2.5ba</td>
<td>$499,900</td>
<td>2,072</td>
<td>$241</td>
</tr>
<tr>
<td>59 Walk Score</td>
<td>4br/3.5ba</td>
<td>$563,761</td>
<td>3,034</td>
<td>$186</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4br/3.5ba</td>
<td>$599,308</td>
<td>3,034</td>
<td>$198</td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: Zimmerman/Volk Associates, Inc.
### Target Groups For New Multi-Family For Rent

**Downtown South Bend Study Area**

City of South Bend, St. Joseph County, Indiana

<table>
<thead>
<tr>
<th>Group Description</th>
<th>60% to 80% AMI†</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The One Percenters</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0.2%</td>
</tr>
<tr>
<td>Old Money</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>The Social Register</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>Affluent Empty Nesters</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0.2%</td>
</tr>
<tr>
<td>Small-Town Patriarchs</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>5</td>
<td>0.6%</td>
</tr>
<tr>
<td>Suburban Establishment</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>New Empty Nesters</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>0.4%</td>
</tr>
<tr>
<td>Urban Establishment</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>12</td>
<td>1.4%</td>
</tr>
<tr>
<td>Pillars of the Community</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>0.4%</td>
</tr>
<tr>
<td>Traditional Couples</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>Second City Establishment</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>0.4%</td>
</tr>
<tr>
<td>Multi-Ethnic Empty Nesters</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>Mainstream Empty Nesters</td>
<td>4</td>
<td>4</td>
<td>19</td>
<td>27</td>
<td>3.2%</td>
</tr>
<tr>
<td>Middle-American Retirees</td>
<td>2</td>
<td>2</td>
<td>12</td>
<td>16</td>
<td>1.9%</td>
</tr>
<tr>
<td>Cosmopolitan Couples</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>12</td>
<td>1.4%</td>
</tr>
<tr>
<td>Blue-Collar Retirees</td>
<td>3</td>
<td>3</td>
<td>11</td>
<td>17</td>
<td>2.0%</td>
</tr>
<tr>
<td>Middle-Class Move-Downs</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>0.4%</td>
</tr>
<tr>
<td>Hometown Seniors</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>8</td>
<td>0.9%</td>
</tr>
<tr>
<td>Second-City Seniors</td>
<td>8</td>
<td>6</td>
<td>18</td>
<td>32</td>
<td>3.7%</td>
</tr>
<tr>
<td><strong>Subtotal:</strong></td>
<td><strong>22</strong></td>
<td><strong>19</strong></td>
<td><strong>118</strong></td>
<td><strong>159</strong></td>
<td><strong>18.6%</strong></td>
</tr>
</tbody>
</table>

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

### Traditional & Non-Traditional Families††

<table>
<thead>
<tr>
<th>Family Type</th>
<th>60% to 80% AMI†</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Establishment</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>Nouveau Money</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>e-Type Families</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>Button-Down Families</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>Unibox Transferees</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>Fiber-Optic Families</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.1%</td>
</tr>
<tr>
<td>Late-Nest Suburbanites</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>7</td>
<td>0.8%</td>
</tr>
<tr>
<td>Full-Nest Suburbanites</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>0.2%</td>
</tr>
<tr>
<td>Kids ’r’ Us</td>
<td>1</td>
<td>1</td>
<td>6</td>
<td>8</td>
<td>0.9%</td>
</tr>
<tr>
<td>Multi-Ethnic Families</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>7</td>
<td>0.8%</td>
</tr>
<tr>
<td>Uptown Families</td>
<td>3</td>
<td>3</td>
<td>11</td>
<td>17</td>
<td>2.0%</td>
</tr>
<tr>
<td>Multi-Cultural Families</td>
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<td>2</td>
<td>2</td>
<td>0.2%</td>
</tr>
<tr>
<td>Single-Parent Families</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>0.6%</td>
</tr>
<tr>
<td>Inner-City Families</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>In-Town Families</td>
<td>5</td>
<td>4</td>
<td>9</td>
<td>18</td>
<td>2.1%</td>
</tr>
<tr>
<td>Amerian Strivers</td>
<td>7</td>
<td>5</td>
<td>10</td>
<td>22</td>
<td>2.6%</td>
</tr>
<tr>
<td><strong>Subtotal:</strong></td>
<td><strong>20</strong></td>
<td><strong>17</strong></td>
<td><strong>67</strong></td>
<td><strong>104</strong></td>
<td><strong>12.1%</strong></td>
</tr>
</tbody>
</table>

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

†† Predominantly three- to five-person households.

## Target Groups For New Multi-Family For Rent

**Downtown South Bend Study Area**

*City of South Bend, St. Joseph County, Indiana*

---

### Number of Households

<table>
<thead>
<tr>
<th>Younger Singles &amp; Couples**</th>
<th>60% to 80% AMI†</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Power Couples</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>New Bohemians</td>
<td>3</td>
<td>3</td>
<td>32</td>
<td>38</td>
<td>4.4%</td>
</tr>
<tr>
<td>Cosmopolitan Elite</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>0.5%</td>
</tr>
<tr>
<td>Fast-Track Professionals</td>
<td>9</td>
<td>9</td>
<td>64</td>
<td>82</td>
<td>9.6%</td>
</tr>
<tr>
<td>The VIPs</td>
<td>5</td>
<td>5</td>
<td>38</td>
<td>48</td>
<td>5.6%</td>
</tr>
<tr>
<td>Suburban Achievers</td>
<td>6</td>
<td>5</td>
<td>19</td>
<td>30</td>
<td>3.5%</td>
</tr>
<tr>
<td>Suburban Strivers</td>
<td>14</td>
<td>13</td>
<td>43</td>
<td>70</td>
<td>8.2%</td>
</tr>
<tr>
<td>Downtown Couples</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>8</td>
<td>0.9%</td>
</tr>
<tr>
<td>Small-City Singles</td>
<td>13</td>
<td>11</td>
<td>31</td>
<td>55</td>
<td>6.4%</td>
</tr>
<tr>
<td>Second-City Strivers</td>
<td>17</td>
<td>14</td>
<td>44</td>
<td>75</td>
<td>8.8%</td>
</tr>
<tr>
<td>Downtown Proud</td>
<td>4</td>
<td>3</td>
<td>13</td>
<td>20</td>
<td>2.3%</td>
</tr>
<tr>
<td>Twentysomethings</td>
<td>27</td>
<td>23</td>
<td>71</td>
<td>121</td>
<td>14.1%</td>
</tr>
<tr>
<td>Multi-Ethnic Singles</td>
<td>11</td>
<td>9</td>
<td>18</td>
<td>38</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

**Subtotal:** 111 96 386 593 69.3%

**Total Households:** 153 132 571 856 100.0%

**Percent of Total:** 17.9% 15.4% 66.7% 100.0%

---

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

Target Groups For New Multi-Family For Sale
*Downtown South Bend Study Area*

*City of South Bend, St. Joseph County, Indiana*

. . . . . Number of Households . . . . .

<table>
<thead>
<tr>
<th>Empty Nesters &amp; Retirees**</th>
<th>80% to Above Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100% AMI†</td>
<td>100% AMI†</td>
</tr>
<tr>
<td>The One Percenters</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Old Money</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>The Social Register</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Affluent Empty Nesters</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Small-Town Patriarchs</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Suburban Establishment</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>New Empty Nesters</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Urban Establishment</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Pillars of the Community</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Second City Establishment</td>
<td>0</td>
<td>3</td>
</tr>
<tr>
<td>Multi-Ethnic Empty Nesters</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Mainstream Empty Nesters</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Middle-American Retirees</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Cosmopolitan Couples</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Blue-Collar Retirees</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Middle-Class Move-Downs</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Second-City Seniors</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Subtotal:</td>
<td>5</td>
<td>46</td>
</tr>
</tbody>
</table>

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

Target Groups For New Multi-Family For Sale  
*Downtown South Bend Study Area*  
*City of South Bend, St. Joseph County, Indiana*

### Number of Households

<table>
<thead>
<tr>
<th>Traditional &amp; Non-Traditional Families††</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nouveau Money</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>e-Type Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Unibox Transferees</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.2%</td>
</tr>
<tr>
<td>Late-Nest Suburbanites</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.8%</td>
</tr>
<tr>
<td>Full-Nest Suburbanites</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Kids ‘r’ Us</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.2%</td>
</tr>
<tr>
<td>Multi-Ethnic Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Uptown Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Single-Parent Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>Inner-City Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>In-Town Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.6%</td>
</tr>
<tr>
<td>New Amerian Strivers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>1.8%</td>
</tr>
<tr>
<td><strong>Subtotal:</strong></td>
<td>1</td>
<td>17</td>
<td>18</td>
<td>10.7%</td>
</tr>
</tbody>
</table>

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

†† Predominantly three-to five-person households.

**SOURCE:** Claritas, Inc.; Zimmerman/Volk Associates, Inc.
## Target Groups For New Multi-Family For Sale

**Downtown South Bend Study Area**
*City of South Bend, St. Joseph County, Indiana*

---

### Number of Households

<table>
<thead>
<tr>
<th>Younger Singles &amp; Couples**</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Power Couples</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.2%</td>
</tr>
<tr>
<td>New Bohemians</td>
<td>1</td>
<td>6</td>
<td>7</td>
<td>4.1%</td>
</tr>
<tr>
<td>Cosmopolitan Elite</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.2%</td>
</tr>
<tr>
<td>Fast-Track Professionals</td>
<td>1</td>
<td>11</td>
<td>12</td>
<td>7.1%</td>
</tr>
<tr>
<td>The VIPs</td>
<td>1</td>
<td>10</td>
<td>11</td>
<td>6.5%</td>
</tr>
<tr>
<td>Suburban Achievers</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>3.0%</td>
</tr>
<tr>
<td>Suburban Strivers</td>
<td>3</td>
<td>10</td>
<td>13</td>
<td>7.7%</td>
</tr>
<tr>
<td>Downtown Couples</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.2%</td>
</tr>
<tr>
<td>Small-City Singles</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2.4%</td>
</tr>
<tr>
<td>Second-City Strivers</td>
<td>3</td>
<td>8</td>
<td>11</td>
<td>6.5%</td>
</tr>
<tr>
<td>Downtown Proud</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>3.0%</td>
</tr>
<tr>
<td>Twentysomethings</td>
<td>5</td>
<td>16</td>
<td>21</td>
<td>12.4%</td>
</tr>
<tr>
<td>Multi-Ethnic Singles</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>3.0%</td>
</tr>
</tbody>
</table>

Subtotal: 19 81 100 59.2%

Total Households: 25 144 169 100.0%
Percent of Total: 14.8% 85.2% 100.0%

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

<table>
<thead>
<tr>
<th>Empty Nesters &amp; Retirees**</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>The One Percenters</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Old Money</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>The Social Register</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>Affluent Empty Nesters</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>Small-Town Patriarchs</td>
<td>0</td>
<td>5</td>
<td>5</td>
<td>2.6%</td>
</tr>
<tr>
<td>Suburban Establishment</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>New Empty Nesters</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>3.1%</td>
</tr>
<tr>
<td>Urban Establishment</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Pillars of the Community</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>Traditional Couples</td>
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<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Second City Establishment</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>Multi-Ethnic Empty Nesters</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Mainstream Empty Nesters</td>
<td>2</td>
<td>8</td>
<td>10</td>
<td>5.1%</td>
</tr>
<tr>
<td>Middle-American Retirees</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>2.6%</td>
</tr>
<tr>
<td>Cosmopolitan Couples</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Blue-Collar Retirees</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>Middle-Class Move-Downs</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>Hometown Seniors</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>Second-City Seniors</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2.1%</td>
</tr>
</tbody>
</table>

Subtotal: 6 60 66 33.8%

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

### Target Groups For New Single-Family Attached For Sale

**Downtown South Bend Study Area**

City of South Bend, St. Joseph County, Indiana

. . . . . Number of Households . . . . .

<table>
<thead>
<tr>
<th>Traditional &amp; Non-Traditional Families††</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nouveau Money</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>e-Type Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>Button-Down Families</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Unibox Transferees</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Late-Nest Suburbanites</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Full-Nest Suburbanites</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>Kids ’r’ Us</td>
<td>1</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>Multi-Ethnic Families</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Uptown Families</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>2.6%</td>
</tr>
<tr>
<td>Multi-Cultural Families</td>
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<td>1</td>
<td>1</td>
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<td>Single-Parent Families</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>Inner-City Families</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0.5%</td>
</tr>
<tr>
<td>In-Town Families</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>New American Strivers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>1.5%</td>
</tr>
</tbody>
</table>

Subtotal: 4 27 31 15.9%

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

†† Predominantly three-to five-person households.

Target Groups For New Single-Family Attached For Sale  
*Downtown South Bend Study Area*  
City of South Bend, St. Joseph County, Indiana

. . . . . Number of Households . . . . .

<table>
<thead>
<tr>
<th>Younger Singles &amp; Couples**</th>
<th>80% to 100% AMI†</th>
<th>Above 100% AMI†</th>
<th>Total</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Power Couples</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>1.0%</td>
</tr>
<tr>
<td>New Bohemians</td>
<td>0</td>
<td>4</td>
<td>4</td>
<td>2.1%</td>
</tr>
<tr>
<td>Cosmopolitan Elite</td>
<td>0</td>
<td>3</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Fast-Track Professionals</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>3.1%</td>
</tr>
<tr>
<td>The VIPs</td>
<td>1</td>
<td>8</td>
<td>9</td>
<td>4.6%</td>
</tr>
<tr>
<td>Suburban Achievers</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>3.6%</td>
</tr>
<tr>
<td>Suburban Strivers</td>
<td>4</td>
<td>13</td>
<td>17</td>
<td>8.7%</td>
</tr>
<tr>
<td>Downtown Couples</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Small-City Singles</td>
<td>3</td>
<td>8</td>
<td>11</td>
<td>5.6%</td>
</tr>
<tr>
<td>Second-City Strivers</td>
<td>3</td>
<td>9</td>
<td>12</td>
<td>6.2%</td>
</tr>
<tr>
<td>Downtown Proud</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>1.5%</td>
</tr>
<tr>
<td>Twentysomethings</td>
<td>3</td>
<td>11</td>
<td>14</td>
<td>7.2%</td>
</tr>
<tr>
<td>Multi-Ethnic Singles</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>3.6%</td>
</tr>
<tr>
<td><strong>Subtotal:</strong></td>
<td><strong>21</strong></td>
<td><strong>77</strong></td>
<td><strong>98</strong></td>
<td><strong>50.3%</strong></td>
</tr>
<tr>
<td><strong>Total Households:</strong></td>
<td><strong>31</strong></td>
<td><strong>164</strong></td>
<td><strong>195</strong></td>
<td><strong>100.0%</strong></td>
</tr>
<tr>
<td><strong>Percent of Total:</strong></td>
<td><strong>15.9%</strong></td>
<td><strong>84.1%</strong></td>
<td><strong>100.0%</strong></td>
<td></td>
</tr>
</tbody>
</table>

† For fiscal year 2020, the South Bend-Mishawaka, IN HUD FMR Area Median Family Income for a family of four is $70,800.

** Predominantly one- and two-person households.

SOURCE: Claritas, Inc.;  
Zimmerman/Volk Associates, Inc.
# Optimum Market Position: Workforce and Market-Rate Units

**Downtown South Bend Study Area**  
City of South Bend, St. Joseph County, Indiana  
February, 2021

<table>
<thead>
<tr>
<th>Number of Households</th>
<th>Housing Type</th>
<th>Percent Mix</th>
<th>Base Rent/Price Range*</th>
<th>Base Unit Size Range</th>
<th>Annual Market Capture</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>856</strong></td>
<td>Multi-Family For Rent</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>153</td>
<td>Households With Incomes Between 60% and 80% AMI</td>
<td>15</td>
<td>18</td>
<td></td>
<td></td>
</tr>
<tr>
<td>703</td>
<td>Households With Incomes at 80% and up</td>
<td>70</td>
<td>84</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

##### . . . . . . Workforce (60% to 80% AMI) . . . . . .

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Percent Mix</th>
<th>Base Rent/Price Range*</th>
<th>Base Unit Size Range</th>
<th>Annual Market Capture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/1ba</td>
<td>30%</td>
<td>$750 to 450 to $1.67 to</td>
<td>$850 to 500 to $1.70</td>
<td></td>
</tr>
<tr>
<td>1br/1ba</td>
<td>30%</td>
<td>$900 to 550 to $1.54 to</td>
<td>$1,000 to 650 to $1.64</td>
<td></td>
</tr>
<tr>
<td>2br/1ba</td>
<td>25%</td>
<td>$1,100 to 800 to $1.38 to</td>
<td>$1,250 to 850 to $1.47</td>
<td></td>
</tr>
<tr>
<td>2br/2ba</td>
<td>15%</td>
<td>$1,300 to 900 to $1.44 to</td>
<td>$1,400 to 950 to $1.47</td>
<td></td>
</tr>
<tr>
<td>Weighted Averages:</td>
<td></td>
<td>$1,020 to 667 to $1.53</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

##### . . . . . . Market-Rate (80% and up) . . . . . .

<table>
<thead>
<tr>
<th>Housing Type</th>
<th>Percent Mix</th>
<th>Base Rent/Price Range*</th>
<th>Base Unit Size Range</th>
<th>Annual Market Capture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studio/1ba</td>
<td>20%</td>
<td>$950 to 450 to $2.11 to</td>
<td>$1,250 to 500 to $2.50</td>
<td></td>
</tr>
<tr>
<td>1br/1ba</td>
<td>30%</td>
<td>$1,150 to 550 to $2.00 to</td>
<td>$1,400 to 700 to $2.09</td>
<td></td>
</tr>
<tr>
<td>2br/1ba</td>
<td>15%</td>
<td>$1,600 to 850 to $1.88 to</td>
<td>$1,750 to 900 to $1.94</td>
<td></td>
</tr>
<tr>
<td>2br/2ba</td>
<td>25%</td>
<td>$1,850 to 1,000 to $1.85 to</td>
<td>$2,100 to 1,100 to $1.91</td>
<td></td>
</tr>
<tr>
<td>3br/2ba</td>
<td>10%</td>
<td>$2,200 to 1,200 to $1.83 to</td>
<td>$2,750 to 1,450 to $1.90</td>
<td></td>
</tr>
<tr>
<td>Weighted Averages:</td>
<td></td>
<td>$1,593 to 808 to $1.97</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

**NOTE:** For fiscal year 2020, the South Bend-Mishawaka, IN HUD MFR Area Median Family Income for a family of four is $70,800.

**NOTE:** Base rents/prices in year 2021 dollars and exclude floor, view premiums, options, or upgrades.

**SOURCE:** Zimmerman/Volk Associates, Inc.
### Optimum Market Position: Workforce and Market-Rate Units

**Downtown South Bend Study Area**

*City of South Bend, St. Joseph County, Indiana*

**February, 2021**

<table>
<thead>
<tr>
<th>Number of Households</th>
<th>Housing Type</th>
<th>Percent Mix</th>
<th>Base Rent/Price Range*</th>
<th>Base Unit Size Range</th>
<th>Base Rent/Price Per Sq. Ft.*</th>
<th>Annual Market Capture</th>
</tr>
</thead>
<tbody>
<tr>
<td>169</td>
<td>Multi-Family For-Sale</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>14 to 17</td>
</tr>
<tr>
<td>25</td>
<td>Households With Incomes Between 80% and 100% AMI</td>
<td>2 to 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>144</td>
<td>Households With Incomes Above 100% AMI</td>
<td>12 to 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>. . . . . Workforce (80% to 100% AMI) . . . . .</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1br/1ba</td>
<td>35%</td>
<td>$195,000 to 225,000</td>
<td>800 to 900</td>
<td>$244 to 250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/1ba</td>
<td>35%</td>
<td>$230,000 to 245,000</td>
<td>950 to 1,000</td>
<td>$242 to 245</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/2ba</td>
<td>30%</td>
<td>$265,000 to 275,000</td>
<td>1,100 to 1,200</td>
<td>$229 to 241</td>
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<tr>
<td>Weighted Averages:</td>
<td></td>
<td>$237,400</td>
<td>983</td>
<td>$242</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>. . . . . Market-Rate (100% and up) . . . . .</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1br/1ba</td>
<td>15%</td>
<td>$250,000 to 285,000</td>
<td>800 to 900</td>
<td>$313 to 317</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/1.5ba</td>
<td>30%</td>
<td>$325,000 to 350,000</td>
<td>1,100 to 1,200</td>
<td>$292 to 295</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/2ba</td>
<td>25%</td>
<td>$395,000 to 435,000</td>
<td>1,350 to 1,500</td>
<td>$290 to 293</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3br/2ba</td>
<td>30%</td>
<td>$495,000 to 650,000</td>
<td>1,700 to 2,300</td>
<td>$283 to 291</td>
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<td></td>
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<tr>
<td>Weighted Averages:</td>
<td></td>
<td>$416,500</td>
<td>1,428</td>
<td>$292</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**NOTE:** Base rents/prices in year 2021 dollars and exclude floor, view premiums, options, or upgrades.

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<table>
<thead>
<tr>
<th>Number of Households</th>
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<th>Base Unit Size Range</th>
<th>Base Rent/Price Per Sq. Ft.*</th>
<th>Annual Market Capture</th>
</tr>
</thead>
<tbody>
<tr>
<td>195</td>
<td>Single-Family Attached For-Sale</td>
<td>16 to 19</td>
<td>31 Households With Incomes Between 80% and 100% AMI</td>
<td>2 to 3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>164</td>
<td>Households With Incomes Above 100% AMI</td>
<td>14 to 16</td>
<td>164 Households With Incomes Above 100% AMI</td>
<td>14 to 16</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>. . . . . . Workforce (80% to 100% AMI) . . . . . .</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/1.5ba</td>
<td>30%</td>
<td>$225,000 to $250,000</td>
<td>1,000 to 1,100</td>
<td>$225 to 227</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/2.5ba</td>
<td>40%</td>
<td>$265,000 to $295,000</td>
<td>1,200 to 1,300</td>
<td>$221 to 227</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3br/2.5ba</td>
<td>30%</td>
<td>$300,000 to $325,000</td>
<td>1,350 to 1,500</td>
<td>$217 to 222</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted Averages:</td>
<td>$274,600</td>
<td>1,232</td>
<td>$223</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>. . . . . . Market-Rate (100% and up) . . . . . .</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2br/2.5ba</td>
<td>25%</td>
<td>$395,000 to $425,000</td>
<td>1,400 to 1,550</td>
<td>$274 to 282</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3br/2.5ba</td>
<td>30%</td>
<td>$450,000 to $490,000</td>
<td>1,650 to 1,850</td>
<td>$265 to 273</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3br/3.5ba</td>
<td>25%</td>
<td>$525,000 to $575,000</td>
<td>1,950 to 2,200</td>
<td>$261 to 269</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4br/3.5ba</td>
<td>20%</td>
<td>$600,000 to $750,000</td>
<td>2,300 to 2,900</td>
<td>$259 to 261</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weighted Averages:</td>
<td>$542,100</td>
<td>2,043</td>
<td>$265</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTE: For fiscal year 2020, the South Bend-Mishawaka, IN HUD MFR Area Median Family Income for a family of four is $70,800.

NOTE: Base rents/prices in year 2021 dollars and exclude floor, view premiums, options, or upgrades.

SOURCE: Zimmerman/Volk Associates, Inc.
ASSUMPTIONS AND LIMITATIONS—

Every effort has been made to insure the accuracy of the data contained within this analysis. Demographic and economic estimates and projections have been obtained from government agencies at the national, state, and county levels. Market information has been obtained from sources presumed to be reliable, including developers, owners, and/or sales agents. However, this information cannot be warranted by Zimmerman/Volk Associates, Inc. While the proprietary residential target market methodology™ employed in this analysis allows for a margin of error in base data, it is assumed that the market data and government estimates and projections are substantially accurate.

Absorption scenarios are based upon the assumption that a normal economic environment will prevail in a relatively steady state during development of the subject property. Absorption paces are likely to be slower during recessionary periods and faster during periods of recovery and high growth. Absorption scenarios are also predicated on the assumption that the product recommendations will be implemented generally as outlined in this report and that the developer will apply high-caliber design, construction, marketing, and management techniques to the development of the property.

Recommendations are subject to compliance with all applicable regulations. Relevant accounting, tax, and legal matters should be substantiated by appropriate counsel.
RIGHTS AND STUDY OWNERSHIP—

Zimmerman/Volk Associates, Inc. retains all rights, title and interest in the ZVA residential target market methodology™ and target market descriptions contained within this study. The specific findings of the analysis are the property of the client and can be distributed at the client’s discretion.

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Comprehensive Plan

Marshall County, Indiana

Recommended for Adoption by the Plan Commission on: February 26, 2004
Resolution No.: 03-PC-21

Amended by Plan Commission on: July 25, 2013
Resolution No.: 13-PC-09

Adopted by the Board of County Commissioners on:
March 1, 2004
Resolution No.: #2004-02

Adopted by Board of County Commissioners on:
August 19, 2013
Resolution No: 2013-06

Prepared By:
Marshall County, Indiana

With the Assistance Of:
Ratio Architects Inc.
107 South Pennsylvania Street
Schrader Building, Suite 100
Indianapolis, Indiana 46204
317.633.4040
www.ratioarchitects.com
Preface

Marshall County is a place of change, growth, and evolution. It is a place where farms, forests, rivers and streams, homes and industries coexist in a balance that creates the high quality of life that its residents have come to know. It is the desire to preserve and enhance that quality of life that has driven the process to update the Marshall County Comprehensive Plan.

Much has changed in Marshall County since the last comprehensive plan was adopted in 1974. The County’s population has increased nearly 30%, the upgrade of US 31 to 4 lanes was completed, and the US 6 bypass north of Bremen was constructed. Industry has grown while family farms have declined. All of these issues, and more, make the case for a new plan for the future of Marshall County.

The effort to update the Marshall County Comprehensive Plan has been on-going for some time. Public workshops, steering committee discussions, research and analysis were conducted over this period, resulting in the comprehensive plan presented in this document. The specific goals and policies provided in this plan are based on existing conditions, growth trends, and the needs and desires of the residents of Marshall County.

This plan is intended to guide growth in Marshall County now and in the future. It is important to consider the comprehensive plan a living document. It must be evaluated and updated as the community evolves to ensure that its guidance remains valid. The Vision Statement below serves as the foundation upon which the comprehensive plan is constructed.

Vision Statement

We the people of Marshall County believe that:

• We will plan growth in order to protect the County’s rural nature, which is comprised of a healthy agricultural base, open spaces, forest lands, and wetlands;

• County and town services will be second to none through cooperation and coordination of County and town resources;

• Our school systems, area colleges, and universities will develop to the utmost the technical and vocational skills of county graduates;

• We will protect the citizens and natural resources of the county from misuse and contamination;

• We will have the most skilled and educated workforce in the State that will promote employment opportunities and a higher quality of life within Marshall County; and

• We will continue to develop a strong industrial economic base in our cities and towns.
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This comprehensive plan could not have been completed without the participation, talents and assistance of many individuals from across Marshall County. Special thanks goes to the people of Marshall County, particularly those who attended the workshops, completed the surveys, participated in the activities, and otherwise provided their valuable input into the planning process.

Thanks also go to the following people who made this effort possible:

**Board of County Commissioners**
Kevin Overmyer, President
Clifford Allen, Vice President
John Zentz

**County Council**
Peggy Clevenger
Bill Gee
Rex Gilliland
Matt Hassel
J. Fredrick Lintner
Don Morrison
Joanne VanDer Weele

**Marshall County Plan Commission**
Clifford Allen
Ralph Booker
David Dinius
Larry Fisher
J. Fredrick Lintner
Ronnie McCartney
Wayne Neidlinger
Harold Van Vactor
Max Watkins

**Comprehensive Plan Steering Committee Members**
Doug Anspach
Ralph Booker
Rex Brock
Dean Byers
Chuck Dewitt
Marvin Houin
Tom Rzepka
Dick Smith
David Van Vactor
Bruce Wakeland
Jackie Wright
This comprehensive plan is based on community input, existing land uses, development trends, suitability of land uses, economic feasibility, natural land features, and the requirements of Indiana law.

Indiana statute, Title 36, Article 7, as amended, empowers counties to plan. Local government is further charged with the purpose of improving “the health, safety, convenience, and welfare of the citizens and to plan for the future development of the community to the end that:

- highway systems (and street systems) be carefully planned;
- new communities grow only with adequate public way, utility, health, educational, and recreational facilities;
- the needs of agriculture, industry, and business be recognized in future growth;
- residential areas provide healthful surroundings for family life; and
- the growth of the community is commensurate with, and promotive of the efficient and economical use of public funds". (IC 36-7-4-201)

Public law further states that a county may establish planning and zoning entities to fulfill this purpose. (IC 36-7-4-201)

Furthermore, while residents of Marshall County support the comprehensive planning process, such action is required by legislative mandate as the basis for zoning and subdivision control ordinances. The Indiana statutes provide for, and require the development and maintenance of a comprehensive plan by each plan commission. (IC 36-7-4-501)

IC 36-7-4-502 and 503 state the required and permissible contents of the plan. Required Plan elements include:

- a statement of objectives for the future development of the jurisdiction;
- a statement of policy for the land use development of the jurisdiction; and
- a statement of policy for the development of public ways, public places, public lands, public structures, and public utilities.

The Plan Commission may also compile additional information, permissible by case law, into a Comprehensive Plan. This mandate serves as the foundation for the Marshall County Comprehensive Plan.
This Plan can best be described as a community guidebook. It will help guide the Plan Commission in its decision making process. However, it addresses many other community issues as well. When reviewing development plans, making budgets, or setting priorities this document should be used to help make decisions.

Because of its emphasis on public participation this plan gives county leaders knowledge of what the community wants and needs. This plan:

• can assist the County when considering infrastructure or economic development decisions,
• can provide civic groups with ideas on how to strengthen and enhance the community, and
• serves as the legal basis for protection and conservation of sensitive environmental and historic areas.

To facilitate the decision making process, the document is organized with the following features:

**Preface**

The preface provides a brief synopsis of the contents of the plan. It includes a community profile, which provides a snapshot of the community in time and describes recent trends. This profile includes a brief summary of local history and demographics, as well as the public input that serves as the basis for the rest of the document. The preface also identifies the primary issues that were explored during the planning process.

**Section I - Community Goals**

The goals provide a conceptual response to Marshall County’s vision and a direct response to the issues identified in the community. Each goal describes a philosophy of the community and provides a platform for the plan’s implementation tools.

The community goals section is divided into topic areas, each with its own set of goals and corresponding policies. The policies are composed of more specific directives that suggest means to accomplish each goal. Together, these goals and policies form the foundation that should guide future decision making by the county.

**Section II - Implementation**

The implementation section provides tools by which the goals and policies of the comprehensive plan may be implemented. Specifically included as elements of the implementation section are the Land Use Plan and the Thoroughfare Plan. These plans detail the location and type of future growth recommended for Marshall County, as well as future changes to the road network to serve this growth.

**Section III - Supporting Data**

The supporting data section includes all of the background information and analysis used in the development of the Marshall County Comprehensive Plan.
Chapter 1

Community Profile

Preface
INTRODUCTION

The planning area for the Marshall County Comprehensive Plan includes most unincorporated areas within Marshall County, as well as the incorporated Town of Lapaz. Certain unincorporated areas are within the jurisdiction of the cities or towns adjacent to them consistent with Indiana Code 36-7-4-205. The Plan Commission provides planning, zoning, and subdivision control services within the remaining unincorporated areas.

This chapter summarizes the first phase of the comprehensive planning process, which included the collection of data and demographics regarding the county, as well as the public input process and the information it produced.

Demographic analysis is intended to provide a snapshot of the current characteristics of Marshall County as well as display trends over time. Statistical information about Marshall County was compiled through the use of U.S. Census data from 1990 and 2000, as well as other state and Federal sources. Detailed demographic information is provided in Chapter 10, Physical Data.

In addition to demographic data, direct input from county residents was crucial in the development of the Comprehensive Plan. The public input process resulted in the identification of a number of important issues. These issues are summarized in this chapter. Detailed information about the entire public input process is provided in Chapter 9, Visioning Data.
Marshall County, Indiana, is home to almost 50,000 residents, and offers a variety of living choices in both urban and rural settings. Marshall County contains ten townships, as well as several incorporated cities and towns, each offering a unique setting and rich history. The largest city in Marshall County is its county seat, Plymouth, which is located in the approximate center of the county.

Located in northwest Indiana, a half-hour south of South Bend and three hours north of Indianapolis, the County boasts excellent proximity to east-west routes U.S. 6 and U.S. 30. U.S. 31 is the main north-south route through the county.

Marshall County was established through an act of the Indiana General Assembly, effective April 1, 1836. The first county elections were held three days later, and Charles Osterhout, Abraham Johnson, and Robert Blair were elected as the first County Commissioners. At their initial meeting in May of that year, the Commissioners divided Marshall County into three townships. What are now Polk, North and German Townships was called North Township; what are now West, Center and Bourbon Townships was called Center Township; and what are now Union, Green, Walnut and Tippecanoe Townships was called Green Township.

By 1838, three of the four area Indian chiefs had agreed to sell their land to the government, with the fourth, Chief Menominee, refusing any offer. The Governor of Indiana eventually authorized the forcible removal of the remaining Potowatomi Indians, sending them on what would become known as the Trail of Death. A monument to Chief Menominee now stands west of Plymouth.

Several communities were established throughout the County in the ensuing years. Bremen came into being in the late 1830’s, originally called New Bremen as result of the German origin of the town’s first settlers. Culver was founded in 1844 under the name Union Town, and had to negotiate with another Indiana community named Culver in order to take the name it is known by today. Bourbon was first platted in 1853, and was named after Bourbon, Kentucky, where its organizers originated.

These are but a few examples of the varied histories of all of Marshall County’s communities. The Marshall County of today is an especially vibrant place, combining the diverse traits of its cities, towns, and rural areas to provide a high quality of life for its residents.
The demographic profile of Marshall County demonstrates many of the same characteristics and issues that are true of other Indiana communities. Marshall County’s population is becoming more racially diverse as it grows, although at a much slower rate than that of the state as a whole. The overall growth rate for Marshall County was also slower than that of Indiana between 1990 and 2000.

In addition to becoming more diverse, Marshall County’s population is aging. Data indicates large segments of the population in the “55 and above” and “14 and younger” age groups. As of 2000, the educational attainment of Marshall County was less than that of the state, with 79.8% of residents having attained a high school diploma.

Although the unemployment rate in Marshall County has been consistently lower than that of the state, recent data indicate that the local unemployment rate is increasing to match state levels. Even so, between 1989 and 1999 the median income for Marshall County increased by over 50%, giving the county a slightly higher median income than the state in 1999. The employment market is diverse in Marshall County, but by far the largest segment of the employed in the community are in the manufacturing sector.

The median home value in Marshall County in 2000 was lower than statewide median. Within the county, median home values are highest in West Township and lowest in Tippecanoe Township, with a difference of $27,700 between them. Marshall County had a significantly higher proportion of owner-occupied housing units in 2000 than either the City of Plymouth or the State of Indiana.
The broad array of public input and data analysis generated during this process helped to define some core issues that the new Comprehensive Plan must address. A brief summary of these issues is provided below.

- **Farmland & Open Space Preservation**
  As growth occurs in Marshall County, more and more land is converted from agricultural use and natural states to residential, commercial or industrial uses. The preservation of natural and agricultural areas is important to maintaining the economy and quality of life of the county.

- **Environmental Protection**
  The many lakes, streams, wooded areas and wetlands found throughout Marshall County are important not only aesthetically, but also for maintaining the environmental health of the county. Natural systems are threatened by the impacts of growth such as septic system failures and fragmentation of habitats and some measure of protection must be provided for them.

- **Growth Management**
  Growth and change are continually occurring within Marshall County. In recognition of the environmental, fiscal, and aesthetic impacts of growth, strategies for its careful management must be developed.

- **Rural Character & Aesthetics**
  Part of Marshall County’s quality of life is provided by the character of its rural areas, which risk being lost to continued development. New growth must be balanced with a strategy to preserve those characteristics that make Marshall County an attractive place to live and work.

- **Economic Development**
  The modern economy has been characterized by uncertainty and change. Marshall County must have a focused strategy for creating and maintaining jobs, for providing the type of educated and skilled workforce that can fill those jobs, and for utilizing the high quality of life in the county to stimulate investment.
SECTION I: COMMUNITY GOALS
INTRODUCTION

Marshall County will experience continued growth and change in the future. The challenge inherent in this growth is to integrate it with existing development and infrastructure effectively. Impacts on natural features should be minimized, as should impacts on the services that the county must provide to new development. Achieving these aims will help the county maintain a high quality of life for its residents.

As growth occurs, more of Marshall County’s rural farm and forest land is threatened with conversion to residential, commercial, or other uses. Natural lands such as these can be protected effectively through a combination of growth policies and creative design techniques.

The rural character that makes Marshall County unique should be protected as new residents move to the area. One of the defining elements of that character is the small, unincorporated rural communities scattered around the county. These villages should be nurtured and supported as a way to focus new growth rather than allowing it to spread through the county at random. Large scale new development should be guided to already established cities and towns within the county to maximize the efficiency of public service provision.

This chapter establishes goals and policies for future land use and growth in Marshall County. It works in conjunction with the Land Use Plan presented in Chapter 6. This chapter provides a menu of policies which will serve to manage the new development that occurs throughout the county. Specifically, it will help the county to achieve a positive balance of existing and new land uses, preserve needed farm land for continued agricultural use, and guide residential, commercial, and industrial development to appropriate locations. The goals and policies provided here should be used in conjunction with those in the other chapters of this section to serve as a guide for decision making.
**GOAL ONE: PLANNED GROWTH**

Minimize the loss of farm land and forest land to other, unrelated uses.

**Policy 1**  
**Establish multiple agricultural zoning districts.**

Current development regulations do not adequately differentiate between agricultural uses and residential uses. More specific zoning districts should be created to provide areas for agriculture uses and areas for residential uses. Also, zoning standards that recognize the unique qualities and impacts of large-scale agricultural industries should be developed.

**Policy 2**  
**Support cluster subdivision design for rural residential development.**

In general, large subdivisions in rural areas should be discouraged. If they do occur, they should take the form of cluster subdivisions. This concept allows for the clustering of housing units in a limited area of the overall property, allowing large areas to remain undeveloped. This design concept can be used to allow appropriate levels of growth in the county without jeopardizing farming operations or natural systems.

**Policy 3**  
**Require high density residential development to be served by public sewer and water utilities.**

The county’s rural areas largely lack the capacity to provide appropriate utility infrastructure. Subdivisions should be directed to the cities and towns in Marshall County that can adequately provide infrastructure and services. This would better protect rural land and help existing communities continue to thrive. The Zoning & Subdivision Control Ordinances could be changed to distinguish between “major” and “minor” subdivisions, with major subdivisions being required to connect to utility systems.

**Policy 4**  
**Support the creation of a foundation to receive and administer conservation easements.**

The successful development of cluster subdivisions may result in the creation of conservation easements covering the undeveloped portions of new subdivisions. These easements must be managed by an organization with the resources to ensure that they are adequately maintained. A new organization may need to be formed to fill this role, or an existing organization may be able to expand its purview to take on the responsibility of administering such easements.
GOAL TWO: FOCUSED DEVELOPMENT

Focus new development in and around existing cities and towns.

Policy 1  
**Require municipal sewer and water service for large scale subdivisions.**

As time passes, the effectiveness and safety of septic systems diminish. In addition, the ability for residential lots to use septic systems rather than sewer utilities allows growth to occur in areas that may not be appropriate for the long-term welfare of the county. It is advisable that sewer and water connections be required for new subdivisions in order to provide high quality services as well as guide growth to existing cities and towns.

Policy 2  
**Encourage cities and towns in Marshall County to require annexation for infrastructure extensions.**

Developed areas that receive utilities services from nearby cities and towns should become a part of the tax base for that particular community. Those communities should require that new development be annexed in exchange for such infrastructure extensions. This would work in combination with Policy 1, above, to create contiguous urban growth that helps to build the community tax base.

Policy 3  
**Require lot owners in any large scale subdivisions to be responsible for street lights, street signs, and open space.**

Many residents of rural subdivisions expect to receive amenities typically found in city residential areas. This includes amenities, such as street lights, that are difficult to fund in rural areas. Requiring the homeowners to fund such improvements would ease the County’s fiscal burden as well as potentially direct some homebuyers back to areas in the cities and towns where such services are more readily available.

Policy 4  
**Consider the county as a whole in efforts to address affordable housing.**

The need to provide affordable housing is not unique to a single community or Marshall County. A coordinated effort to provide affordable housing units in all areas of the county should be undertaken. Affordable housing units should be located within existing communities where necessary shopping, services and employment are readily available.

Policy 5  
**Require high-quality development design in designated commercial areas.**

Commercial developments often occur at locations that provide “gateways” to the communities of Marshall County. As such, a high level of aesthetic quality should be encouraged in these areas. This includes installing and maintaining landscaping, safe access points, attractive building design, and appropriate lighting.
Policy 6  Support the concentration of commercial development in key areas around the county
Commercial development should be prevented from stringing along transportation corridors and occurring at random in rural areas. This not only puts a strain on utilities and infrastructure, but creates additional traffic problems in rural areas. Instead new commercial growth should be focused on key transportation intersections in the county.

Policy 7  Rezone land for commercial development only after careful consideration of the potential impacts of such development
Commercial development has more intense impacts on the land and adjacent uses than agricultural or residential uses. Care must be taken in evaluating sites for rezoning for commercial uses so that short and
**Goal Three: Rural Character**

Preserve the unique character of Marshall County’s small towns and rural communities.

**Policy 1** Support unincorporated rural villages and small towns with appropriate zoning regulations.

Many of the small towns and villages need assistance in sustaining their viability as communities. Customized zoning that emphasizes mixed use village centers and neighborhood-like residential growth would help maintain their character.

**Policy 2** Provide assistance in pursuing infrastructure grants to small towns.

One of the challenges of preserving and enhancing the rural towns is their lack of infrastructure and funding to improve that infrastructure. The county could provide assistance in securing that needed funding.

**Policy 3** Seek out alternative methods of infrastructure service provision for rural communities.

The isolated location of Marshall County’s unincorporated rural communities is an impediment to the provision of utilities infrastructure. New technologies such as package treatment plants as well as constructed wetlands may be a lower cost alternative to more traditional methods of sewage treatment for these communities.

**Policy 4** Provide adequate enforcement of property maintenance, nuisance, and health codes in the county.

The attractive rural character of Marshall County can be adversely affected by the accumulation of inoperable vehicles and the presence of unsafe structures. It is important that violations of health, safety and nuisance codes be corrected in order to protect the rural character of the county.

* Burr Oak is one of the many rural communities scattered throughout Marshall County.*
Environment & Recreation

Section I: Community Goals
Marshall County has numerous areas of environmental significance. Lakes, streams, forests, and other sensitive environmental features play a crucial role in the ecological systems and aesthetic values of the county. As such, tools and strategies for preserving them must be a component of the Comprehensive Plan. Likewise, these areas can also play a role in providing recreational opportunities for residents of, and visitors to, Marshall County.

Environmental protection is an important issue in Marshall County. As home to many lakes, major river corridors, wetlands, and other environmental features Marshall County has a number of challenges to potential development. It is possible to balance appropriate development with ample environmental protection in order to let both the economy and the natural environment of the county thrive.

Part of the attraction to living in Marshall County is its many recreational opportunities. While the county may not be in a position to fund major parks facilities, it can play an important role in parks and recreation issues. There is much that can be gained by cooperation among the various cities and towns to provide an abundance of recreational opportunities. It is important that crucial recreational resources like the lakes of the county be protected from overdevelopment and contamination so that they can be enjoyed for years to come.

Along those same lines, as new businesses and industries are attracted to Marshall County and its communities, care must be taken in how they develop their facilities. Strong development standards for such facilities can help in this effort. The county should also closely coordinate with state and Federal environmental agencies to ensure that all regulations pertaining to industries are being followed.

This chapter establishes goals and policies for protecting the environment and providing recreation opportunities in Marshall County. This chapter presents a menu of policies that will serve to manage the growth that occurs throughout the county. Specifically, it will help the county to achieve a positive balance of existing and new land uses; preserve needed farm land for continued agricultural use; and guide residential, commercial, and industrial development to appropriate locations.
Policy 1  
**Partner with state and Federal environmental agencies.**
In its efforts to protect the environment, Marshall County should coordinate with relevant state and Federal environmental agencies. This will allow them to maximize their efforts while possibly streamlining the environmental permitting process for development.

Policy 2  
**Prohibit the construction of housing units and other permanent structures in floodplains and wetlands.**
Floodplains and wetlands represent some of the most sensitive environmental features to be found in Marshall County. Keeping them clear of development will aid in drainage control and protect valuable habitat areas.

Policy 3  
**Preserve steep slope areas, wooded areas and floodplains for conservation, public recreation and aesthetic purposes.**
These particular environmental features are not ideal for development, so reserving them for other purposes would be convenient. These types of areas are well suited to passive recreation and wildlife preserves, and actions in this direction are recommended.

Policy 4  
**Encourage high environmental standards for development in the areas around County lakes.**
Marshall County’s lakes are crucial environmental and recreational amenities, for both residents and visitors. Development around them must meet high environmental standards and also equitably manage recreational access to the waterfront. A strong emphasis must be placed on minimizing pollution through runoff from lawn fertilizer chemicals and similar substances.

Policy 5  
**Work closely with the Soil & Water Conservation District and Soil Conservation Service on small watershed development and improved water resource management.**
These agencies, and others like them, can provide essential information and expertise in water resource management. Forging partnerships with them will make the county’s efforts in this area much stronger. Broad participation in their programs must be encouraged.

Policy 6  
**Enhance drainage patterns through the protection and management of streamside forests.**
Streamside forests, also known as riparian areas, are essential components of the natural drainage system for Marshall County’s watersheds. It is important that they be protected and carefully managed to ensure that drainage occurs as efficiently as possible. This includes clearing stream channels of debris as well as making sure that

Please refer to the Wetland Profile on page 3-6 for further information
GOAL TWO: RECREATION

Promote a variety of parks and recreational opportunities.

Policy 1  Institute a county-wide recreational advisory group made up of local park boards and County representatives to pursue county recreational initiatives

While the county may not wish to establish its own Parks Board, it can still take the lead in coordinating parks and recreation resources throughout the county. Establishing this advisory board would help the various parks programs avoid duplicating services and maximize the benefit to county residents.

Policy 2  Develop an inventory of state, county, and municipally owned parks and open space in Marshall County

Developing such an inventory would assist in the identification of areas where recreational land may be needed. This inventory would help guide the acquisition and preservation decisions of the county.

Policy 3  Identify and pursue multi-jurisdictional recreational opportunities; such as trail systems connecting communities

Many parks and recreation facilities, such as greenway trail systems, cross jurisdictional lines and truly serve multiple communities. The County should pursue projects where equitable and balanced investments by all jurisdictions involved can produce an exceptional recreation amenity. For example, the Town of Culver is currently pursuing the development of a trail network that could become a component of a larger county system in the future if proper coordination.
GOAL THREE: CLEAN INDUSTRY

Promote environmentally friendly agricultural and industrial practices.

Policy 1  Open dialogues with local agricultural, economic and government interests
Fostering positive relationships with Marshall County’s agricultural and industrial interests is a key to working together to protect the environment. The county should reach out to these organizations in an effort to provide them with information on appropriate environmental practices.

Policy 2  Encourage environmental sensitivity in the design and development of industrial facilities.
The growth of Marshall County’s employment base should not come at the expense of the natural environment. While state and Federal regulations govern industrial practices with regard to the environment, the county can implement environmental design standards with regard to the development of industrial facilities.
**What is a Wetland?**
Wetlands are areas inundated or saturated by surface or ground water throughout the year. The presence of water at or near the surface is the dominant factor that determines soil characteristics as well as plant and animal communities.

**Why are Wetlands Important?**
1) **Water Quality** - Wetlands purify water by filtering and trapping sediment, chemicals, and excess nutrients before water enters other water bodies or groundwater.
2) **Wildlife Habitat** - Wetlands provide habitat for fish, waterfowl, and other wildlife which use these areas to breed, find food, and protect their young.
3) **Flood Control** - Wetlands reduce flood damages by storing and slowing floodwaters. Wetlands regulate water levels within a watershed.

**How are Wetlands Identified?**
The general location of wetland areas may be determined using the U.S. Geological Service’s (USGS) National Wetland Inventory (NWI) maps. The specific identification of wetlands are typically made by an individual holding a “US Army Corps of Engineers Regulation 4 Jurisdictional Wetland Certification”. The exact boundaries of jurisdictional wetlands can be determined using all three of the following criteria:

1) **Water Indicator** - The area is inundated or saturated to the surface, by a single, continuous episode, for at least 5% of the growing season in most years.
2) **Wetland Vegetation** - The presence of plant species that are typically adapted for life in anaerobic soil conditions.
3) **Hydric Soils** - The presence of soil that is saturated, flooded, or ponded long enough during the growing season to develop anaerobic conditions in the root zone.

**Who Regulates Wetlands?**
Wetlands along waterways are protected primarily by the U.S. Army Corps of Engineers (Corps) under Section 404 of the Clean Water Act. The Natural Resource Conservation Service (NRCS), U.S. Fish & Wildlife Service (USFWS), as well as state and local environmental agencies may also regulate wetlands.

The U.S. Environmental Protection Agency (EPA), Corps, and USFWS have a public policy of “no net loss of wetlands” requiring acre-for-acre replacement of wetlands either on-site or within the same watershed.
RIPARIAN AREA PROFILE

What is a Riparian Area?
Riparian areas are also known as streamside forests. They are the wooded areas along rivers and streams. These areas are a complex ecosystem vital to the protection of stream and river water quality. These areas include some of the richest varieties of plants and animals in most regions.

Why are Riparian Areas Important?
Land along waterways have significant ecological and aesthetic value which enhances the natural environment of a community. The presence of riparian areas also adds value to properties with water access, as they are often prime locations for development.

Many communities depend upon local rivers and streams for recreation, drinking water, and natural resource areas. The loss of riparian areas along such waterways is a major cause of decreases in water quality and loss of wildlife habitat.

How are Riparian Areas Identified?
Healthy riparian areas are typically composed of large trees, woody understory trees and shrubs, and smaller flowers, grasses, and groundcovers. Well maintained and managed riparian areas are able to influence the physical, chemical, and biological characteristics of the stream by:

1) Providing food, shelter and natural linkages for a wide variety of plant and animal communities.
2) Shading and cooling the stream to enhance aquatic habitats.
3) Filtering sediments and pollutants, preventing them from entering the stream or waterway.
4) Stabilizing river banks and reducing bank erosion.
5) Providing flood control.

Who Regulates Riparian Areas?
In Indiana, the Indiana Department of Natural Resources has the authority to regulate riparian areas for water quality purposes. Local governments may regulate, to some extent, development or encroachment to riparian areas through planning and zoning controls.

The Natural Resource Conservation Service (NRCS) has developed Conservation Standards for Riparian Forest Buffers (Code 391). These standards are site specific and will vary depending on the size of the waterway and floodplain. Most standards address an area ranging from 35 to 150 feet on either side of the stream.

The ideal riparian area includes three zones for management in which development should be restricted. These zones, listed in sequence from the edge of the stream, are as follows:

1) **Undisturbed Forest** - This zone is adjacent to the stream and is ideally 15’ in width. Removal of vegetation is not permitted.
2) **Managed Forest** - This zone is ideally 60’ in width and harvesting of older vegetation is encouraged to support better filtering/removal of nutrients through younger, faster growing vegetation.
3) **Runoff Control** - This zone is ideally 20’ and may be pastured, farmed for hay or mowed for recreational purposes.
Community Services

Section I: Community Goals
Marshall County provides a variety of infrastructure and services that are used by residents and visitors. This includes the county road network, law enforcement, emergency services, and many others. It is important that the county make wise use of the resources available for these services. As a result, the county must take care in managing growth and development in order to preserve its ability to serve all users effectively and efficiently.

Land use, growth and infrastructure issues do not respect political boundaries. It will require a coordinated effort between the county and all of its communities to make sure that growth occurs in a pattern that ensures mutual benefit for all. This includes coordination of plans and ordinances as well as staff resources. In addition, Marshall County must look beyond its own borders, in a regional scope, to coordinate with other governmental entities in efforts to manage growth effectively.

Marshall County must efficiently manage its fiscal and infrastructure resources to best serve the public. Finite fiscal resources must be allocated among many competing needs on an annual basis. The county should strive to carefully plan its capital investments over time to make sure that infrastructure needs are met as they arise.

One important component of the county’s infrastructure is its roadway system. Many of these roads are state routes, which means Marshall County has little or no control over their construction or maintenance. However, the county must carefully coordinate with the Indiana transportation authorities to make sure that the county’s transportation and economic development needs are met in any state project. Access to a safe and efficient transportation network is crucial for residents of the county.

This chapter establishes goals and policies for community services in Marshall County. This chapter presents a menu of policies which will serve to manage growth and the resulting investments that must be made in community services. It is the intent of this chapter to provide for the responsible use of public funding for essential services.
Work together with cities and towns to coordinate plans and ordinances.

Policy 1  Institute Plan Commission liaisons to and from all Plan Commissions in Marshall County
Growth and its effects do not conform to political or jurisdictional boundaries. It is important for Marshall County to understand how other jurisdictions are managing growth so that a coordinated, not conflicting, effort can be created and sustained.

Policy 2  Evaluate the need for, and feasibility of, a County-wide planning staff
The county and its communities have limited resources to pursue planning activities, and some have difficulty devoting a full time staff person to this effort. The county, cities and towns may be able to pool their resources to create a county-wide planning staff, allowing for more effective coordination of planning activities.

Policy 3  Coordinate the County’s grants programs
Funding outside of the County’s annual budget is helpful and sometimes crucial to pursuing important planning programs and projects. This may be another area where resources from various jurisdictions could be pooled to retain a skilled grant writer to assist all of them in securing funding sources.

Policy 4  Participate in regional planning activities
As important as it is to coordinate planning within the county, Marshall County is also an important part of a regional planning area. Participation in the Michiana Area Council of Governments (MACOG) allows the county to take advantage of expertise and funding for planning projects.
GOAL TWO: ADEQUATE FACILITIES

Plan for the long term facilities needs of the county.

Policy 1  Develop long range master plans for County assets and resources; such as the County Farm and Memorial Forest
The County should evaluate the potential uses for properties like the County farm and Memorial Forest. Of primary priority should be preserving them for future generations to enjoy. Whatever the future use of those properties, the county should make measured decisions for the long-range good of its residents.

Policy 2  Initiate a County Capital Improvements Plan
Marshall County makes annual investments in capital projects like roads and bridges. The best way to match infrastructure needs with funding is to create a prioritized program that organizes projects on an appropriate timeline.

Policy 3  Prevent urban-type development from occurring in agricultural areas
Part of providing for the long term needs of the County is ensuring that services are not stressed by growth in inappropriate areas. This includes not only streets and sewers, but police and fire protection, parks and recreation opportunities, and school facilities to name just a few. The county should manage its land resources so that rural areas remain so until existing communities grow to them.

Policy 4  Encourage the use of package treatment plants as a favorable alternative to central sanitary sewer systems
Some areas of the county cannot be easily served by utility extensions from a city or town. Other areas have been developed with septic systems which may not last long into the future. Package plants for sewage treatment should be considered in these areas of existing development. Such systems can be designed to serve a limited number of users, providing adequate services without encouraging further growth in inappropriate areas.

Policy 5  Remain alert for new or improved methods of sewage disposal (both individual and public) which may be devised in the future
Most rural development in Marshall County relies on individual septic systems for sewage disposal, and it is well known that these systems have limited life spans. It is imperative that alternatives to
GOAL THREE: TRANSPORTATION SYSTEM

Ensure the county’s transportation needs will be met in the future.

Policy 1  Provide for intermodal transportation

As the county continues to experience growth, demand for travel on the roadways will also increase. Alternative means of transportation may need to be explored. This could include local bus services or participation in a regional light rail system that connects the county to other nearby cities and other states.

Policy 2  Provide for adequate right-of-way dedication and high-quality street improvements as a component of future development

When new development is constructed, it should provide a minimum level of transportation infrastructure to support the traffic it generates. It should also provide enough right-of-way so that future improvements can be made as required by conditions. Updated construction standards must reflect the best engineering practices available as well as projections for future growth in the community.

Policy 3  Support the State’s limited access program for U.S. 30 and U.S. 31

U.S. 30 and U.S. 31 are important regional and state transportation corridors. It is crucial that a safe and smooth flow of traffic be maintained at all times. The county should be supportive of strong access controls along these highways to ensure optimum travel conditions. Future development around the interchange of these two highways must be carefully designed to control access and manage traffic with a frontage road system.

Policy 4  Provide a high-quality county road (major or minor collector) within a mile of each major traffic generator in the county

Development in Marshall County has become increasingly dispersed, which means transportation between important destinations has become more challenging. It is therefore crucial that a well connected and maintained road network be put in place to serve the residents of the county.

Policy 5  Discourage through traffic and heavy vehicles from using the Local roads and encourage the use of Arterials and Collectors

Local roads are primarily intended for access to homes and properties. In order to protect the rural character and safety of these areas, through
What are Capital Improvements?
Capital improvements are the county’s physical projects. For example, the construction and maintenance of roads, drainage systems and government buildings and the acquisition of real property and equipment are capital improvements.

What is a Capital Improvement Plan (CIP)?
A Capital Improvement Plan (CIP) is a timetable or schedule identifying all planned capital improvements for a period of time, usually 5 years. In the initial year the plan is created, a schedule outlines projects 5 years into the future. Year 1 corresponds to the operating capital budget in the next fiscal year. Years 2 through 5 are a timetable for future projects. The county is not obligated to spend funds on any of the projects listed in years 2 through 5.

Why is a CIP Budgeted?
A capital improvement budget is legally adopted in the operating budget. Each year the county reviews the list of future improvements and makes minor adjustments to the plan as needed. Projects are prioritized by importance, given an approximate completion date and cost estimate, and listed with anticipated funding sources.

Why is a CIP Important?
Benefits of a Capital Improvement Plan include:

1) long range financial planning,
2) possible opportunity to purchase land before prices rise,
3) the handling of long term projects in a coordinated and timely manner,
4) the prevention of costly mistakes, such as tearing up a road to improve drainage when that road was resurfaced a year earlier, and
5) better management of capital funds.

How does a CIP relate to planned growth?
A Capital Improvement Plan is one of the most effective tools to plan growth. With a CIP in place, the county can decide where and when growth occurs. For instance, growth is less likely to occur in areas without infrastructure. The CIP can also spur growth by extending infrastructure.
Economic Development

Chapter 5

Section I: Community Goals
Marshall County must continually seek to expand and enhance its employment base. The county provides jobs for local residents as well as people who travel to work from other parts of the Northwest Indiana region. It is imperative that the County have an organized and effective economic development effort.

Economic development can take several forms, and should seek out a diversity of industries. This includes providing opportunities for agricultural, industrial, professional office, and home workshop development in the county. Each type of employer has special needs, and those needs must be accommodated if Marshall County is to attract new businesses.

The county should work to direct new employers to locate in and around established cities and towns. This is where the largest concentrations of populations occur, providing the best job base for businesses. Further, these cities and towns are better equipped to provide the type of utilities infrastructure that industrial uses require. This will also help to preserve rural land in other areas of the county.

Marshall County is also host to a number of large-scale agricultural operations. Provisions for this type of business must be made in the zoning ordinance so that their needs and the needs of adjacent residents can be equitably accommodated. Similar efforts should be made for home-workshops, which often evolve into more substantial businesses.

It is important to recognize the role that the county’s quality of life plays in attracting employers. Major employers want to locate in a community that can provide their employees with good schools, diverse parks and recreation opportunities, high quality public services, and a variety of shopping and living choices. In addition to recruitment and retention strategies, any plan for enhancing the county’s economy must also consider protecting its high quality of life.

This chapter establishes goals and strategies for the enhancement of the employment base of Marshall County. It is the intent of this chapter to provide a logical strategy for recruiting and retaining businesses that will provide the economic backbone of the
GOAL ONE: ATTRACT EMPLOYERS

Provide support for the recruitment and retention of industrial employers by the cities and towns of Marshall County.

Policy 1  
**Promote a county-wide view of economic development.**

The county should help to coordinate the resources and efforts that all of the individual communities within it are devoting to economic development. This would ensure that efforts are not duplicated and would maximize potential for sharing resources and recruiting major employers. The county could act as a clearinghouse for information regarding available sites in all of the communities, while allowing the individual communities the ability maintain their own policies and strategies for recruitment.

Policy 2  
**Direct new industrial development to established cities and towns.**

The county should direct new industrial employers to existing communities. This will reduce the cost of extending roads and utilities to industrial development as well as enhance the tax base of the communities. A strong pool of potential employees will also be provided in close proximity to these new businesses. This could be accomplished by limiting the amount of land zoned for industrial development in the county, causing businesses to look to the individual communities for available sites.

Policy 3  
**Create land use regulations that balance the needs of large-scale agricultural operations and adjacent land uses.**

Large agricultural operations such as farms or confined feeding provide an important source of jobs and tax revenue for the county, yet are often in conflict with surrounding uses. A set of regulations for such uses must be created to both protect surrounding uses from negative impacts and preserve the ability of such businesses to operate.

PiRod, Inc., is an example of a local employer located in Plymouth.
Goal Two: Small Business Development

Encourage “home workshop” businesses that do not impose negative impacts on the surrounding area.

Policy 1 Evaluate existing home workshops in the county.
Many businesses can trace their roots to a workshop in a rural home. The county should evaluate these workshops to gain a better understanding of the type of businesses that can be fostered in this manner.

Policy 2 Update the County’s home workshop regulations.
Like all commercial businesses, home workshops may cause impacts on surrounding properties, especially those that are residential in nature. Existing county home workshop regulations should be evaluated to ensure that the needs of surrounding residents are properly protected at the same time that home workshops are supported.

Policy 3 Establish provisions for retail based home workshops.
Some small retail operations would benefit the economic base of the County community without creating negative impacts on the immediate surrounding area. Zoning standards should identify these low impact retail businesses and permit them as home workshops.
GOAL THREE: ENHANCE EDUCATION

Support the growth and enhancement of Marshall County’s educational institutions.

Policy 1  Amend land use controls that unduly restrain the development of educational institutions.

If educational opportunities in Marshall County are to expand, they must not be impeded by an undue regulatory burden. The county’s existing land use regulations should be reviewed and updated to ensure that local educational institutions are given adequate support.

Policy 2  Partner with educational institutions to provide workforce training programs to local residents.

New businesses and industries cannot be successful in Marshall County without an adequate supply of properly skilled employees. The county should work to enhance the skill set of local residents as a method of making Marshall County more attractive to potential new employers.
The Marshall County Comprehensive Plan includes the incorporated Town of LaPaz, located immediately north of the intersection of US 31 and US 6. LaPaz was originally laid out by Archalaus Hunt in 1873 with the completion of the Baltimore & Ohio Railroad. Over the years, the Town has seen limited growth, and had a population of 561 as of the 2010 Census. This represents a 14.5% increase in population since 2000, when the population peaked at 489.

A key component of the process of developing the new Comprehensive Plan was public input. A workshop was held in LaPaz in the winter of 2013 in order to gather comments and concerns from LaPaz residents. A variety of issues was discussed at the workshop, and this chapter of the Comprehensive Plan focuses on strategies to address those issues.

Future land use in LaPaz and the area immediately surrounding it is a crucial issue. A traditional town center still exists, although it is bisected by a four lane highway (US 31). Just south of the town center, where US 31 intersects with US 6, a large amount of commercial development has occurred, focusing mainly on serving the needs of people traveling through the county. With the Indiana Department of Transportation (INDOT) making major changes to the US 31 corridor, LaPaz must be prepared to take advantage of resulting opportunities.

Public services are also important to maintaining the health and welfare of LaPaz. If LaPaz is to enhance its residential base, quality utility systems must be in place. This includes a wastewater treatment plant as well as a public water system. Of course, providing such facilities requires substantial investment, so funding mechanisms must also be sought. Public services also include fire and ambulance services. These must be maintained and enhanced as the community grows to ensure protection of life and property.

LaPaz enjoys a strong sense of community and, due to its location on major highways, can take advantage of amenities found in a number of nearby cities and towns. The goals and policies found on the following pages provide a basis for improving the quality of life of LaPaz. It is important to note that the strategies found in this chapter will be impacted by the State’s new route for US 31. The goals and policies for LaPaz should be reviewed and updated to ensure that they reflect the best course of action for the community.
LaPaz’s population was 561 based on the 2010 census. The information below is the population per each census tract;

Between 2000 and 2010 LaPaz grew at a rate of 14.5%. In 2011 the population was 560 with 263 males (47.1%) and 297 females (52.9%). The medium age was 35.1 years old.

The percentage of people under 18 years (29.4%) is higher than the state average and people over 65 years (11.8%) is lower than the state average.

<table>
<thead>
<tr>
<th>Age</th>
<th>LaPaz</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18</td>
<td>29.4%</td>
<td>24.8%</td>
</tr>
<tr>
<td>65+</td>
<td>11.8%</td>
<td>13.0%</td>
</tr>
</tbody>
</table>
LaPaz is primarily Caucasian (97%) followed by Hispanic (4.2%). The Hispanic population is lower than the state average of 6.01%.

For residents over 25 years old 77.4% have a high school degree or higher, .09% have a Bachelor’s degree or higher. No one has a graduate degree or higher. This is lower than the state average of 86.6% with a high school degree or higher and 22.7% with a bachelor’s degree or higher.

The medium household income in the LaPaz in 2009 was $51,438. The state median household income was $45,424.

The estimated median house or condo value in 2009 was $89,918 versus the state average of $123,100. In 2010 there were 261 housing units in LaPaz with 66.7% being owner occupied and 33.3% being rented. In 2010 5.8% were owner occupied and 6.4% of the rented were vacant.
INTRODUCTION

LaPaz will change greatly due to the new US 31 which will essentially by pass the town. LaPaz will have to use various thoughts and ideas to attract economic, residential, and commercial development to the town.

LaPaz’s main downtown district runs along the major north south corridor, US 31. This corridor consists of a restaurant, a local bank, and other shops. It does not display a positive image and an inviting place to stop and conduct business. Side walks are limited and do not extend north and south of the downtown area. Most vehicles pass through LaPaz as quickly as the speed limit will allow.

The area along the intersection of US 6 and US 31 is more appealing with several filling stations, fast food restaurants, and a local grocery store. Thus the majority of the local economic activity does not occur downtown.

Residents enjoy LaPaz because of the following:

1. Small town atmosphere with friendly people
3. Park, fire department, and Community Building
Policy 1  Improve the Downtown’s Character.
Facilities, buildings and infrastructure all need to be improved to attract citizens to the downtown. Downtown improvement grants need to be pursued when possible.

Policy 2  See a balance between the downtown and the US 6 and US 31 commercial areas.
Planning needs to ensure that commercial activity along US 6 and Michigan RD does not distract from the downtown. Downtown commercial could draw upon walkable commercial activity, whereas US 6 and Michigan RD would be conducive to highway traffic.

Policy 3  Create an Attractive, Inviting, and Safe Community
All development (structures and roadways) of a certain density both downtown and in the US 6 commercial corridors should be subject to the same minimum development, design, and construction standards.

Policy 4  Encourage Connectivity and “Walkability”.
Maintain safe, pedestrian-friendly sidewalks and appropriate lighting in neighborhoods, commercial areas, schools, churches, and/or recreational facilities throughout the corporate limits and surrounding county areas.
GOAL TWO: IMPROVE GATEWAYS AND CORRIDORS

Policy 1  Improve significant gateways to the community.
Enhance the gateways and roadway corridors along US 6 and Michigan Street by incorporating streetscape elements including welcome signage, decorative lighting, curbs and gutters, sidewalks, street trees and other landscaping. Coordination needs to be between INDOT and Marshall County on enhancements.

Policy 2  Enhance Corridor Development.
Consider applying a commercial overlay district to the east from the intersection of US 6 and Michigan RD to Linden RD. This would be a mixed use commercial district. This needs to be coordinated with Marshall County.

Policy 3  Enhance US 31 Exits
With the cooperation with INDOT signage needs to be created to direct traffic to the commercial centers of LaPaz.
Goal One: Support a Balanced Mix of Land Uses to Support Growth

Policy 1 Use the Land Use Plan in Section VII in all community land use decision making.

The future Land Use Plan should be used to provide the appropriate mix of land uses throughout LaPaz and the surrounding area. It is important the Land Use Plan be used to evaluate all potential new development to ensure the proper mixed land use is maintained.

Policy 2 Coordinate future planning efforts with Marshall County

LaPaz needs to coordinate efforts on annexation, corridor development and road and street development with the major corridor of Michigan RD(Street), and the commercial corridor along east US 6. New development also needs to be connected to the proper utilities.

Policy 3 Proactively plan for the development of the new US 31 re-alignment

US 31 will be realigned and will by-pass LaPaz. There is to be a new US 6/US 31 limited access intersection about a mile east of LaPaz. This will change the traffic pattern and commercial activity in LaPaz. LaPaz needs to plan and focus development at this key intersection and develop strategies to encourage traffic to the LaPaz commercial centers.

Goal Two: Industrial Development: Ensure a Sustainable Supply of Industrial Locations.

Policy 1 Develop a unified strategy for attracting new business and industry to LaPaz and retaining and expanding existing business and industry.

LaPaz should work closely with the Marshall County Economic Development Corporation (MCEDC) to focus efforts on a strategy to recruit specific business and industry to LaPaz.
Policy 2 Develop developmental ready sites

LaPaz needs to identify and promote developmental ready sites working with MCEDC’s resources. In addition to providing good highway and rail access, LaPaz needs to provide municipal utilities.

Policy 3 Focus on attracting innovative employers to LaPaz

Business recruitment efforts should include attracting the light industry and business to the community. Emphasis should be placed on employers who have higher-paying jobs. If Marshall County Metro-net is established, LaPaz could use it to attract high-tech, research type employers to the community.

Policy 4 Support creative incentives for bringing new employers to LaPaz

LaPaz should visit tax abatement and other tax based tools available to attract new employers. They also need to work with the Marshall County Plan Commission office in streaming the permit system and support an on-line permit system.

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**Goal Three: Commercial-Mixed Use Development**

Policy 1 Support high-quality commercial development in LaPaz

LaPaz needs to look at development standards for their commercial areas to ensure the first impression portrays a positive image of LaPaz. LaPaz needs to work with the Marshall County Planning Office to develop such standards.

Policy 2 Enhance Corridor Development

Encourage, with Marshall County, a mixed use corridor along US 6 east to Linden RD. This corridor will contain a mixture of commercial and residential development.
Goal One: Core Neighborhood Vitality: Upgrade the Appeal of LaPaz’s Neighborhoods

Policy 1  Improve community infrastructure such as sidewalks, drainage, water, and landscape (trees).

An important factor to attract citizens to LaPaz is the state of its infrastructure. Sidewalks, availability of water, drainage, and trees have a major impact on the well-being of neighborhoods. LaPaz needs to work on improving such infrastructure to improve its neighborhoods.

Policy 2  Support and develop property maintenance codes

LaPaz needs to support and develop property maintenance codes to have property owners maintain safe and attractive structures and properties. LaPaz also needs to work with the Marshall County Plan Commission to develop necessary zoning regulations.

Policy 3  Encourage Connectivity and “Walkability”

LaPaz needs to develop and maintain neighborhood sidewalks that are pedestrian friendly and have appropriate lighting. Sidewalks also need to be developed along Michigan Street (US 31) to provide connectivity between the residential section of LaPaz and the commercial properties to the south.

Policy 4  Encourage Creation of New Quality Neighborhoods

LaPaz needs to encourage the development of new subdivisions of high quality and standards including water and sewer to attract a new population of citizens to LaPaz and the surrounding area.
SECTION IV - DOWNTOWN

GOAL ONE: IMPROVE DOWNTOWN’S ROLE AS THE ACTIVITY CENTER FOR THE COMMUNITY

Policy 1  Continue to support the Downtown’s retail, restaurants, and commercial development.

Working with the MCEDC, LaPaz needs to work to retain existing downtown commercial and retail businesses. LaPaz needs to work with existing businesses to evaluate existing policies or regulations that would be positive to retain the Downtown.

Policy 2  Provide incentives to encourage new investment in the downtown

LaPaz may want to look at financial incentives (such as tax abatements) to entice new downtown investment.

Policy 3  Provide quality sidewalks, drainage, streets and utilities to encourage development.

Business owners will not invest in a distressed area. LaPaz needs to have the proper infrastructure in place to attract downtown investment. With the new alignment of US 31, LaPaz has an opportunity to develop a boulevard type street through the downtown area to attract individuals to stop in LaPaz. A study should be done to plan the appropriate type of the configuration of Michigan Street.
SECTION V - ECONOMIC DEVELOPMENT

GOAL ONE: EXPAND NEW EMPLOYMENT OPPORTUNITIES.

Policy 1 Identify new sites for economic development

With the new intersection of US 31 and US 6, LaPaz working with the MCEDC, should work to identify potential sites for commercial and industrial development to take advantage of this new transportation opportunity. This would be done in connection with a new commercial corridor along US 6.

Policy 2 Provide appropriate infrastructure for existing and new development

Proper infrastructure such as sewer and water needs to be up to date to support existing and new development. Emphasis needs to be placed at the new intersection of US 6 and US 31 to support new development.

Policy 3 Support expansion of broadband and fiber optic services

Broadband connectivity is an important and necessary infrastructure needed to support existing and future economic activity. LaPaz needs to support Marshall County’s efforts to bring the Metronet down old US 31 or new US 31. Broadband connectivity at such a level as the Metronet will be an incentive to companies to locate in LaPaz.
Goal One: Utility: Public Services and Investment

Policy 1 Ensure community’s water supply

LaPaz needs to develop a town water system to provide a safe and adequate water supply to its citizens and commercial business. This is also needed to provide water for fire safety. This will also lower the amount of land needed for development in that wells will not be needed on each property.

Policy 2 Plan for well planned annexation policy

LaPaz needs to complete the annexation of the east side of LaPaz in the area of Thumper TRL and Kimble DR. They also need to develop a plan to annex the area near the US 31 and US 6 new intersection.

Policy 3 Use the Land Use Plan as a guide for utility investment

The LaPaz Land Use Plan is a guide to the vision of growth for LaPaz. Future utility investments should be based upon the LaPaz Land Use Plan.

Policy 4 Require land to be annexed in order to connect to town utilities

It should be required before the expansion of town services that the land be annexed into LaPaz. This will assure the development to be contiguous to LaPaz. This will add to the town’s tax base to help fund town services.
SECTION VII- TRANSPORTATION

GOAL ONE: UTILITY: PROVIDE ADEQUATE TRANSPORTATION OPPORTUNITIES

Policy 1 Work with Marshall County and INDOT to create new attractive streetscapes through LaPaz

LaPaz needs to work with Marshall County Commissioners and INDOT to create and develop Michigan RD and Michigan ST. LaPaz and Marshall County need to prepare for the new traffic patterns which will result with the new limited access US 31. They may want to consider a boulevard type street to attract patrons to the downtown.

Policy 2 Require the construction of sidewalks in all new development

Sidewalks are an essential component of all new development, regard less of the land use. Sidewalks provide safety, are an alternative to driving, and makes LaPaz assessable to those citizens without a vehicle. It also enhances the neighborhoods and commercial areas.

Policy 3 Develop an annual program of sidewalk maintenance and installation in areas of need throughout the community

Installing sidewalks with new development will not be enough to provide an adequate system. A program needs to be developed to address gaps and deficiencies in the current sidewalk network.
SECTION VIII - LAND USE PLAN

Future Land Use Map of LaPaz

Legend:
- CO - Commercial Overway
- Pk - Park
- H - Highway Commercial
- L2 - Light Industrial
- C2 - Commercial Corridor
Land Use Descriptions

T-1 Town Residential

The Town Residential District includes the majority of LaPaz’s residential areas consisting of older neighborhoods developed prior to the 1960’s. They are moderate to high density, with mixed uses near the downtown and are walkable.

C-1 Downtown Commercial

LaPaz’s downtown consists of retail, restaurants, institutional, and residential uses in a compact area, some of which is walkable. This area should be the focal point of LaPaz. New and redeveloped structures should be built to the sidewalk, have second and third stories, storefront windows, and signage oriented to the pedestrian.

C-2 Highway Commercial

C-2, Highway Commercial, is intended to provide development along US 6 and Michigan Road. Uses generally include retailers, offices, food services, lodging, entertainment, and health care providers, all of which draw customers from the community and region.

CO - Commercial Overlay

This is a mixed use highway overlay along US 6 east that include retailers, offices, food services, lodging, entertainment, and health care providers, all of which draw customers from the community and region. The designation may also contain medium to high density multifamily residential.

I-2 Industrial

The Industrial designation encompasses such uses as large manufacturing facilities, distribution, warehousing centers (not self-storage), processing plants, and other similar businesses. LaPaz needs to protect the agricultural related industrial uses on the north west.

Park

Park area is designed to support the existing ball fields, playground and community building which all provide activities for all of LaPaz’s citizens to better the quality of life.
Organizational Structure

Implementation Agencies

Several different agencies have been assigned to the “Action Items” previously listed in this Plan in order to provide more guidance for implementation. Agencies are broken into Lead Agencies and Supporting or Coordinating Agencies.

Lead Agencies:

<table>
<thead>
<tr>
<th>TC</th>
<th>LaPaz Town Council</th>
</tr>
</thead>
<tbody>
<tr>
<td>PC</td>
<td>Marshall County Plan Commission</td>
</tr>
<tr>
<td>SD</td>
<td>LaPaz Street Department</td>
</tr>
<tr>
<td>UD</td>
<td>LaPaz Utility Department</td>
</tr>
<tr>
<td>LM</td>
<td>Local Merchants</td>
</tr>
<tr>
<td>HS</td>
<td>Historical Society</td>
</tr>
<tr>
<td>BZA</td>
<td>Marshall County Board of Zoning Appeals</td>
</tr>
<tr>
<td>U</td>
<td>Utility Companies</td>
</tr>
</tbody>
</table>

Supporting or Coordinating Agencies:

<table>
<thead>
<tr>
<th>MCHD</th>
<th>Marshall County Highway Department</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCS</td>
<td>Marshall County Surveyor</td>
</tr>
<tr>
<td>MCEDC</td>
<td>Marshall County Economic Development Corporation</td>
</tr>
<tr>
<td>CC</td>
<td>County Commissioners</td>
</tr>
<tr>
<td>MACOG</td>
<td>Michiana Council of Governments</td>
</tr>
<tr>
<td>INDOT</td>
<td>Indiana Department of Transportation</td>
</tr>
<tr>
<td>IDEM</td>
<td>Indiana Department of Environmental Management</td>
</tr>
<tr>
<td>MT</td>
<td>Marshall County Tourism</td>
</tr>
</tbody>
</table>

Time Frame

The following action items have been assigned approximate time frames for the implementation of each action item. The time frames, which may vary based on economic development influences and numerous other factors, are:

Quick Wins

Projects that could be undertaken immediately and/or implemented within twelve months of the Comprehensive Plan’s adoption.

Medium Priority Opportunities

Projects that could be initiated within 1-5 years of the Comprehensive Plan

Low Priority Opportunities

Projects that could be undertaken within 6-10+ years of the Comprehensive Plan’s adoption.
Section I: Community Character:

<table>
<thead>
<tr>
<th>GOAL ONE: COMMUNITY CHARACTER: ENHANCE LAPAZ DOWNTOWN CORRIDOR</th>
<th>Policies</th>
<th>Action Steps</th>
<th>Evaluation</th>
<th>Medium</th>
<th>Low</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Improve the Downtown’s Character.</td>
<td>Facilities, buildings and infrastructure all need to be improved to attract citizens to the downtown. Downtown improvement grants need to be pursued when possible.</td>
<td>x</td>
<td></td>
<td></td>
<td>1-5 years</td>
<td>TC-PC</td>
<td></td>
</tr>
<tr>
<td>2. See a balance between the downtown and the US 6 and US 31.</td>
<td>Planning needs to ensure commercial activity along US 6 and Michigan RD does not detract from the downtown. Downtown commercial could draw upon walkable commercial activity, whereas US 6 and Michigan RD would be exclusive to highway traffic.</td>
<td>x</td>
<td></td>
<td></td>
<td>1-5 YEARS</td>
<td>TC-PC</td>
<td></td>
</tr>
<tr>
<td>3. Create an Attractive, Inviting, and Safe Community.</td>
<td>All development (structures and roadways) of a certain density both downtown and in the US 6 commercial corridors should be subject to the same minimum development, design, and construction standards.</td>
<td>x</td>
<td></td>
<td></td>
<td>1-5 years</td>
<td>TC-PC</td>
<td></td>
</tr>
<tr>
<td>4. Encourage connectivity and “Walkability”.</td>
<td>Maintain safe, pedestrian friendly sidewalks, appropriate lighting in neighborhoods, commercial areas, schools, churches, and/or recreational facilities throughout the corporate limits and surrounding county areas.</td>
<td>x</td>
<td>x</td>
<td></td>
<td>1-5 Years</td>
<td>TC, PC, AND UD</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>GOAL TWO: Improve Gateways and Corridors</th>
<th>Policies</th>
<th>Action Steps</th>
<th>Evaluation</th>
<th>Medium</th>
<th>Low</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Improve significant gateways to the community.</td>
<td>Enhance the gateways and roadway corridors along US 6 and Michigan Street by incorporating streetscape elements including wicker signs, decorative lighting, curbs and gutters, sidewalks, street trees, and other landscaping. Coordination needs to be between INDOT and Marshall County on enhancements.</td>
<td>x</td>
<td></td>
<td></td>
<td>1-5 Years</td>
<td>TC-COM-PD-INDOT</td>
<td></td>
</tr>
<tr>
<td>2. Enhance Corridor Development.</td>
<td>Consider applying a commercial overlay district to the east from the intersection of US 6 and Michigan RD to Jarden Rd. This would be a mixed use district. This needs to be coordinated with Marshall County.</td>
<td>x</td>
<td></td>
<td></td>
<td>1</td>
<td>TC-CC-PC</td>
<td></td>
</tr>
<tr>
<td>3. Enhance US 31 Exits.</td>
<td>With the cooperation with INDOT signage needs to be created to direct traffic to the commercial centers of Lapaz.</td>
<td>x</td>
<td></td>
<td></td>
<td>2-Jan</td>
<td>INDOT</td>
<td></td>
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</table>
Section II: Land Use & Growth Management

**GOAL ONE: Support a Balanced Mix of LAND Uses to Support Growth**

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quarters</th>
<th>Medium</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Use the Land Use Plan in Section VII in all community land use decision making.</td>
<td>The future Land Use Plan should be used to provide the appropriate mix of land uses throughout Lapaz and the surrounding area. It is important the Land Use plan be used to evaluate all potential new development to ensure the proper mixed land uses is maintained.</td>
<td>x</td>
<td></td>
<td>1-5 Years</td>
<td>PC</td>
</tr>
<tr>
<td>2. Coordinate future planning efforts with Marshall County.</td>
<td>Lapaz needs to coordinate efforts on annexation, corridor development and road and street development with the major corridor of Michigan Rd (Street), and the commercial corridor along east US 5. New development also needs to be connected to the proper utilities.</td>
<td>x</td>
<td></td>
<td>1-5 Years</td>
<td>TC-PC-CC</td>
</tr>
<tr>
<td>3. Proactively plan for the development of the new US 31 re-alignment.</td>
<td>US 31 will be realigned and will by-pass Lapaz. There is to be a new US 6/US 31 limited access intersection about a mile east of Lapaz. This will change the traffic pattern and commercial activity in Lapaz. Lapaz needs to plan and focus development at this key intersection and develop strategies to encourage traffic to the Lapaz commercial centers.</td>
<td>x</td>
<td></td>
<td>1-2 Years</td>
<td>PC</td>
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</table>

**GOAL TWO: Industrial Development: Ensure a sustainable supply of industrial locations.**

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quarters</th>
<th>Medium</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Develop a unified strategy for attracting new business and industry to Lapaz and retaining and expanding existing business and industry.</td>
<td>Lapaz should work closely with the Marshall County Economic Development Corporation (MCEDC) to focus efforts on a strategy to recruit specific business and industry to Lapaz.</td>
<td>x</td>
<td></td>
<td>1-5 Years</td>
<td>MCEDC</td>
</tr>
<tr>
<td>2. Develop developmental ready sites.</td>
<td>Lapaz needs to identify and promote developmental ready sites working with MCEDC resources. In addition to providing good highway and rail access, LaPaz needs to provide municipal utilities.</td>
<td>x</td>
<td></td>
<td>1-5 Years</td>
<td>MCEDC</td>
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</tbody>
</table>
## Section II: Land Use & Growth Management (Continued)

### GOAL TWO: Industrial Development: Ensure a sustainable supply of industrial locations.

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick Win</th>
<th>Medium</th>
<th>Long</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Focus on attracting innovative employers to LaPaz.</td>
<td>Business recruitment efforts should include attracting the light industry and business to the community. Emphasis should be placed on employers who have higher-paying jobs. If Marshall County Metro-net is established, LaPaz could use it to attract high-tech, research type employers to the community.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>CC-MCEDC</td>
<td></td>
</tr>
<tr>
<td>4. Support creative incentives for bringing new employers to LaPaz.</td>
<td>LaPaz should visit tax abatement and other tax based tools available to attract new employers. They also need to work with the Marshall County Planning Office in streamlining the permit system and support an online permit system.</td>
<td>X</td>
<td></td>
<td>1 Year</td>
<td>TC</td>
<td></td>
</tr>
</tbody>
</table>

### GOAL THREE: Commercial-Mixed Use Development

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick Win</th>
<th>Medium</th>
<th>Long</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Support high-quality commercial development in LaPaz.</td>
<td>LaPaz needs to look at development standards for their commercial areas to ensure the first impression portrays a positive image of LaPaz. LaPaz needs to work with the Marshall County Planning Office to develop such standards.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>TC-PC</td>
<td></td>
</tr>
<tr>
<td>2. Enhance Corridor Development.</td>
<td>Encourage, with Marshall County, a mixed use corridor along US 6 east to Linden Rd. This corridor will contain a mixture of commercial and residential development.</td>
<td>X</td>
<td></td>
<td>1 Year</td>
<td>TC-PC-CC</td>
<td></td>
</tr>
</tbody>
</table>
## Section III: Housing and Neighborhoods

### GOAL ONE: Core Neighborhood Vitality: Upgrade the appeal of LaPaz’s Neighborhoods

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick Win</th>
<th>Medium</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
<th>Complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Improve community infrastructure such as sidewalks, drainage, water, and landscape (trees).</td>
<td>An important factor to attract citizens to LaPaz is the state of its infrastructure. Sidewalks, availability of water, drainage, and trees have a major impact on the well-being of neighborhoods. LaPaz needs to work on improving such infrastructure to improve its neighborhoods.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>TC-UD</td>
<td></td>
</tr>
<tr>
<td>2. Support and develop property maintenance codes.</td>
<td>LaPaz needs to support and develop property maintenance codes to have property owners maintain safe and attractive structures and properties. LaPaz also needs to work with the Marshall County Plan Commission to develop necessary zoning regulations.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>TC-PC-UD</td>
<td></td>
</tr>
<tr>
<td>3. Encourage Connectivity and &quot;Walkability&quot;.</td>
<td>LaPaz needs to develop and maintain neighborhood sidewalks that are pedestrian friendly and have appropriate lighting. Sidewalks also need to be developed along Michigan Street (US 31) to provide connectivity between the residential section of LaPaz and the commercial properties to the south.</td>
<td>X</td>
<td></td>
<td>1 Year</td>
<td>TC-UD</td>
<td></td>
</tr>
<tr>
<td>4. Encourage Creation of New Quality Neighborhoods.</td>
<td>LaPaz needs to encourage the development of new subdivisions of high quality and standards including water and sewer to attract a new population of citizens to LaPaz and the surrounding area.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>PC</td>
<td></td>
</tr>
</tbody>
</table>
# Section IV: Downtown

## GOAL ONE: Improve Downtown’s role as the activity center for the community

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick Wins</th>
<th>Medium</th>
<th>LOW</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Continue to support the Downtown’s retail, restaurants, and commercial development.</td>
<td>Working with the MCEDC LaPaz needs to work to retain existing downtown commercial and retail businesses. LaPaz needs to work with existing businesses to evaluate existing policies or regulations that would be positive to retain the Downtown.</td>
<td>X</td>
<td></td>
<td></td>
<td>1-5 Years</td>
<td>MCEDC</td>
</tr>
<tr>
<td>2. Provide incentives to encourage new investment in the downtown.</td>
<td>LaPaz may want to look at financial incentives (such as tax abatements) to entice new downtown investment.</td>
<td>X</td>
<td></td>
<td></td>
<td>1 Year</td>
<td>TC</td>
</tr>
<tr>
<td>3. Provide quality sidewalks, drainage, streets and utilities to encourage development.</td>
<td>Business owners will not invest in a distressed area. LaPaz needs to have the proper infrastructure in place to attract downtown investment. With the new alignment of US 31, LaPaz has an opportunity to develop a boulevard type street through the downtown area to attract individuals to stop in LaPaz. A study should be done to plan the appropriate type of the configuration of Michigan Street.</td>
<td>X</td>
<td></td>
<td></td>
<td>1-5 Years</td>
<td>TC-UD</td>
</tr>
</tbody>
</table>
# Section V: Economic Development

## GOAL ONE: Expand New Employment Opportunities.

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick Wins</th>
<th>Medium</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify new sites for economic development.</td>
<td>With the new intersection of US 31 and US 6, LaPaz working with the MCEDC, should work to identify potential sites for commercial and industrial development to take advantage of this new transportation opportunity. This would be done in connection with a new commercial corridor along US 6.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>MCEDC</td>
</tr>
<tr>
<td>2. Provide appropriate infrastructure for existing and new development.</td>
<td>Proper infrastructure such as sewer and water needs to be up to date to support existing and new development. Emphasis needs to be placed at the new intersection of US 6 and US 31 to support new development.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>UD</td>
</tr>
<tr>
<td>3. Support expansion of broadband and fiber optic services.</td>
<td>Broadband connectivity is an important and necessary infrastructure needed to support existing and future economic activity. LaPaz needs to support Marshall County's efforts to bring the Metronet down old US 31 or new US 31. Broadband connectivity at such a level as the Metronet will be an incentive to companies to locate in LaPaz.</td>
<td>X</td>
<td></td>
<td>1-5 Years</td>
<td>TC-CC-MCEDC</td>
</tr>
</tbody>
</table>
## Section VI: Public Service and Infrastructure

### GOAL ONE: Public Services and Investment

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
<th>Quick-Win</th>
<th>Medium</th>
<th>Low</th>
<th>Time Frame</th>
<th>Relevant Agencies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Ensure community's water supply</td>
<td>LaPaz needs to develop a town water system to provide a safe and adequate water supply to its citizens and commercial business. This is also needed to provide water for fire safety. This will also lower the amount of land needed for development in that wells will not be needed on each property.</td>
<td>X</td>
<td></td>
<td></td>
<td>6-10 Years</td>
<td>TC-UD</td>
</tr>
<tr>
<td>2. Plan for well planned annexation and policy</td>
<td>LaPaz needs to complete the annexation of the east side of LaPaz in the area of Thumper TRL and Kimble DR. They also need to develop a plan to annex the area near the US 31 and US 6 new intersection.</td>
<td>X</td>
<td></td>
<td></td>
<td>1 Year</td>
<td>TC</td>
</tr>
<tr>
<td>3. Use the Land Use Plan as a guide for utility investment</td>
<td>The LaPaz Land Use Plan is a guide to the vision of growth for LaPaz. Future utility investments should be based upon the LaPaz Land Use Plan.</td>
<td>X</td>
<td></td>
<td></td>
<td>6-10 Years</td>
<td>PC</td>
</tr>
<tr>
<td>4. Require land to be annexed in order to connect to town utilities</td>
<td>It should be required before the expansion of town services that the land be annexed into LaPaz. This will assure the development to be contiguous to LaPaz. This will add to the town's tax base to help fund town services.</td>
<td>X</td>
<td></td>
<td></td>
<td>1 Year</td>
<td>TC</td>
</tr>
</tbody>
</table>
### Section VII: Transportation

#### GOAL ONE: Utility: Provide adequate transportation opportunities

<table>
<thead>
<tr>
<th>Policies</th>
<th>Action Steps</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Work with Marshall County and INDOT to create attractive new streetscapes through LaPaz</td>
<td>LaPaz needs to work with Marshall County Commissioners and INDOT to create and develop Michigan RD and Michigan ST. LaPaz and Marshall County need to prepare for the new traffic patterns which will result with the new limited access US 31. They may want to consider a boulevard type street to attract patrons to the downtown.</td>
</tr>
<tr>
<td>2. Require the construction of sidewalks in all new development</td>
<td>Sidewalks are an essential component of all new development, regardless of the land use. Sidewalks provide safety, is an alternative to driving, and makes LaPaz assessable to those citizens without a vehicle. It also enhances the neighborhoods and commercial areas.</td>
</tr>
<tr>
<td>3. Develop an annual program of sidewalk maintenance and installation in areas of need throughout the community</td>
<td>Installing sidewalks with new development will not be enough to provide an adequate system. A program needs to be developed to address gaps and deficiencies in the current sidewalk network.</td>
</tr>
</tbody>
</table>
Chapter 7

Section II: Implementation
INTRODUCTION

This chapter of the Comprehensive Plan describes the primary methods for implementing the land use related goals of Marshall County. The following pages identify the various land uses that are planned for Marshall County in the future. The descriptions of each land use contain recommendations about the types of uses envisioned in those areas, relationships between different land uses, development densities, as well as the infrastructure that may be required to support the land uses. The land uses that are described in this chapter are intended to apply not only to existing developed areas, but to those areas which may develop in the future. The land uses described here will help to guide and shape such development.

The land use categories and land use maps included in this chapter have been developed based on the following factors: (1) Marshall County’s existing and planned infrastructure, (2) existing land use locations and relationships, (3) analysis of soil types and their capacities for different land uses, (4) analysis of various environmental features and factors, (5) public input regarding desired land use patterns, and (6) the vision, goals and policies established in the previous chapters of the Comprehensive Plan.

Generally, this future land use plan is intended to directly accomplish the following land use goals:

- **Farmland Preservation:** Provide protection for rural agricultural areas to allow farming activities to continue.

- **Environmental Conservation:** Ensure that Marshall County’s environmental systems and features are adequately protected.

- **Development & Growth:** Guide new growth to appropriate areas, focusing on matching development with infrastructure capacities and avoiding environmental hazards.

The Future Land Use Plan Maps for Marshall County and the Town of Lapaz summarize the future land use recommendations of this chapter. The land use descriptions are located on the pages following the maps.
Land Use Plan Map (Replace This Page)
RURAL VILLAGE

The Rural Village category is intended to preserve and maintain the character of Marshall County’s unincorporated communities. Specifically, this designation is given to the communities of Teegarden, Tyner, Donaldson, Burr Oak, Hibbard, Rutland, Tippecanoe, Old Tip Town, and Inwood. Historically, these small communities have developed at the intersections of transportation routes, concentrating commercial and residential activities in a focused area. Some once held thriving sawmills or gristmills. These villages are no longer significant centers of railroad or commercial activity, but do remain important historic settlements and can provide housing alternatives to the larger towns in the county.

The Rural Village areas are intended to provide a variety of community-oriented neighborhood commercial services and to allow for mixed residential and commercial activities. Focusing new growth around these rural communities will reduce residential sprawl in the county, maximize public infrastructure expenditures, and protect farms and the environment from residential encroachment. The following policies should guide future land use in Rural Villages:

- The County should support the preservation and enhancement of the remaining rural villages through appropriate zoning as well as incentives to encourage the continued vitality of the villages.
- Investment in utility and infrastructure improvements, particularly sewer service, will be important in sustaining the viability of rural villages.
- Rural Villages should contain small-scale commercial uses at their core, located at prominent road intersections. These should be surrounded by high-density single-family residential neighborhoods. It may also be appropriate to locate institutional uses and limited industrial uses here as well.

LAKE COMMUNITY

Marshall County has numerous lakes that provide recreational and residential opportunities. Areas designated Lake Community contain significant residential development focused around a lake. This includes areas immediately adjacent to the lakes, and potentially other areas with a relationship to the lakes. The following policies should guide future land use in Lake Community areas:

- Lake Communities should be residential in nature and should not contain commercial uses that would draw significant traffic from outside areas of the county. Limited neighborhood-scale commercial uses serving the lake communities are appropriate.
- Septic systems should not be encouraged around lakes in order to protect the quality of the water. Sewer systems should be utilized wherever possible.
- Public access to the lakes for recreational purposes is important and should be preserved as residential growth continues around the lakes.
**Corridor Commercial**

In certain locations, it is appropriate to provide for the development of a collection of commercial uses serving both county residents as well as those traveling through the area. These locations are most frequently at the intersections of major transportation corridors, and should contain uses such as gasoline stations, convenience stores, restaurants, hotels and other highway-oriented uses. However, major commercial development should be left to occur within established communities rather than at these locations throughout the county. The following policies should guide future land use in Corridor Commercial areas:

- Corridor Commercial uses should be developed in nodes or centers around major intersections rather than extending in a strip along the roadway.
- Driveway cuts onto major roadways should be minimized in order to maintain safety and traffic flow on these routes.
- In the event that Corridor Commercial development is adjacent to residential uses, there should be heavy screening to reduce any light and noise impacts on the residential areas. Care must also be taken to protect residential and agricultural areas from vandalism and litter.
- Corridor Commercial areas should be served with adequate infrastructure, including road access and utilities, to support the expected uses.
- Additional Corridor Commercial areas may need to be identified in response to future changes to the U.S. 31 corridor.

**Industrial**

Industrial development is important to Marshall County as a means of providing needed jobs to county residents as well as supporting the county tax base. Marshall County has a limited number of areas designated for Industrial development due to factors such as lack of utilities. The majority of the designated Industrial areas currently are occupied by industrial uses and should continue to do so in the future. Examples of these are the grain elevator in Lapaz and the mixed light industrial uses east of Bremen. The following policies should guide future land use in Industrial areas:

- Uses in county industrial areas should be limited to light industrial use such as light manufacturing, warehousing, contractor’s offices, and small production facilities.
- Industrial uses will require a complete range of infrastructure in order to remain viable. Convenient access to quality transportation facilities is also important.
- Industrial uses should be heavily buffered from adjacent uses, and in general should be separated substantially from residential uses.
**Parks & Open Space**

Many areas of Marshall County present significant recreation opportunities for local residents. While most of these areas have not been formally developed as parks, the potential remains for them to be used as such. In general, provision of parks and recreation facilities should take place within the individual communities. There are, however, certain areas that could, with some investment, become recreation destinations in the County. Examples would include Mill Pond and the Marshall County Memorial Forest. Some areas designated as Parks & Open Space are already developed as public or private golf courses. The following policies should guide future land use in Parks & Open Space areas:

- Limited rural residential development may be appropriate adjacent to Parks & Open Space resources to take advantage of their aesthetic and recreational qualities.
- Little physical development is required for land in this category. At a minimum, appropriate access roads and shelter facilities may be added at strategic locations.
- Designation of privately owned areas as Parks & Open Space is not intended to require county acquisition of such land nor to require private land to be opened for public access.

**Conservation**

Marshall County has numerous areas of heightened environmental sensitivity. These include floodplains along rivers and streams, riparian areas, steep slope areas, wetland areas, and significant woodlands. These areas are designated as Conservation areas to recognize their sensitivity and provide them appropriate protection from development impacts. All of these natural areas provide essential amenities to Marshall County. They serve as wildlife habitats, provide natural filtration of water, recharge underground aquifers, and provide open green space with considerable aesthetic and recreational value to County residents. It is for these reasons that such natural areas should be protected from development. The following policies should guide future land use in Conservation areas:

- No infrastructure should be provided to Conservation areas as they are not intended to experience development of any type.
- Very limited rural residential development may be appropriate adjacent to Conservation areas to take advantage of their aesthetic properties.
- In cases where Conservation designations occur in the context of a larger land use designation, development designs should be sensitive to impacts on the areas to be conserved.
- Environmentally sensitive land should be conserved in large tracts where possible to prevent the fragmentation of wildlife habitats.
The Agricultural Residential designation provides the opportunity for limited housing development in certain areas of the county. This land use is appropriate in areas where septic systems can function efficiently or in areas where natural features or towns are stimulating development. It is also appropriate in areas where soil conditions or topography limit the viability of agricultural uses. One style of rural residential development that should be encouraged is cluster subdivisions, where smaller lots are grouped together to preserve large areas of natural amenities or farmland. The following policies should guide future land use in Agricultural Residential areas:

- Agricultural residential areas should not require urban utilities and infrastructure. They should be constructed in such a way as to rely on individual well and septic facilities.
- Cluster subdivisions should be utilized to maximize rural land preservation and minimize the investment required for roads and other infrastructure.
- New agricultural residential areas, in addition to those designated by this plan, should be created with careful consideration of growth patterns, natural features, agricultural operations and infrastructure capacities.

The Agricultural designation denotes land that is meant to remain largely rural, with uses focusing on farming operations. The Agricultural land use category is intended to allow for some residential development. Agricultural land use areas are found in locations that are viable for farming but may also be feeling growth pressures from nearby urban communities. The following policies should guide future land use in Agricultural areas:

- Urban-type services and infrastructure should not be provided to agricultural areas. Farms and other development should be able to be served by individual well and septic systems.
- Agricultural uses appropriate for these areas include traditional farming uses, as well as agricultural product storage and distribution facilities (commercial grain elevators), stables, natural preserves, and other animal or food production related activities.
- Cluster subdivisions should be utilized to maximize rural land preservation and minimize the investment required for roads and other infrastructure.
- Small-scale home-based businesses may also be appropriate provided they have minimal impacts on adjacent residential uses.
Agricultural Conservation

Agriculture is a key component of Marshall County’s economic base and should continue to be so in the future. The Agricultural Conservation land use category is intended to preserve the rural nature of the county and allow large-scale farm operations to continue. Designating land specifically for agricultural uses will help to slow the turnover of land to nonfarm uses, such as residential subdivisions. It is not desirable, and in many cases, not physically or economically feasible to provide the infrastructure required to support such development. Land in the Agricultural Conservation designation should remain in farm use, although very limited rural residential uses may be allowed as well. The following policies should guide future land use in Agricultural Conservation areas:

- Except for areas adjacent to Plymouth and other urban communities in the county, agricultural land should be afforded protection from intrusions by nonfarm uses.
- Urban-type services and infrastructure should not be provided to Agricultural Conservation areas. Farms and other development should be able to be served by individual well and septic systems.
- Agricultural uses appropriate for these areas include traditional farming uses, as well as agricultural product storage and distribution facilities (commercial grain elevators), stables, natural preserves, and other animal or food production related activities.
- Cluster subdivisions should be utilized to maximize rural land preservation and minimize the investment required for roads and other infrastructure.
- Small-scale home-based businesses may also be appropriate provided they have minimal impacts on adjacent residential uses.

See the Residential Density Ratios Profile on Page 7-12 for more information.
**What are Residential Density Ratios?**
Residential Density Ratios provide communities with an alternative means of managing how residential development may occur in a given area. Typically, rural residential development is guided by requirements that home lots be a minimum size, usually a very high acreage in order to limit development. Residential density ratios put residential development in terms of homes per acre while allowing for much smaller lot sizes. This allows for the same number of homes to be built, but in a creative manner that is more effective in protecting rural land.

**How Do Residential Density Ratios Work?**
The illustrations below provide an overview of how residential density ratios can be used instead of large lot zoning to preserve rural land. The graphics in the left column show a typical piece of land developed with minimum lot sizes, and those in the right column show the same land developed with residential density ratios. Note that with the minimum lot size requirements, the entire section of land is divided into home lots. With the density ratios, large tracts of land still remain and the same number of new home lots are created.

**Agricultural Residential Areas**
As the most dense of the rural land use categories, Rural Residential areas could be developed at a ratio of 1 home per acre of land, as opposed to a minimum lot size of 1 acre.

**Agricultural Areas**
Agricultural land use areas should have medium density rural residential development, perhaps at 1 home per 5 acres, as opposed to a minimum lot size of 5 acres.

**Agricultural Conservation Areas**
Agricultural Conservation land use areas should have very low density residential growth, allowing for the preservation of as much agricultural land as possible.

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For the examples provided here, a typical section of land (640 acres) has been shown, with existing lot lines and homes as seen above.
TOWN CENTER

The Town Center category is specifically designed for Lapaz. The Town Center functions as the downtown or central business district of the community. A small collection of retail stores and restaurants exists in the town center today. The intent of this district is to foster the enhancement of the downtown area as a mixed-use focal point for the Lapaz community. Lapaz should seek out unique shops and restaurants to define its town center. The following policies should guide future land use in the Town Center area:

• Development must be pedestrian friendly and maintain strong connections to the established neighborhoods that surround it.

• Opportunities to provide on-street parking adjacent to town center uses should be explored. This will require coordination with the State on issues pertaining to U.S. 31.

TRADITIONAL RESIDENTIAL

The Traditional Residential designation is designed to apply specifically to Lapaz. Traditional Residential neighborhoods are single-family in nature and are developed at medium to high densities. They are typically developed on a grid street pattern, and in Lapaz they surround the town center along U.S. 31. Homes are set close to the street and a functional alley system serves the rear of many home lots. The Traditional Residential designation also extends to some additional undeveloped land that may experience growth from Lapaz in the future. The following policies should guide future land use in Traditional Residential areas:

• New residential development should continue the grid street pattern established by existing traditional residential neighborhoods.

• Traditional residential areas must have strong pedestrian ties to the Town Center area, primarily through a functional sidewalk network.

• Parks, schools, churches, and other similar uses may be integrated into the primarily single-family residential fabric of traditional residential neighborhoods.
FUTURE LAND USE MAP

Legend
- Conservation
- Parks & Open Space
- Agricultural Conservation
- Agricultural Residential
- Traditional Residential
- Lake Community
- Industrial
- Town Center
- Corridor Commercial
- Rural Village
- Ancilla College
- Roads
- Railroads
- Rivers
- Lakes
- Other Planning Jurisdictions

Future Land Use Map

Marshall County, Indiana
THOROUGHFARE
PLAN

SECTION II: IMPLEMENTATION
INTRODUCTION

The Thoroughfare Plan describes the planned thoroughfare network for Marshall County. It establishes a hierarchy of road types that will serve to create a safe and efficient roadway network for the rural areas of the county. It takes into account present road conditions as well as those improvements needed to accommodate future growth. The county Thoroughfare Plan is intended to complement that of Plymouth as well as the thoroughfare plans of the other incorporated communities within Marshall County.

Large volumes of traffic cannot be carried on every road in Marshall County with any acceptable degree of efficiency or safety. This arrangement would be physically and financially impossible to sustain. The Plan, therefore, proposes that a system of major thoroughfares be identified that can adequately accommodate future volumes of traffic. The system is based on establishing a special function and certain minimum design standards for each highway and road within the County.

The functions and design standards proposed for Marshall County are explained on the following pages. In some cases it may not be practical or possible to meet these recommended minimum standards. In these cases, every effort should be made to get the best possible alignment, grade, sight distance, and drainage.
2010 Thoroughfare Plan Map

Legend:
- New Subdivision
- Existing Subdivision
- Gray Line - Prior Planned
- Yellow Line - Planned New
- Red Line - Proposed
- Green Line - Existing
- Brown Line - Other Planning Jurisdiction
- Other

0 1.5 3 6 Miles

North

Comprehensive Plan

8-4

Thoroughfare Plan Map

Map Source:
City of [City Name]

Purpose:
- To provide a comprehensive framework for future growth and development
- To ensure efficient and sustainable transportation planning

Areas of Study:
- Transportation
- Land Use
- Environmental Considerations

Key Points:
- Expansion of existing roads
- Development of new infrastructure
- Integration with other planning initiatives

References:
- City Ordinances
- State Planning Guidelines
- Federal Regulations

Conclusion:
The Thoroughfare Plan is a critical tool for guiding the growth and development of the community. It balances the need for efficient transportation with the preservation of natural resources and the quality of life for current and future residents.
**MAJOR ARTERIAL ROADS**

Major arterials are limited-access highways that carry large volumes of interstate traffic and have importance regionally or locally. They often permit a continuous high-speed traffic flow. These highways have a high order of design and construction requirements. They serve nearly all urban areas of 50,000 or more population. U.S. 30 and U.S. 31 are the only Major Arterials in Marshall County and no others are proposed in the future, although both highways may be upgraded to interstate standards at some point.

**MINOR ARTERIAL ROADS**

The highways proposed as Minor Arterials by the Plan are those Federal and state routes of regional importance. These are high capacity highways moving traffic at fast rates of speed. They provide good continuity between distant points and are constructed to high standards. Arterial Highways provide two to four traffic lanes and should have a median strip wherever possible. Crossing traffic from other roads and access to abutting properties are often controlled. Design standards, such as right-of-way and pavement width and alignment, are lower than for Major Arterials, but higher than for Collector Roads. U.S. 6 across the north part of the County is a Minor Arterial highway.
MAJOR COLLECTOR ROADS

The proposed Major Collector highways have less regional importance than the Arterial highways and more county or inter-county significance. They are recommended to be medium capacity highways moving traffic at relatively fast rates of speed. They include both state designated routes and county roads. Major Collector highways provide two traffic lanes and normally have uncontrolled access. Requirements for right-of-way and pavement width and alignment are lower than for Arterial Highways but higher than for Minor Collector roads.

MINOR COLLECTOR ROADS

Minor Collector highways are similar in significance to the Major Collector roads. However, they are recommended to be lower in capacity and design speed than the Major Collectors. They would serve to collect traffic from Local roads and feed it to the higher capacity collectors and arterials. Like Major Collector roads, Minor Collectors would be two lanes in width and not be subject to any access controls. Right-of-way and pavement width would be somewhat lower than for Major Collectors.
Local Roads

All county roads not recommended as Arterials or Collectors are designated as Local Roads on the Plan. They are low capacity roads whose function is to provide direct access to homes and property. Through-traffic and heavy use of these roads should be discouraged. Because of light traffic flow, the recommended design and construction standards must be adequate to assure safe, durable and permanent Local Roads. To the extent possible, residence driveways and ingress and egress points should be oriented to the Local Roads rather than to the Arterials or Collectors.
INTRODUCTION

One of the major components of updating the Marshall County Comprehensive Plan was gathering public input. In many ways, this process has been on-going for some time. The Marshall County Plan Commission has sponsored a number of meetings and surveys regarding the comprehensive plan in recent years.

The process began in 1998, when a survey was conducted in conjunction with the Purdue Extension Service. The survey focused on agricultural issues, specifically regarding the impacts of growth on farmland. A second survey was issued by the Plan Commission in 2000. This survey covered land use, quality of life, and county services issues. Also in 2000, a major vision process was undertaken. This process encompassed a series of meetings with a diverse group of county residents that resulted in the creation of a Marshall County vision statement.

In order to reaffirm the results of those efforts and to further develop ideas for the new comprehensive plan, two additional public workshops were conducted. The first workshop was held in Lapaz on October 15, 2002. It focused on county-wide issues as well as issues specific to Lapaz, as Lapaz falls in the County’s planning jurisdiction. Approximately 15 people attended this meeting. The second public workshop was held in Plymouth on November 7, 2002. This workshop focused on county-wide issues and attracted approximately 20 participants.

At each workshop, participants were asked to review a set of goals and objectives that were developed by the Marshall County Plan Commission as a result of the original public input process. In addition, participants were divided into groups to participate in activities focusing on Land Use, Transportation, and Environment & Recreation. For the purposes of this document, the results of both workshops have been combined.
In early 1998, a survey was conducted by the Marshall County Plan Commission in conjunction with the Purdue/Marshall County Extension Service. The survey was mailed to 466 people on the Extension Service mailing list, and was also published in the Plymouth Pilot-News. Of the mailed surveys, 224 were completed and returned, and an additional 30 newspaper surveys were received. The survey consisted of nine multiple choice questions focusing on land use issues in Marshall County. There was also a question at the end of the survey that allowed participants to make any statements they wished about land use in the county.

The first question on the survey concerned residential development in agricultural zoning districts. A majority (76%) felt that there was too much residential development occurring in agricultural areas, while 21% felt that the amount occurring was just right.

The next survey question assessed the need for protection from lawsuits for farmers. Over 80% of respondents felt that farmers with large scale animal operations should have protection. On a similar note, it was agreed that farm practices in general should have some measure of protection against nuisance suits. Over 91% of respondents agreed with that sentiment.

The next portion of the survey dealt with housing and subdivision growth in the County. Participants were asked whether subdivisions should be allowed in agricultural zoning districts, and 69% said no. When asked about the current state of single family residential development along county roads, 64% felt that too much was occurring, while 31% felt that it was just right. Finally, the survey asked if farmland should be protected in Marshall county. Most of the respondents (86%) felt that farmland should be protected.

Well over one hundred individual comments were received as part of the returned surveys. They ranged in size from one sentence to several paragraphs, mainly focusing on the need to further protect farmland from encroachment by urban development. Many people felt that development should be guided by soil suitability so that good farming soils are not developed. There was a general sentiment that housing subdivisions are rapidly consuming the County’s rural land.
Several people were torn between the idea of government helping to protect farmland and their belief that government shouldn’t have control over land use. The results of the survey help to define one of the most pressing issues to be addressed during the comprehensive plan development process: the protection of farmland from continued development of residential subdivisions in the rural areas of Marshall County.

A public meeting was held in March 1998 after the survey results were compiled in order to let Marshall County residents know the outcome. During the meeting, participants held small group discussions and outlined several issues that they felt should be addressed in Marshall County. These issues are:

- reevaluation of the 5 acre minimum lot size to make sure it is the right size to prevent farmland conversion;
- limiting development in the County to areas which are least suited for agricultural production, examining the rate of population growth in Marshall County;
- protecting private property rights; and
- investigating the possibility of increased “freedom to farm” rights.

The participants also agreed that three actions should be taken to address these issues:

- updating the master plan for Marshall County;
- analyzing the 5 acre minimum lot size issue; and
- examining the land use tools available to help achieve the goals for Marshall County.
The Marshall County Planning Department conducted a Comprehensive Plan Survey in 2000 as a part of its on-going effort to develop a new comprehensive plan. There were approximately 45 completed surveys submitted from residents across the county. Survey participants were asked a number of questions aimed at determining their views on the quality of life in Marshall County.

The first portion of the survey was intended to build a basic demographic profile of the respondents. Participants were asked where they lived, how long they’d lived there, whether they owned or rented their home, what their occupation is, and where their job is located.

Participants were also asked their age, and 82% of respondents were above 40 years old, with approximately 40% in the 60 years and over category. Approximately 60% of respondents had lived in Marshall County for more than 30 years, with 42% having lived there for 50 years or more. Over half of the participants came from Center Township, and the only township that did not have at least one respondent was Tippecanoe.

Commuting and shopping patterns were the next items addressed in the survey. Of the respondents, 78% said they worked in Marshall County while 7% travelled out of the county to their workplaces. The survey also asked where people made minor purchases, such as groceries or clothing, as opposed to where they made major purchases, such as vehicles or appliances. An overwhelming majority (96%) responded that they made minor purchases inside Marshall County. For major purchases, 20% went outside the county while 67% stayed local.

Traffic issues were also a major component of the survey. Over 80% of survey participants agreed that there was too much traffic congestion in Marshall County. They were then asked to list specific locations that have serious traffic congestion problems. The three most frequently listed responses were all located in or around Plymouth. These locations were: Michigan Street (generally), the intersection of U.S. 30 and Oak Road, and Downtown Plymouth.

Next, the survey asked for an assessment of County services, such as utilities and fire protection. In general, respondents were largely satisfied with the services listed. The three categories with the most significant responses in the “Unsatisfied” category were Condition of County Roads (53%), Recreation Opportunities (20%), and Water Drainage (20%).
Finally, participants were asked to list three things they liked the most about Marshall County, as well as three things they liked least about Marshall County. On the Least Liked list, the top five items were:

- the condition of County roads;
- sprawl;
- poor transportation planning;
- low wages; and
- high taxes.

Traffic congestion, lack of recreation areas, and “good ol’ boy politics” followed closely behind. On the Most Liked list, the top five responses were:

- the people;
- rural character;
- location & accessibility;
- community atmosphere; and
- public safety.

The schools and Centennial Park were also ranked highly.
The Visioning Process

In February 2000, the Plan Commission formed an ad-hoc, citizen based Comprehensive Plan Committee to work on a new comprehensive plan. Participation on the committee was open to anyone who lived or worked in Marshall County. Fourteen meetings of this group occurred throughout the year 2000. Additionally, twelve community meetings were held throughout Marshall County, with at least one meeting occurring in each township. During these meetings 250 residents participated. The input received at both rounds of meetings was used to develop a county vision and a policy framework for a new comprehensive plan for Marshall County.

One of the activities undertaken by the Comprehensive Plan Committee was to evaluate the strengths, weaknesses and important issues facing Marshall County. Those issues are listed below.

Strengths
- Rural farming base & productive soil
- Access to major highways
- Education (public, private, secondary)
- Parks and recreation opportunities (lakes, parks, golf courses)
- Rail transportation
- Civic leadership
- Industrial diversity
- Countryside (air quality, low population densities, small communities)
- Quality emergency services (police, fire, hospitals)

Weaknesses
- Loss of agricultural land/open space (“5 acre” rule, loss of woodlands, mixture of residential & agricultural uses)
- Water & septic runoff (contamination of lakes)
- Lack of affordable housing
- Low wages
- Lack of government cooperation (County-towns, town-town)
- Lack of hi-tech, vocational job training

Important Issues
- Do we want excessive growth?
- Is there an orderly way to plan growth?
- Population density in rural areas
- Need for cooperation to achieve the common good
- Need to maintain employment base to ensure continued low unemployment
- Roles churches, schools & citizens can play in the community
The Committee was next asked a question to help them focus on their ideas for the future of Marshall County. That question was: If you were to leave Marshall County and five or ten years from now you heard something good about the County, what would it be that you would like to hear? The responses given by committee members are categorized below.

**Land Use**
- We have retained agricultural and open space
- We have retained property rights
- We have the cleanest county in the state environmentally
- We have produced decent and affordable housing
- The population growth was not among the highest in the state
- The comprehensive plan was a success
- We have the best county park system in the state
- We have prevented pollution and enhance the County’s natural resources
- We have enhanced outdoor recreational opportunities

**Government**
- We have improved the County’s educational ranking in the state
- The schools have greatly increased vocational education
- We have received our money’s worth out of our schools

**Economic Development**
- Marshall County has become the high-tech center of the Midwest
- We have increased local opportunities for children and young adults
- We have enabled increased homeownership
- We have increased value-added agricultural industries

**Human Development**
- Marshall County has the lowest crime rate in the state
- We have increased opportunities for lifelong learning
- We have addressed negative social issues
- Marshall County has become the first drug-free county in the state
- Marshall County has become a culturally attractive place to live

The next step in the process was to analyze the information generated and establish a cohesive Vision Statement for the County. This would provide the County with a single underlying theme upon which to build the various policies that would be required to achieve the Vision.
The first public workshop (in October 2002) took place in Lapaz and devoted the first portion of the meeting to a discussion of issues specific to Lapaz. The attendees were split into two groups and led through an activity designed to gather input on community concerns. The first portion of the discussion covered assets that Lapaz possesses, while the second portion focused on needs of the Lapaz community.

**Assets**
The participants at the meeting were asked to list the assets of Lapaz. This could be anything that they felt was important or significant to the Lapaz community. Among the responses by the groups were:

- Fire, Police, & Ambulance Services
- Access to Main Thoroughfares (Major Highways)
- Good People/Close-knit Community
- City Park & the Parks Board
- Churches & Schools

**Needs**
The other portion of this exercise asked participants to generate a list of important needs in Lapaz. Once this list was created, participants were allowed to cast three votes for what they felt were the most important needs that should be addressed in the comprehensive plan. The top five needs based on number of votes were:

- A plan to deal with INDOT’s planned changes to U.S. 31
- A town water system
- Improvements to and expansion of the existing sewer system
- An economic development group that could focus on helping Lapaz
- A more active pursuit of funding for projects by the town government

Some additional needs that were listed but did not receive as many votes were improved safety on U.S. 31, a “sit-down” family restaurant, better town representation on the County Plan Commission and Board of Zoning Appeals, and encouragement of home ownership.
Participants in both of the workshops were asked to review the vision statements and goals developed as a result of the process previously undertaken by the Marshall County Plan Commission. Six broad vision statements for Marshall County came out of the initial process. Under each vision statement, a series of goal statements was proposed. A survey containing these vision and goal statements was provided to the workshop participants. They were asked to determine if they agreed or disagreed with each of the goals, and to provide any additional comments they might have regarding these goals. The results of the survey are summarized below, and are categorized by vision statement.

**Vision Statement 1**

*Marshall County will plan growth in order to protect the County’s rural nature, which is comprised of a healthy agricultural base, open spaces, forest lands, and wetlands.*

The first vision statement has 6 goals associated with it. Those goals are listed below along with the proportion of respondents who agreed or strongly agreed with each goal:

- Marshall County should minimize the loss of forest land and farm land to other, unrelated uses (such as homes & businesses). (76%)
- Marshall County should prevent nonfarm development (such as residential subdivisions or shopping centers) from spreading across agricultural/open space land at random. (73%)
- Marshall County should preserve the “sense of place” of the area’s small towns. (91%)
- Marshall County should encourage agricultural businesses and facilities to be environmentally safe. (94%)
- Marshall County should concentrate redevelopment efforts toward existing neighborhoods and commercial areas. (82%)
- Marshall County should develop county-wide recreational opportunities and facilities. (76%)

Many additional comments were made about this section. It was suggested that parks and recreation should be handled on the local level (within cities and towns) rather than by the County, and that County efforts should focus on preserving natural areas. Growth was also a concern, with many people stating that new growth should stay away from the lakes and rivers, and would be best served by connection to existing city and town services. This meshes with other suggestions regarding preserving farm land and protecting water quality in the County.

**Vision Statement 2**

*County and town services will be second to none through cooperation and coordination of Marshall County and town resources.*

This vision statement has 3 goals associated with it. Those goals are listed below along with the proportion of respondents who agreed or strongly agreed with each goal:

- The area towns and Marshall County should work together to coordinate plans and regulations. (91%)
- Marshall County should ensure that the area’s transportation needs will be met in the future by prioritizing transportation improvements. (82%)
- Marshall County should focus on plans for the long term needs of the County. (91%)

Many who agreed with this concept cautioned that the County must use common sense...
and be careful not to overregulate in the process. Some people also raised concerns about the quality of County roads and suggested that the damage done by very large and heavy farm equipment on the roads must be repaired. Also related to roads, people noted a need to designate and improve important arterial road connections between communities in the County.

**Vision Statement 3**

*Marshall County’s school systems, area colleges, and universities will develop to the utmost the technical and vocational skill of County graduates.*

Vision Statement 3 has only 1 goal currently associated with it. That goal is listed below along with the proportion of respondents who agreed or strongly agreed with it:

- Marshall County should amend land use controls that unduly restrain the development of educational facilities and opportunities. (61%)

This goal showed a much lower agreement rate than others because many people weren’t sure what the statement meant, or did not think that County land use regulations in their current state were placing an undue burden on educational institutions. As for the schools themselves, people did believe that there should be further development of educational opportunities in Marshall County, and that some form of public-private partnership to that end would be beneficial.

**Vision Statement 4**

*Marshall County will protect the citizens and natural resources of the County from misuse and contamination.*

Vision Statement 4 also has only 1 goal associated with it. That goal is listed below along with the proportion of respondents who agreed or strongly agreed with it:

- Marshall County should identify and protect environmentally sensitive areas such as wetlands and wooded areas. (85%)

Most participants agreed with the idea of protecting environmentally sensitive land in Marshall County, and there was a diversity of input on what that meant. Again, common sense was urged in the development of any regulations to protect the environment. While some felt that zoning laws needed to have more “teeth” to make enforcement better, others were wary of regulation becoming an undue burden. It was suggested that development near any of the lakes should be required to have sewer systems to prevent pollution in the lakes. Again, it was stated that development should only occur around existing communities with sewer and water systems.

**Vision Statement 5**

*Marshall County will have the most skilled and educated workforce in the State that will
Vision Statement 5
marshall county will continue to develop a strong industrial economic base in its cities and towns.

Vision Statement 6 has 2 goals associated with it. Those goals are listed below along with the proportion of respondents who agreed or strongly agreed with each goal:

- Marshall County should ensure that the community has sufficient land prepared for industrial expansion. (85%)
- Marshall County should continue to encourage “home workshop” businesses that do not impose negative impacts on the surrounding area. (76%)

More people agreed with the first goal statement than with the second. People were in support of providing ample land to attract new employers, but did have a couple of concerns. First, they wanted to make sure the County did a proper study of existing industrial land so that an accurate projection of future needs can be made. Also, some participants were concerned about what “prepared for industrial expansion” really means. It could refer simply to providing industrial zoning, or it could mean the County should install streets, sewers, and other infrastructure as an incentive. People wanted to make sure the County considered the costs associated with this option and were clear about what was being proposed. Home workshops were seen as an acceptable concept, but there were concerns about the County’s ability to effectively track such businesses and enforce violations of the zoning code regarding home workshops.
The land use subject included issues regarding residential, commercial, and industrial growth, as well as the natural environment. Participants in the land use group completed a survey covering these four topic areas and discussed their choices. This land use input summary is also broken down into these four categories.

**Residential Growth**
Participants were first asked which types of residential development were most important to the future of Marshall County. Seven options were provided, but three stood out when the survey results were compiled. These 3 housing types were:

- Traditional Neighborhoods (development pattern typical of older city neighborhoods)
- Cluster Housing (small groups of homes on medium sized lots clustered to preserve open space)
- Rural Homes (individual homes located on large lots)

Also receiving several votes were apartment complexes and the more typical suburban style subdivisions. Participants supported cluster housing because they felt it would be more efficient and would prevent the loss of agricultural land. Several ideas were written in as well, including senior citizens housing facilities and the suggestion that housing not be developed in a way that interferes with agricultural areas. Also, there was mention of the need for affordable housing options, as well as a balanced mix of all of the housing options discussed on the survey.

The other question under the residential section asked for locations where new residential growth should occur in Marshall County. The majority of votes went to the following two categories:

- In existing Cities and Towns
- Adjacent to existing Cities and Towns

The options of building homes around natural resources (such as lakes) or scattered throughout the county received only a handful of votes between them. Additional comment on residential growth suggested that any housing around lakes should properly manage public access to the lakes and that development adjacent to cities and towns should be annexed. Participants felt that access to the lakes needs to be managed so that the public can still take advantage of the resources that they provide. Also important to people was ensuring that housing around lakes be connected to sewer and water to avoid contaminating the lakes.

**Commercial Growth**
The next category on the survey dealt with future commercial growth. Participants were again asked to choose which types of commercial development were most important to the County. The top 3 choices from the list were:

- Professional Offices
- Entertainment Commercial (restaurants)
- Large Retail (Target, Wal-Mart, Best Buy)
Some participants suggested that the County should simply allow as much commercial growth as the population could support, while others felt that there was already enough commercial and no additional development was needed. One person felt that restaurants will have a hard time starting up because of the current structure of taxes and utility fees. It was also mentioned that the community has to be prepared for how technology will affect professional offices, with one of the potential results being more people working at home.

Participants were next asked to decide the best locations for future commercial development. The top three choices were:

- In existing Cities and Towns
- Adjacent to existing Cities and Towns
- Along major highways (such as US 31)

Much like with residential development, workshop participants felt that commercial development should focus on existing communities within the county. No participants selected the options of developing commercial areas around the interchange of US 30 and US 31 or allowing commercial development to be scattered throughout the county. There was some disagreement about locating commercial growth along highways, as concerns about access management and architecture were voiced.

**Industrial Growth**

The final type of development to be discussed was future industrial growth. Participants selected the types of industrial development that are most important to Marshall County’s future. The top choices from the list were:

- High-Tech Industries
- Small Manufacturers
- Research and Development Facilities

Other types of industrial development that received some votes on the survey included warehouse & distribution centers, agricultural industries, and heavy industry (production facilities). One participant suggested that whatever type of industries come to Marshall County in the future, they must provide higher paying jobs than exist in the county now. Some thought that with the end of the State Inventory Tax, Plymouth and Marshall County could be in a good position to attract new businesses and industries. There was also support for the development of the county’s workforce through educational programs. This was thought to be a way to increase the county’s attractiveness to employers.

The second part of the industrial section was the choice of the best locations for new industrial development. The top choices were:

- Adjacent to existing Cities and Towns
- In existing Cities and Towns

In general, most participants indicated that new development of all types should be focused in and around existing cities and towns. There was also a strong emphasis on keeping development out of agricultural land. Many felt that the west side of Plymouth would be a logical place to continue developing the industrial base of the county, as much is already located there. They also felt that Marshall County should take advantage of the transportation routes it has to attract and appropriately locate new employers.

**Natural Environment**

The final section of the survey dealt with natural areas that should be conserved and
protected from development. The following three types of environmental features received the most votes on the survey:

- Lakes
- Rivers and streams
- Wetlands

Also receiving votes were forested areas and floodplains. Participants were generally supportive of protecting environmentally sensitive areas in Marshall County. When asked to list specific areas in the county that should be protected, the following were among the suggestions:

- Yellow River
- Lake of the Woods
- Menominee Wetlands

Another location that received support for protection was the Tippecanoe River and its watershed. In general, there was support for measures to protect all watersheds in Marshall County, possibly through the development of watershed management plans. Protecting these natural elements was also thought to be important to preserving the rural character of Marshall County.
Another of the workshop activities focused on transportation. The survey given to the transportation groups concentrated on types of transportation that were important, as well as connections between different parts of the county that were crucial to residents. Also discussed were elements of transportation infrastructure in Marshall County that were in need of improvement in the future in order to serve the county adequately.

**Means of Transportation**

The first question on the transportation survey asked participants to choose which means of transportation were most important to the future of Marshall County. The following 3 means of transportation received the most votes:

- County Roads (such as 12th Road or Elm Road)
- State Highways (such as State Road 10 or State Road 17)
- Routes for truck traffic

Participants felt that the county road system was crucial for people to travel within Marshall County, and that the state highway system was important because it connected the county to many important communities in the state. They also felt that truck routes were key to supporting the continued development of industrial areas in Marshall County. There was some discussion of public transit options. The existing system for seniors (Rock City Rider) was seen as an effective service. However, most participants felt that there wasn’t a possibility of a true public transit system being successful on a county-wide level. The railroads were not seen as a crucial component of the system beyond their usage as freight lines for industries in the area.

As a follow up, participants were then given the same list of transportation modes and asked which were most in need of improvement. The following were the top three choices from the group:

- County Roads (i.e. 12th Road, Elm Road)
- Routes for truck traffic
- State Highways (i.e. State Road 10, State Road 17)

Participants felt that many county roads should be rehabilitated and in some cases paved where they are currently gravel. Many people felt that existing county roads were not wide enough to accommodate large farm equipment and other traffic at the same time. Safe and efficient routes for truck traffic were seen as limited, even though they were an acknowledged priority. The participants included the U.S. highways in their consideration of the state highways category, and suggested that some form of safety improvements would be important for US 30 and US 31. Bike routes were discussed, and participants felt that they should primarily be for recreation and would probably not serve a role as an alternative to driving. The airport was also brought up as it relates to economic development in Marshall County, and people felt that a long term solution for the location of the airport needed to be determined.

**Transportation Connections**
The second portion of the transportation survey asked participants to select the most important transportation connections for Marshall County. The most important types of connections as voted by participants were:

- Between rural area homes and places of employment
- Between rural area homes and shopping (grocery store, etc.)
- Between rural areas and Plymouth
- Between Marshall County and South Bend

Participants recognized the need for safe and easy ways for residents to get to their jobs and to places to shop. They also felt that Plymouth was an important destination and that people should be able to get there efficiently. Many people travel to and from South Bend for work and shopping, and participants felt that this connection was crucial. Participants felt that Marshall County was better connected by roadways than most counties around it, considering the network of county roads, state roads, and U.S. highways. It was also mentioned that a very high percentage of the rural roads in Marshall County were paved, which was considered positive.

Much like the first section of the survey, participants were given the opportunity to identify which of these types of connections were most in need of improvement. There were three categories that received a majority of the votes. These categories were:

- Between rural area homes and places of employment
- Between rural area homes and shopping (grocery store, etc.)
- Between rural areas and Plymouth

Again, the list of needed improvements matches the list of highest priorities. Participants believed that the major highways like US 31 were in good condition. The county road system was in most need of improvement in order to provide good service for the high priority trips that they had identified. One improvement that was noted by several participants was the need for safe crossings and interchanges with the major highways running through Marshall County. It was also felt that some rural roads would benefit from widening or realignment of existing curves for safety purposes. One specific connection that participants felt was needed was a better route for people to drive north from Culver to get to places like South Bend.

**Future Road Improvements**

Participants in the transportation group were given a chance to identify potential future road projects on a map of Marshall County. One of the biggest identified projects is improvement to US 6 through the northern portion of the county in order to accommodate increasing truck traffic. There were also several north-south routes identified for potential improvement. The proposed new State Road 17 connection on the west side of Plymouth was identified, although multiple potential alignments were depicted by participants. Finally, a more direct route from Plymouth to Bremen in the northeastern part of Marshall County was identified.
The final area of discussion at the workshops was the environment and recreation in Marshall County. The county has a diverse array of natural features and recreational opportunities that must be considered as growth continues. The following is a summary of the input received from the group that discussed the environment and recreation.

Recreation
The first element of the survey asked participants to identify which types of recreation were most important to the future of Marshall County. Of the choices provided, the top three selections were:

- Fishing
- Hiking
- Hunting

Also receiving votes were bicycling and golf. There was some discussion of what the county’s role and responsibilities should be in the parks and recreation arena. Three main roles were identified. First, they felt the county should act as an information center to let people know about all the parks and recreation opportunities that exist. Second, it was suggested that the County develop trail connections between recreation areas and natural areas. Finally, people felt that the county should be aggressive in seeking grant funding for the development of new parks and recreation facilities, perhaps by hiring or contracting with a professional grant writer.

The second question under the recreation category asked participants to indicate which of the types of recreation facilities are most in need of improvement in the future. The top choices in this category were:

- Bicycling
- Hiking
- Fishing

Residents noted that although bike routes are designated through the county, the roads could be improved. Also, a regional bike trail system was recommended, ideally incorporating abandoned rail beds as a component. The same type of system would also provide improved options for people who wished to hike. People were also concerned that water quality in the lakes be properly managed so that people can fish them safely. The final recreation question asked participants to list what they felt were the most important recreation areas in Marshall County. Some of the places noted were:

- The many golf courses in the county
- The various lakes - notably Maxinkuckee and Lake of the Woods
- The parks in Plymouth - especially Centennial Park
- The Tippecanoe River area

All of these areas were considered crucial to drawing tourists and new residents to the area. One person also mentioned the Amish communities, such as those around Nappanee, as a nearby recreation opportunity that county residents take advantage of.

Environment
The second portion of the survey dealt with the natural environment throughout Marshall County. Participants were asked to consider natural features in much the same context as they had the recreation elements. When asked which types of land and environmental features were most important for the future of Marshall County, the top answers were:

- Lakes
- Wetlands
- Rivers and streams

Water features were brought up frequently in the environment discussion. People felt that such elements were key to the quality of life that Marshall County residents enjoy. When asked which environmental features were the most in need of protection, the same 3 elements were listed as the top 3 choices.
The 1974 Comprehensive Plan for Marshall County provided a variety of recommendations in the areas of Land Use & Development, Transportation, Community Facilities, Parks and Open Space, Utilities, and Implementation.

In the Land Use & Development section, a strong emphasis was placed on preserving farm land and keeping urban development from spreading into rural areas. The plan recommended that the provision of sewer services be used as a tool to guide such growth to desired areas. At the same time, the plan encouraged protection of environmentally sensitive lands as well as flexibility and creativity in design. The Plan also urged caution in rezoning land to commercial, recommending careful consideration of the impacts of such action.
Transportation was a major factor in the 1974 Comprehensive Plan. Specific recommendations such as a U.S. 6 bypass around Bremen were provided. More general policy recommendations were also outlined. These included such elements as ensuring that a high quality county road be available within a mile or two of each residence, controlling commercial development around major interchanges, and keeping heavy truck traffic away from local roads.

Community Facilities, such as fire stations, were also addressed. Fire station recommendations focused on providing high-quality coverage to as much of the County as possible. This included recommendations for the establishment of volunteer departments in several townships. The other main component of the community facilities section was library services. The Plan recommended expanding these services to reach the entire county.
The next section of the Plan dealt with Parks and Recreation facilities. Many recommendations were made pertaining to the establishment of a variety of new parks throughout Marshall County. Neighborhood and Block parks were encouraged as components of new residential development. The County was encouraged to secure new park land during the subdivision process. Also, the Plan supported the protection of wetlands and land with other sensitive environmental features through acquisition.

Following Parks & Recreation in the 1974 Plan is a Utilities component. Fairly specific recommendations for the growth of the County’s utilities systems were provided. Most of the policies included a time frame within which they should be accomplished. For example, one of the policies recommended that looped water lines be provided to serve existing and new development in Bourbon in the following five to ten years. Most of the communities in Marshall County were addressed in a similar fashion in the Utilities section.
Implementation was the final element of the 1974 Comprehensive Plan. A wide variety of strategies were laid out in an effort to ensure that the policies enumerated in the plan were put into action over the ensuing twenty years. It covered such standard actions as adopting a Zoning Ordinance and Subdivision Control ordinance to guide new development as recommended in the Plan. A major component of the implementation process was coordination with local and regional units of government to make sure that plans were carried out to the mutual benefit of all communities.

Also included in this section were more specific strategies for Marshall County. These included promoting areas such as the U.S. 30/31 interchange area for intense commercial development, as well as creating a comprehensive property inventory for use as an economic development tool. Finally, the strategy covered environmental issues, ensuring that Marshall County’s soil and water were protected from the impacts of development.
PHYSICAL DATA

SECTION III: SUPPORTING DATA
As previously discussed in the plan, a significant amount of demographic analysis was required as a component of crafting a new comprehensive plan. A summary of that analysis was provided in Chapter 1, Community Profile. More in-depth discussion of that demographic information is provided in the first portion of this chapter.

Further, much of the analysis done for the comprehensive plan was done through a series of mapping exercises. The results of these exercises are a collection of maps that have helped in the plan development process. These maps are displayed in the second section of this chapter.
As of the 2000 Census, the population of Marshall County was 45,128. The largest portion of the population was in Center Township, where Plymouth is located. There were also significant concentrations of population in German, West, and North Townships.

Between 1990 and 2000 the population of Marshall County increased by 2,946 persons, or 7.0%. In the same time period, the population of Center Township increased from 12,501 persons to 14,721, a 17.8% change. In comparison, the Plymouth population increased by 18.5%, and the population of the State of Indiana increased by 9.7% between 1990 and 2000.

In 2000, the population of Marshall County was 49.7% male (22,415 persons) and 50.3% female (22,713 persons). In comparison, the 2000 population of Indiana was 49% male and 51% female. The 2000 population of Marshall County was less racially diverse than the State of Indiana, with the County being 95.5% White. In the same year, the population of Indiana was 87.5% White. The 2000 Marshall County population was 0.3% Black and 5.9% Hispanic. For the same year, 8.4% of the Indiana population was Black and 3.5% was Hispanic.
In comparison to Indiana, the 2000 Marshall County population had higher percentages of persons in the age groups representing persons 55 years of age and above. Senior citizens had a significant presence in Marshall County as of 2000, implying that a large portion of the local population is not active in the labor force and may represent both a unique asset and a need for special services in the community.

On the opposite end of the age scale, Marshall County showed higher than State average proportions of the population in the brackets represents 14 years of age and younger. This also represents a unique set of needs that will have to be addressed.

Source: U.S. Bureau of the Census

In 2000, a total of 79.8% of Marshall County residents aged 25 and older had earned high school diplomas, compared with 82.1% of State residents.

A 2000 comparison of educational attainment for persons over the age of 25 indicated that Marshall County had slightly lower attainment than the State average. In Marshall County, 14.9% had attained a Bachelor’s Degree or higher, while the state-wide proportion was 19.4%.

The chart to the right indicates the intent of 2000 Marshall County and Indiana high school graduates regarding higher education. About 66.3% of Marshall County Graduates and 74.5% of Indiana graduates intended to seek higher education.

Source: STATS Indiana
UNEMPLOYMENT TRENDS

Between 1990 and 2001, Marshall County’s unemployment rate has remained consistently lower than that of Indiana or the United States as a whole. The lowest annual rate of unemployment for Marshall County over the last decade was 2.6% in 1999, while the highest was 5.9% in 1991.

The chart at left shows unemployment on an upward climb after a steady decline through most of the 1990s. The most current unemployment figures available show that for June 2002 approximately 4% of the Marshall county labor force and 5% of the Indiana labor force were unemployed.

COMMUTING PATTERNS

In 2000, a total of 4,965 persons commuted to Marshall County for employment. In the same year, 6,555 Marshall County residents commuted to jobs in other Indiana counties and other states.

The chart at left shows commuting patterns to and from the 5 counties with the highest number of commuters travelling into Marshall County to work. Of those five counties, the largest number of commuters to Marshall County originated in Starke County, located directly west of Marshall. St. Joseph County, to the north of Marshall, received the most local commuters. St. Joseph and Elkhart Counties combined to receive over 67% of those commuting to jobs outside Marshall County.
In 1999, Marshall County’s median household income was $42,581, compared to a $41,567 median for the State of Indiana. Median household income for Marshall County increased by 50.4% between 1989 and 1999, representing a change of $14,270. This compares favorably to the State, which experienced a 44.3% increase in median household income over the same period.

In 1999, 6.8% of Marshall County’s population were living in poverty compared with 9.5% of Indiana residents. Of the 3,017 Marshall County residents in poverty in 2000, 914 (or 30%) were children under the age of 18; and 374 (or 12%) were senior citizens over the age of 65.

Employment in Marshall County in 2000 was dominated by the manufacturing sector, which accounted for 34.8% of employment. In contrast, statewide employment in the manufacturing sector accounted for 22.9% of all employment.

Other dominant industries in Marshall County were Educational, Health and Social Services with 16.3% of employees, and Retail Trade with 9.8% of employees. The same three industries were also dominant in the State of Indiana for the year 2000.
In 2000, the occupancy rates of Plymouth and Center Township were slightly higher than those for Marshall County and the State of Indiana as a whole. Approximately 6% of Plymouth and Center Township units were vacant in that year, compared with approximately 8-9% of Marshall County and Indiana dwelling units.

Marshall County had a much lower proportion of rental units than Plymouth or the State in 2000. A total of 3,833 or 23.2% of Marshall County dwelling units were occupied by renters, compared with 26.4% of Indiana units. Lapaz came in higher than the county or state at a rental rate of 33.5%.

Median home value in Marshall County in 2000 was $88,100 compared to $94,300 for Indiana in the same year. Growth in median home value between 1990 and 2000 in Indiana was only slightly lower than that of Marshall County. State-wide median home value increased by 76.3% during that time period, while the Marshall County median increased by 78%.

The chart at left compares median home values across Marshall County’s ten townships. West Township shows the highest median home value at $105,400. The lowest median home value belongs to Tippecanoe Township at $77,700. The chart also shows the Town of Lapaz, which has a median home value of $66,100 in 2000.
1974 Thoroughfare Plan Map

Legend
- Principal Arterials
- Minor Arterials
- Major Collectors
- Proposed Major Collectors
- Minor Collectors
- Proposed Minor Collectors
- Local Roads
- Railroads
- Rivers
- Lakes
- Other Planning Jurisdictions

Marshall County, Indiana

10 - 10

1082x730
Public Input: Suggested Transportation Route Improvements

Legend
- Suggested Roads
- State Roads
- Streets
- Railroads
- Rivers
- Lakes
- Other Planning Jurisdictions
Regional Visits Report

South Bend – Elkhart Region to Greater Minneapolis – St. Paul, MN, Grand Rapids, MI, Pittsburgh, PA and Columbus, OH

BACKGROUND

From August to October 2023, the South Bend – Elkhart Regional Partnership board, along with two regional mayors (Wood, Mishawaka, and Roberson, Elkhart) ambitiously embarked on four Board Discovery Tours. The four locations identified as aspirational regions included Columbus, OH (August), Minneapolis-St. Paul, MN (September), Grand Rapids, MI (September), and Pittsburgh, PA (October).

It has been eight years since trips such as these were completed, with the last being spearheaded by Jeff Rea and the South Bend Regional Chamber in January of 2015. These regions were identified as having similar assets in the realms of quality of place, innovation-led economic development, entrepreneurship, and industry. Between those initial visits and today, $135.1 million of regional funding specific to improving quality of place and attracting and retaining talent has been awarded, along with the Regional Partnership’s first leadership change.

Over the culmination of nine days, 35 meetings, (7 in Columbus) (12 in Minneapolis) (8 in Grand Rapids) (8 in Pittsburgh), 2,808 miles travelled, a great deal was learned. Meetings with Chambers of Commerce, government officials, economic developers, private developers, industry leaders, and anchor institutions brought about findings and experiences to implement in the South Bend – Elkhart region.

Each city/region shared different stories of successes and struggles, yet all had the common theme that resonated with us – “We figure it out.” The ethos of midwestern grit was prominent and brought great pride, despite challenging times for downtowns, higher education systems, and workforce participation. Outlined below are key findings in several categories, alongside considerations for the South Bend – Elkhart region.

WHAT WE LEARNED

I. Regional Strategies
   a. Private sector catalyzing
      i. A common theme of 5-10 private individuals, typically CEOs of companies headquartered in the region that started and grew in that region, coming together to invest significantly in amenities, housing, and community vibrancy assets. For example, Van Andel Arena (Grand Rapids) and Columbus Crew stadium and team.
   b. Startups/Entrepreneurship
      i. Branded initiatives focused on ecosystem development, corporate engagement with startup ecosystem and early-stage capital.
      ii. Venture funds targeting specific activities. For example, funds for Black owned businesses in Minneapolis/St. Paul to rebuild the Lake St. Corridor. In Grand Rapids, there is a Tech-focused fund for early-stage companies managed by The Right Place.
c. **Industries/Sectors**
   i. A focus on the career pathways and occupations that serve all industries was common across regions. For example, highlighting the number of digital jobs in a region versus the number of tech startups.

d. **Talent**
   i. Inclusive talent initiatives including welcoming plans, branded marketing and attraction programs.
   ii. Four primary areas of focus: developing, educating, reskilling, attraction
      1. A great deal of work around apprenticeships and internships was highlighted.
   iii. Municipalities created programs like “College Bound St. Paul” which is for every baby born in St. Paul’s boundaries automatically receives an account that allows for:
      1. A $50 seed deposit to jumpstart savings
      2. Bonuses to build savings (milestones, activities, equity bonuses)
      3. Families can deposit at a bank branch or direct deposit
      4. Flexible uses for post-secondary education and training
      5. Funded through private and public companies/organizations. The city is responsible for staffing and administration, other costs covered by partner network.
   iv. Talent placement and engagement activities including “reverse pitches” where employers pitch to interns about their company/opportunity (Pittsburgh). Intern Connect (similar to SBR Chamber’s summer programming)

e. **Industry Attraction**
   i. International companies are a significant focus in most of the regions
   ii. The Pittsburgh Innovation District (PID) was created to allow for more focus on industries of the future and attracting them to a geographically specific area, anchored by higher education institutions (Carnie Mellon, Pitt).

II. **Regional Partnerships:** Within each region we met with our counterpart, all bearing different names, scales, and structures. Commonalities are identified below.

a. **Internal Operations**
   i. Utilization of EOS (Entrepreneurial Operating System) to manage strategic direction.

b. **Priorities**
   i. Across all regional partnerships, the selling of the region is a core function. This is done through site selector relationships for selling to companies and through storytelling for selling to individuals.
   ii. Across all regional partnerships, there is a heavy emphasis on research and data aligned with strategic initiatives
   iii. Strategic drivers across most included:
      1. Job growth
      2. Racial Inclusion
      3. Startups and Innovation
4. Talent Migration
5. Skills & Workforce
6. Regional Image
7. Housing + Infrastructure

c. State and Federal Relationships
   i. All regions had organized versions of teams to pursue large Federal and State opportunities. In Columbus, they referred to this as their “war room” to pursue CHIPS Act funding.
   ii. Tight connections to state workforce development.

d. Leadership
   i. Board composition and size varied by region, but the commonalities existed in having a heavy emphasis on private sector engagement. There was a trend of a larger governing board, complimented by an advisory council or executive committee comprised of private sector leaders.

e. Stakeholder Engagement
   i. A small amount of councils guiding by industry (ie Tech Council), by topic (ie diverse talent), and by government engagement.
   ii. Councils lead engagement events with broader audiences. Examples include:
      1. Manufacturers Council hosting a Manufacturing Leadership Summit to share future trends and advancements (Grand Rapids)
   iii. Staff leading trainings and events for employers, often in partnership with other organizations. Examples include:
      1. Talent Learning Lab: How to Improve Talent Retention. Multi-day trainings for HR professionals focused on diverse talent inclusion (Grand Rapids)
      2. Economic Outlooks/forecasts
      3. County Development Days: targeting real estate developers, construction firms, and related industry professionals. Speakers from state, county, and other incentive-giving entity. Tours of available sites provided, as well as concentration on a specific type of development, like housing.
<table>
<thead>
<tr>
<th>Date</th>
<th>Location</th>
<th>Materials</th>
<th>Regional Representatives</th>
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<tr>
<td>August 21-22</td>
<td>Columbus, OH</td>
<td>Itinerary</td>
<td>Greg Hildebrand</td>
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<td>Met with:</td>
<td>Susan Ford</td>
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<tr>
<td></td>
<td></td>
<td>- The Reeb Center</td>
<td>Shelley Klug</td>
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<td></td>
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<td>- Edwards Companies</td>
<td>Sarah Niespodziany</td>
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<td></td>
<td></td>
<td>- Lower.com/Columbus Crew</td>
<td>Bethany Hartley</td>
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<td></td>
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<td>- Columbus Partnership</td>
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<td>- Columbus Downtown Development Corporation</td>
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<td>- Irene Alvarez Consulting</td>
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<td>September 6-7</td>
<td>Minneapolis/St. Paul,</td>
<td>Itinerary</td>
<td>Mayor Rod</td>
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<td>Paul, MN</td>
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<td>Met with:</td>
<td>Roberson</td>
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<td>- Greater MSP</td>
<td>Mayor Dave Wood</td>
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<td>- Ever-Green Energy</td>
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<td>- Lake Street Corridor</td>
<td>Baxmeyer</td>
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<td>- Redesign Inc.</td>
<td>James Turnwald</td>
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<td>- The Sundial Building</td>
<td>Jill Scicchitano</td>
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<td>- The Minneapolis Foundation</td>
<td>Taryn MacFarlane</td>
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<td>- The Phillips Family Foundation of MN</td>
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<td>- The McKnight Foundation</td>
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<td>- Center for Economic Inclusion</td>
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<td>- City of St. Paul</td>
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<td>September 13-14</td>
<td>Grand Rapids, MI</td>
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<td>Rose Meissner</td>
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<td>Susan Ford</td>
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<td></td>
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<td>- Cascade Engineering</td>
<td>Andrea Short</td>
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<td>Sarah Niespodziany</td>
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<td></td>
<td>- DeVerna Developer</td>
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<td>- The Right Place</td>
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<td>October 2-4</td>
<td>Pittsburgh, PA</td>
<td>Itinerary</td>
<td>Pete McCown</td>
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<td>Met with:</td>
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<td>- Fourth Economy</td>
<td>Jon Hunsberger</td>
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<td>- InnovatePGH</td>
<td>Jill Scicchitano</td>
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<td>- The ARM Institute, Robotics Manufacturing Hub</td>
<td>Sarah Niespodziany</td>
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<td>- Carnegie Mellon University</td>
<td>Bethany Hartley</td>
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<td>Statistics</td>
<td>South Bend – Elkhart Region</td>
<td>Columbus, OH Region</td>
<td>Grand Rapids Region</td>
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<tr>
<td>Population</td>
<td>729,759</td>
<td>2,230,960</td>
<td>953,907</td>
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<td>Growth (in thousands, today’s dollar)</td>
<td>GDP: $46,605,241; 14% increase 2020 – 2021</td>
<td>GDP: $160,655,160; 10.8% increase 2020 - 2021</td>
<td>GDP: $56,740,776; 9.5% increase 2020 - 2021</td>
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<td>Race/Ethnicity</td>
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<tr>
<td>White or Caucasian</td>
<td>74.08%</td>
<td>88.27%</td>
<td>80.29%</td>
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<tr>
<td>Black or African American alone</td>
<td>9.73%</td>
<td>6.15%</td>
<td>6.32%</td>
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<td>American Indian and Alaska Native alone</td>
<td>.37%</td>
<td>.31%</td>
<td>.46%</td>
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<td>Asian alone</td>
<td>1.9%</td>
<td>2.96%</td>
<td>2.12%</td>
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<td>Native Hawaiian and Other Pacific Islander</td>
<td>.06%</td>
<td>.1%</td>
<td>.03%</td>
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<td>Two or More Races</td>
<td>2.63%</td>
<td>2.25%</td>
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<td>Hispanic or Latino</td>
<td>11.24%</td>
<td>2.86%</td>
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<td>Median Age</td>
<td>39.94</td>
<td>39.2</td>
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<td>Median Family Income</td>
<td>$73,505</td>
<td>$55,493</td>
<td>$88,465</td>
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<td>Per capita income</td>
<td>$27,630</td>
<td>$35,186</td>
<td>$27,630</td>
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<td>Median Home Price</td>
<td>$155,660</td>
<td>$195,000</td>
<td>$143,113</td>
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<td>Cost of Living Index</td>
<td>94.5</td>
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<td>Largest Industries</td>
<td>Motor Vehicle Body and Trailer Manufacturing, Restaurants and other eating places, and higher education</td>
<td>Automotive and Mobility, Life Sciences, Finance and Fintech, Insurance and Insurtech, Fashion and Retail, Semiconductors</td>
<td>Manufacturing, medical devices/life sciences, information technology, food processing and agribusiness</td>
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<tr>
<td>Labor Force Participation</td>
<td>64%</td>
<td>62.31%</td>
<td>55.46%</td>
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<tr>
<td>Average Daily Commute</td>
<td>21.4 min.</td>
<td>26 min.</td>
<td>25.3 min.</td>
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<tr>
<td>Bachelor's Degrees</td>
<td>16.8%</td>
<td>27.56%</td>
<td>20.79%</td>
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</table>
LETTER TO THE REGION

THE STATE OF GREATER GRAND RAPIDS REGION:

Welcome to The Right Place’s annual State of the Region report, designed to give you an in-depth look at the key economic trends in Greater Grand Rapids. Each year, our team meets with over 500 businesses across the region, taking the pulse of the local business community. These qualitative insights, combined with quantitative research performed by our business intelligence team, create a unique economic analysis of our region.

What has this research revealed about the state of our region? Overall, business leaders in Greater Grand Rapids have found many reasons to remain optimistic. Most companies are planning for near-term expansions and experiencing increasing sales, although talent recruitment remains a barrier to full growth potential. While some economic headwinds persist, such as labor shortages and the potential of a slowing U.S. economy in 2024, local business leaders continue to make investments in our region’s future.

Our community has good reason for this positive outlook, with the region continuing to outperform state and national averages on many key economic indicators. Notably, we are a population growth center that continues to outpace both the state and nation when it comes to attracting and retaining the next generation at a time when communities across the country are seeing a declining youth population. We’ve also accelerated beyond pre-pandemic job levels and are experiencing job growth across many key industries. All of this has been achieved while maintaining an affordable cost of living compared to national averages.

The economic success of Greater Grand Rapids is evidenced in the data throughout this report, but it is also visible across our region. From a changing skyline downtown to significant investments in public spaces across our communities, the region remains a vibrant and thriving place to call home.

Tina Freese Decker  
The Right Place, Inc. Board Chair  
President & CEO  
Corewell Health

Randy Thelen  
President & CEO  
The Right Place, Inc.
EXECUTIVE SUMMARY

A note on the data:
• All data used for this report is based on the Grand Rapids-Kentwood Metropolitan Statistical Area, which contains Kent County and sections of Ionia, Montcalm, and Ottawa counties unless otherwise noted.
• Lightcast, previously known as Economic Modeling Specialists International (EMSI), represents a significant data source throughout this report. Lightcast aggregates and models public data from the Bureau of Labor Statistics, U.S. Census, and other sources.

PEOPLE

7.8% population growth over the last decade

23% of the region’s population are diverse communities

35.5% have a bachelor’s degree or higher

HIGHER concentration of young people as share of the population compared to nation

PLACE

3.2% industrial vacancy rate

3.5% increase in residential building permits since Q3 2022

Low cost of living 10% below national average

PROSPERITY

606,000 regional labor force with 4% increase from 2022 to 2023

59.5% of companies planning expansions (up 3.5 points since 2022)

68.4% of companies report increasing sales (down 1.3 points since 2022)

51.3% of companies plan to increase hiring (up 1.3 points since 2022)

606,000

59.5%

68.4%

51.3%

606,000

59.5%

68.4%

51.3%
Best City to Start a Tech Career

Grand Rapids - Yahoo Finance
“Grand Rapids has spent the last decade evolving into what will be the most significant tech cluster in the Midwest by 2031.”

Best Places to Raise a Family in the U.S.
Grand Rapids - Rocket Homes
“Grand Rapids has an abundance of opportunities for kids to engage in culture, history, art and nature at more than 20 museums. Residents can also be sure their children will receive a good education. Grand Rapids ranks in the top 5% in the country for school system ratings.”

Best Manufacturing Hubs (Large)
Grand Rapids–Kentwood - Business Facilities

Best Place to Buy a House in Michigan
Eastgate, Grand Rapids - Niche

Best Cities in Michigan to Live and Visit
Grand Rapids - Touropia

Best Business Climate (Mid-Sized)
Grand Rapids - Business Facilities

10 Most Beautiful & Affordable Cities to Live in the U.S.
Grand Rapids - Travel + Leisure

Top 10 Cities for Young Female Professionals
Grand Rapids - Pheabs

10 US Cities Offering the Most Bang for Your Buck in 2023
Grand Rapids - GoBankingRates

Best Suburbs to Buy a House in Michigan
Hudsonville - Niche

Best Place to Raise a Family in Michigan
Forest Hills - Niche
People from across the country continue to choose Greater Grand Rapids as the place to build their lives and their careers. The section that follows presents data showing how the region’s population continues to be the primary growth magnet in Michigan, how diversity is increasing, and how Greater Grand Rapids remains a bastion for young people.
PEOPLE

POPULATION
Population in Greater Grand Rapids continues to increase as more people discover the region as a place to work and play. In 2023, Greater Grand Rapids gained nearly 6,000 people from the previous year, bringing the region’s total to more than 1.1 million. Greater Grand Rapids’ population rose at a slightly lower rate from 2022 to 2023 than compared to 2021 to 2022. Greater Grand Rapids has added nearly 80,000 people in the past decade, comprising nearly 40% of Michigan’s overall population growth (200,500 people) during the same period.

YEAR OVER YEAR POPULATION GROWTH RATE

DIVERSITY & DEMOGRAPHICS
Diversity continues to increase in Greater Grand Rapids, with Hispanic populations showing the largest increases in population. In 2023, diverse communities accounted for 23% of the population, an uptick from the 22.8% of the population the year prior and significantly higher than the 20.4% of the population a decade prior.

GREATER GRAND RAPIDS POPULATION BY DEMOGRAPHICS

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<thead>
<tr>
<th>Demographic</th>
<th>2013 Population</th>
<th>2023 Population</th>
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<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>815,888</td>
<td>851,721</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>68,130</td>
<td>75,343</td>
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<tr>
<td>American Indian or Alaskan Native, Non-Hispanic</td>
<td>3,462</td>
<td>3,818</td>
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<tr>
<td>Asian, Non-Hispanic</td>
<td>24,629</td>
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<td>Native Hawaiian or Pacific Islander, Non-Hispanic</td>
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<td>405</td>
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<td>Two or More Races, Non-Hispanic</td>
<td>19,801</td>
<td>26,098</td>
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<tr>
<td>Hispanic</td>
<td>93,418</td>
<td>116,343</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>1,025,605</strong></td>
<td><strong>1,105,446</strong></td>
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</table>

Source: Lightcast

RACE/ETHNICITY AS OVERALL PERCENTAGE OF POPULATION IN 2023

<table>
<thead>
<tr>
<th>Demographic</th>
<th>GGR % Total Population</th>
<th>MI % Total Population</th>
<th>U.S. % Total Population</th>
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<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>77.0%</td>
<td>73.8%</td>
<td>58.5%</td>
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<tr>
<td>Black, Non-Hispanic</td>
<td>6.8%</td>
<td>13.8%</td>
<td>12.7%</td>
</tr>
<tr>
<td>American Indian or Alaskan Native, Non-Hispanic</td>
<td>0.4%</td>
<td>0.6%</td>
<td>0.7%</td>
</tr>
<tr>
<td>Asian, Non-Hispanic</td>
<td>2.9%</td>
<td>3.4%</td>
<td>6.1%</td>
</tr>
<tr>
<td>Native Hawaiian or Pacific Islander, Non-Hispanic</td>
<td>0.0%</td>
<td>0.0%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Two or More Races, Non-Hispanic</td>
<td>2.4%</td>
<td>2.5%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>10.5%</td>
<td>5.9%</td>
<td>19.3%</td>
</tr>
</tbody>
</table>

Source: Lightcast
LABOR FORCE

The labor force in Greater Grand Rapids hit a high point in mid-2023 of approximately 606,000 workers. These numbers represent a 3.2% increase over Q1 2023 and a 4% increase over Q3 2022. Meanwhile, the unemployment rate in Greater Grand Rapids continued to hold around the low to mid three percent range, on par with 2022.

GREATER GRAND RAPIDS LABOR FORCE BY QUARTER

GREATER GRAND RAPIDS UNEMPLOYMENT BY QUARTER

Source: Bureau of Labor Statistics
EDUCATIONAL ATTAINMENT

Student attainment of advanced degrees continues to increase in Greater Grand Rapids. The region has seen a steady increase in the rates of bachelor’s and graduate or higher degrees in the past decade. Of note, the rate of associate degree attainment has traditionally increased along the same trend as advanced degrees, however this year shows a slight decrease compared to 2022.

YOUTH POPULATION

Greater Grand Rapids, like elsewhere across the country, is seeing a gradual decline in young people as a share of the overall population. However, Greater Grand Rapids does maintain a higher concentration of young people compared to the state and country at large.

GREATER GRAND RAPIDS EDUCATIONAL ATTAINMENT

Source: Lightcast

POPULATION UNDER 19 YEARS OLD

Source: Lightcast
Place matters in Greater Grand Rapids. From natural amenities and events to a low cost of living, Greater Grand Rapids offers residents and businesses alike a place to call home.
COMMERCIAL REAL ESTATE
Inventory of office space in Greater Grand Rapids has remained relatively stable since Q3 2022, increasing approximately a half percent (75,000 square feet). During the same period, total vacancy in the office market (combining direct vacancy and sublease vacancy) rose a percentage point to 14.1% in Q2 2023 and remained the same going into the following quarter. Meanwhile, industrial inventory increased nearly 1.9 million square feet (1.3%) from Q3 2022 to Q3 2023. Industrial vacancies edged down in 2023 compared to the previous year’s rates, reaching a low of 2.7% in Q2 2023. In Q3 2023, industrial vacancies crept up to 3.2%.

OFFICE INVENTORY BY QUARTER

INDUSTRIAL INVENTORY BY QUARTER

VACANCY RATES BY QUARTER

Source: JLL
COMMERCIAL REAL ESTATE
Square-footage under construction significantly declined beginning in Q4 2022 as firms completed the majority of pent-up construction in the office and industrial space. Both sectors have avoided new construction projects, likely due to increased interest rates, and inflation. Uncertainty in the office sector and reduced demand for warehousing space for the industrial market is also likely contributing to the decline in construction.

SQUARE FEET OF OFFICE SPACE UNDER CONSTRUCTION BY QUARTER

SQUARE FEET OF INDUSTRIAL SPACE UNDER CONSTRUCTION BY QUARTER

Source: JLL
RESIDENTIAL HOUSING

Greater Grand Rapids, like many other regions, continues to contend with a housing shortage. Average home prices continued to increase through 2023, up nearly 6% in Q3 compared to the same period the previous year. Likewise, median home prices have also increased through Q2 2023, reaching a peak of $414,000. Prices have slid somewhat in recent months, dropping 2.4% to $404,300 the following quarter. Median house prices in Greater Grand Rapids are more expensive compared to Michigan, but less than national numbers. The gap between the region’s median home prices and the U.S. has closed in recent quarters, largely due to a 15% hike in Greater Grand Rapids between Q4 2022 and Q2 2023. Houses have tended to stay on the market longer in 2023 than previous years, reaching a high of 35 days in Q1 2023 and a low of 17 days in Q3 2023. New residential structures are being built in the region, with the number of building permits issued year-to-date (2,730) significantly outpacing building permits issued between Q1 and Q3 of 2019 (2,139). Issued building permits increased 3.5% in Q3 2023 compared to the same period the previous year.
Living and working in Greater Grand Rapids provides a lower cost of living compared to a number of other similar metropolitan areas. While communities including Indianapolis, Louisville, Oklahoma City, and others have experienced increases in the cost of living relative to the national average, Greater Grand Rapids has remained the same since 2022.

Note: The Cost of Living Index compares communities to the national average. Communities with numbers above 100 have higher costs of living than the national average, while communities with numbers below 100 offer a cheaper cost of living than the national average.

Source: Lightcast
COMMUNITY VIBRANCY
Demand for hotel rooms in Greater Grand Rapids continued to show signs of strength in 2023, with the first 10 months of the year slightly outpacing demand over the same period in 2022 by approximately 1.4%. According to Smith Travel Research, hotel demand in Michigan is expected to increase 1.4% compared to 2022 and 1.3% across the U.S. compared to 2022.

AIRLINE TRAVEL
Airline travel at the Gerald R. Ford International Airport in Greater Grand Rapids reached a three-year quarterly high in Q3 2023, eclipsing 1 million passengers. Airline travel on a quarterly basis has steadily increased since the Covid-19 pandemic, rising 150% from Q3 2020 to Q3 2023. Likewise, airport activity in Q3 2023 was 11% higher compared to the same period the previous year.

GERALD R. FORD INTERNATIONAL AIRPORT PASSENGERS BY QUARTER

Source: Gerald R. Ford International Airport
Greater Grand Rapids continues to prove itself as the region of choice for all businesses, regardless of size or industry. Jobs in the region have continued along a track of recovery, outpacing pre-pandemic levels in 2023. Meanwhile, Greater Grand Rapids continues to blaze the trail to becoming the preeminent tech hub in the Midwest by attracting more high-tech workers and supporting tech businesses as they grow in the region.
In 2023, jobs in Greater Grand Rapids exceeded those of pre-pandemic levels, cresting 606,000 jobs, compared to 599,000 jobs in 2019. This job growth shows the Greater Grand Rapids economy has found its balance since 2020, adjusting to a new normal and expanding. Industries including healthcare, construction, and wholesale trade have increased substantially since 2019.

**COMPARATIVE JOB GROWTH 2019-2022:**

<table>
<thead>
<tr>
<th>Industry</th>
<th>2019 Jobs</th>
<th>2023 Jobs</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>118,823</td>
<td>113,683</td>
<td>-4.33%</td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>78,177</td>
<td>79,806</td>
<td>2.08%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>66,153</td>
<td>61,150</td>
<td>-7.56%</td>
</tr>
<tr>
<td>Government</td>
<td>49,838</td>
<td>50,627</td>
<td>1.58%</td>
</tr>
<tr>
<td>Leisure &amp; Hospitality</td>
<td>49,749</td>
<td>50,462</td>
<td>1.43%</td>
</tr>
<tr>
<td>Administrative Support &amp; Waste Remediation Services</td>
<td>43,480</td>
<td>43,783</td>
<td>0.70%</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>30,026</td>
<td>32,588</td>
<td>8.53%</td>
</tr>
<tr>
<td>Construction</td>
<td>25,636</td>
<td>27,706</td>
<td>8.07%</td>
</tr>
</tbody>
</table>

*Source: Lightcast*

**GREATER GRAND RAPIDS TOP INDUSTRIES BY JOBS**
TECH JOBS
Greater Grand Rapids continues to attract and grow tech talent throughout the region. In line with the regional Tech Strategy, overall tech employment grew by nearly 1,000 jobs from 2022 to 2023. This growth represents a 2.4% increase from the previous year and a nearly 5% increase from pre-pandemic levels. Meanwhile, regional employers continue to look for talent with experience in advanced software skills including SAP Applications, SQL for database querying, and programming languages like Python.

GREATER GRAND RAPIDS TECH JOBS

Source: Lightcast

TOP SOFTWARE SKILLS
(JAN. 2023-OCT. 2023)

<table>
<thead>
<tr>
<th>Skill</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAP Applications</td>
<td>1,613</td>
<td>1,345</td>
<td>1,163</td>
<td>1,052</td>
</tr>
<tr>
<td>SQL (Programming Language)</td>
<td>984</td>
<td>984</td>
<td>984</td>
<td>984</td>
</tr>
<tr>
<td>AutoCAD</td>
<td>984</td>
<td>984</td>
<td>984</td>
<td>984</td>
</tr>
<tr>
<td>Microsoft Azure</td>
<td>984</td>
<td>984</td>
<td>984</td>
<td>984</td>
</tr>
<tr>
<td>Python (Programming Language)</td>
<td>984</td>
<td>984</td>
<td>984</td>
<td>984</td>
</tr>
</tbody>
</table>

Source: Lightcast
VENTURE CAPITAL
Venture capital follows innovation. A region with robust venture capital activity is often home to new, bold ideas and technological breakthroughs. Over the past decade, venture activity in terms of deal size has generally increased throughout Greater Grand Rapids, while the number of deals tend to fluctuate. Despite a dip in 2021, recent data shows both deal volume and total capital invested rising post-pandemic.

GREATER GRAND RAPIDS VENTURE CAPITAL INVESTMENT*

GREATER GRAND RAPIDS VENTURE CAPITAL DEAL COUNT*

Source: Lightcast

*Note: Grand Rapids-Wyoming-Muskegon Combined Statistical Area used for VC Data
WAGES AND OCCUPATIONS

Average hourly earnings in Greater Grand Rapids decreased 1.3% in Q3 2023 compared to the same period the previous year. According to the data, average wages rose following the Covid-19 pandemic through Q4 2022 before beginning to decline in Q1 2023. Meanwhile, average wages across Michigan have continued to climb steadily, outpacing those of Greater Grand Rapids in Q3 2023 for the first time since Q1 2020. Average wages in Greater Grand Rapids are still lower than the average across the U.S., however, the region has a cost of living nearly 10% lower than that of the rest of the country.

AVERAGE HOURLY EARNINGS BY QUARTER

At an occupation level, wages across a number of occupations in Greater Grand Rapids continue to increase, though at a slower rate than in previous years. Occupations such as social workers, intermediate-level software engineers, and medical case workers experienced some of the largest growth from 2022 to 2023. Wages in occupations including entry-level software engineers, registered nurses, and entry-level accountants fell slightly during the same period.

<table>
<thead>
<tr>
<th>Industry</th>
<th>Title</th>
<th>2019</th>
<th>2023</th>
<th>2019 to 2023 % Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing</td>
<td>Assembler 1</td>
<td>$15.02</td>
<td>$18.57</td>
<td>23.6%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Machine Operator</td>
<td>$16.64</td>
<td>$18.38</td>
<td>10.5%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Assembler 2</td>
<td>$16.74</td>
<td>$19.93</td>
<td>19.1%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Material Handler</td>
<td>$16.54</td>
<td>$19.89</td>
<td>20.3%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Packer</td>
<td>$14.70</td>
<td>$18.02</td>
<td>22.6%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>Injection Molding Machine Operator</td>
<td>$14.87</td>
<td>$18.74</td>
<td>26.0%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>Registered Nurse</td>
<td>$31.47</td>
<td>$34.04</td>
<td>8.2%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>Medical Assistant</td>
<td>$15.78</td>
<td>$20.05</td>
<td>27.1%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>Case Worker</td>
<td>$17.20</td>
<td>$23.16</td>
<td>34.7%</td>
</tr>
<tr>
<td>Healthcare</td>
<td>Social Worker</td>
<td>$27.16</td>
<td>$33.24</td>
<td>22.4%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>Software Eng 1</td>
<td>$59,136</td>
<td>$71,379</td>
<td>20.7%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>Software Eng 2</td>
<td>$74,395</td>
<td>$95,996</td>
<td>29.0%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>Software Eng 3</td>
<td>$95,647</td>
<td>$107,546</td>
<td>12.4%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>OP Systems Programmer I (Entry)</td>
<td>$58,073</td>
<td>$62,393</td>
<td>7.4%</td>
</tr>
<tr>
<td>Information Technology</td>
<td>OP Systems Programmer II (Experienced)</td>
<td>$81,954</td>
<td>$85,489</td>
<td>4.3%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>Accountant I</td>
<td>$50,726</td>
<td>$53,415</td>
<td>5.3%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>HR Manager</td>
<td>$80,000</td>
<td>$95,563</td>
<td>19.5%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>Admin Assistant II</td>
<td>$41,981</td>
<td>$49,427</td>
<td>17.7%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>Help Desk II</td>
<td>$22.27</td>
<td>$26.78</td>
<td>20.3%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>Account Manager</td>
<td>$81,991</td>
<td>$79,792</td>
<td>-2.7%</td>
</tr>
<tr>
<td>Professional Services</td>
<td>Retail Store Manager</td>
<td>$48,010</td>
<td>$59,696</td>
<td>24.3%</td>
</tr>
</tbody>
</table>

Source: Bureau of Labor Statistics

Source: The Employers Association (TEA) Wage and Salary Survey Report
LOCAL BUSINESS INSIGHTS

In 2023, The Right Place met with more than 500 companies across Greater Grand Rapids through retention visits. These meetings help The Right Place staff learn more about the diverse businesses across the region and connect them with the resources they need to grow and stay in Greater Grand Rapids. These retention visits give The Right Place a unique perspective on the health of the economy. Here are some insights from those discussions:

Expansions
• 59.5% of all companies interviewed by The Right Place in 2023 planned to expand in the future.
• This represents an increase from the 56% of companies who noted the same plans in 2022.

Sales Trends
• 68.4% of companies indicated sales trends were increasing, down slightly from the 69.7% of companies saying the same the previous year.
• However, 29.4% of companies in 2023 said their sales trends were stable, a slight improvement from the 28.1% the previous year.

GREATER GRAND RAPIDS SALES TRENDS

| 2.2% Sales Increasing | 29.4% Sales Stable | 68.4% Sales Decreasing |

Top Challenges to Growth
• Talent attraction remains the highest barrier for growth, with 20.5% of companies identifying finding qualified workers as their biggest challenge. This figure does represent a slight decline from 2022, when 22% of companies identified talent attraction as their most significant pinch point.
• Sales (17.9%) replaced facility issues (12.3%) as the second highest barrier to growth in 2023, more than doubling from the 6.9% of companies referencing sales the previous year.

Investment in Training
• 49.6% of companies indicated plans to increase investment in workforce training, up moderately from the 43.1% of companies noting the same in 2022.
• 49.9% of companies said they planned to continue investing in workforce training at a stable level in 2023, compared to 39% the previous year.

Employment Trends
• 51.3% of companies planned to increase hiring across Greater Grand Rapids in 2023. This represents an increase in planned hiring among interviewed companies over the previous year (50%).
Big Rapids Products
The Mecosta-County-based metal stampings and assembly company announced plans in August 2023 to build an additional 70,000-square-foot facility. The project is expected to add 60 jobs and generate $3 million in capital investment. The company specializes in stainless steel products ranging from vehicle exhaust systems to appliance parts.

Falk Panel
Falk Panel announced a $35 million investment in October 2023 to expand its facility in Walker. The company, which manufactures insulated metal paneling systems, plans to create a new production line with the investment, yielding 45 new jobs.

Gentex Corporation
In September 2023, Gentex Corporation opened a technology hub in downtown Grand Rapids. The manufacturer of advanced electro-optical products for the automotive, aerospace, and fire protection industries created the space, in part, to help attract and retain top engineering and software talent from across Greater Grand Rapids. The facility is designed to hold more than 100 team members.

Jireh Metals
Jireh Metals invested nearly $1.6 million in May 2023 to expand its metal stamping and fabrication facility in Walker. The minority-owned supplier plans to create 50 new jobs through the project, which will vertically integrate the company’s fabrication and assembly operations.

Payload CMS
This Silicon Valley-backed company invested nearly $1 million to create 55 jobs in Greater Grand Rapids in October 2023. Payload CMS, which provides a digital content management platform and framework for enterprise engineering and marketing teams, began as a startup in the region. The investment will be used to fund a 1,600 square-foot addition to the company’s office.

TiCKER
TiCKER announced a $4.8 million expansion project in Greater Grand Rapids in May 2023. The company, which designed a digital shareholder loyalty and engagement platform, plans to create 73 jobs over the next three years as part of the expansion.
The Right Place services an eight-county region across western Michigan including Kent, Ionia, Lake, Mason, Mecosta, Montcalm, Newaygo, and Oceana counties. This broad geographic area comprises a range of diverse industries, geography, and lifestyles – from Oceana County’s orchards and Newaygo County’s forests and rivers, to the lakeshore communities in Mason County. This year, The Right Place undertook a strategic planning project with each partner county to uncover new opportunities for collaboration and growth across the Greater Grand Rapids region.

*The data in the following section was collected from Lightcast and the U.S. Census Bureau.*
Population in Ionia County continues to climb, increasing nearly 2% from the previous year. Ionia County’s population, while growing, also continues to become more educated with 27% of the population having an associates degree or higher. Median household income reached nearly $76,000 in 2022, a 26% increase from 2020. Approximately 44% of companies interviewed by The Right Place throughout 2023 said they expected sales to increase, while 36% said they planned to expand. These figures represent a cooling from last year when nearly 66% of companies expected increased sales and nearly 58% planned future expansions. However, fewer companies in 2023 said they were experiencing recruitment challenges (42%), compared to 2022 numbers (50%).

IONIA COUNTY TOTAL POPULATION (2012-2022)

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>69,497</td>
</tr>
<tr>
<td>2013</td>
<td>71,071</td>
</tr>
<tr>
<td>2014</td>
<td>72,643</td>
</tr>
<tr>
<td>2015</td>
<td>74,215</td>
</tr>
<tr>
<td>2016</td>
<td>75,865</td>
</tr>
<tr>
<td>2017</td>
<td>77,517</td>
</tr>
<tr>
<td>2018</td>
<td>79,169</td>
</tr>
<tr>
<td>2019</td>
<td>80,821</td>
</tr>
<tr>
<td>2020</td>
<td>82,473</td>
</tr>
<tr>
<td>2021</td>
<td>84,125</td>
</tr>
<tr>
<td>2022</td>
<td>85,777</td>
</tr>
</tbody>
</table>

IONIA COUNTY TOP INDUSTRIES BY JOBS

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>1,452</td>
</tr>
<tr>
<td>Employment Services</td>
<td>1,348</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>1,170</td>
</tr>
<tr>
<td>State Government, Excluding Education &amp; Hospitals</td>
<td>1,120</td>
</tr>
<tr>
<td>Motor Vehicle Body &amp; Trailer Manufacturing</td>
<td>1,080</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6,170</strong></td>
</tr>
</tbody>
</table>

NOTABLE STATISTICS

- Population: 69,497
- Gross Regional Product: $1.83B
- Associates Degree & Higher: 27%
- Labor Force*: 31,503
- Unemployment Rate*: 3.9%
- Median Age**: 41.3
- Median Household Income**: $75,865
- Cost of Living Index: 90.0

*Data as of Q3 2023  
**Data as of 2022
IONIA COUNTY EDUCATIONAL ATTAINMENT

NOTABLE ACCOMPLISHMENTS

- Conducted the 3rd annual MiPitch competition, providing $12,500 to five local entrepreneurs and small businesses.
- Coordinated with multiple school districts to introduce high school students to local businesses through in-person visits.
- Partnered with Ionia schools to arrange two career fairs in the county.

LOCAL BUSINESS INSIGHTS

44.4% SEEING INCREASING SALES TRENDS
41.7% EXPERIENCING RECRUITMENT CHALLENGES
36.1% PLANNING TO EXPAND THEIR BUSINESS
27.8% INCREASING INVESTMENT IN TRAINING

Top Pinch Points:
- Talent Attraction
- Facility Issues
- Financing, Infrastructure, Sales
Population in Lake County reached nearly 13,000 people in 2023. According to the most recent data available, median household income rose to nearly $41,000, a 6.2% increase from 2020 figures. At the same time, Lake County is becoming more educated, with 21% of residents having an associates degree or higher in 2023, compared to 17.4% the previous year. Nearly 43% of the companies interviewed by The Right Place planned expansions in the coming years, while 14% noted improving sales trends. Talent attraction remains the largest barrier to growth for companies in Lake County, with 43% of companies noting recruitment challenges.

**NOTABLE STATISTICS**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>12,871</td>
</tr>
<tr>
<td>Gross Regional Product</td>
<td>$183M</td>
</tr>
<tr>
<td>Associates Degree &amp; Higher</td>
<td>21%</td>
</tr>
<tr>
<td>Labor Force*</td>
<td>4,223</td>
</tr>
<tr>
<td>Unemployment Rate*</td>
<td>6.3%</td>
</tr>
<tr>
<td>Median Age**</td>
<td>54.2</td>
</tr>
<tr>
<td>Median Household Income**</td>
<td>$40,753</td>
</tr>
<tr>
<td>Cost of Living Index</td>
<td>86.6</td>
</tr>
</tbody>
</table>

*Data as of Q3 2023  
**Data as of 2022

**LAKE COUNTY TOP INDUSTRIES BY JOBS**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Government, Excluding Education &amp; Hospitals</td>
<td>172</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>134</td>
</tr>
<tr>
<td>Educational Support Services</td>
<td>130</td>
</tr>
<tr>
<td>Drinking Places (Alcoholic Beverages)</td>
<td>112</td>
</tr>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>102</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>650</td>
</tr>
</tbody>
</table>

**LAKE COUNTY TOTAL POPULATION (2013-2023)**

![Graph showing population growth from 2013 to 2023]
LAKE COUNTY EDUCATIONAL ATTAINMENT

<table>
<thead>
<tr>
<th>Education Level</th>
<th>2013</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Degree &amp; Higher</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelor's Degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Associate's Degree</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Some College</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High School Diploma</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9th Grade to 12th Grade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 9th Grade</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Population

LOCAL BUSINESS INSIGHTS

- **14.3%**
  - Seeing increasing sales trends
- **42.9%**
  - Experiencing recruitment challenges
- **42.9%**
  - Planning to expand their business
- **28.6%**
  - Increasing investment in training

Top Pinch Points:
- Talent Attraction
- Sales
- Lean/Efficiency

NOTABLE ACCOMPLISHMENTS

- Received a $433,600 federal Economic Development Administration grant to develop an Economic Diversification Plan, in response to the closure of Geo Group, the county’s largest employer and taxpayer.
- The completion of key planning projects including the Village of Baldwin Downtown Visioning and a county-wide Housing Needs Assessment funded through $70,000 in county ARPA dollars.
- Planning and mapping of Idlewild’s Historic Community to establish historic boundaries and governance for future community driven economic development, funded through a $38,000 Fremont Area Community Foundation grant.
Population in Mason County rose modestly in 2023 compared to the previous year. Gross regional product remained consistent while median household income increased nearly 7% from 2020 figures. Cost of living in Mason County also improved slightly in 2023 compared to the previous year and relative to the national average. Of the businesses interviewed by The Right Place in Mason County, 51% said sales were increasing, while nearly 68% identified plans to expand in coming years. That compares to the 50% of business that noted increasing sales and 75% of companies planning expansions noted in 2022. Talent attraction remains the top barrier to growth in Mason County, in line with the prior year.

NOTABLE STATISTICS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>29,767</td>
</tr>
<tr>
<td>Gross Regional Product</td>
<td>$1.1B</td>
</tr>
<tr>
<td>Associates Degree &amp; Higher</td>
<td>37%</td>
</tr>
<tr>
<td>Labor Force*</td>
<td>13,962</td>
</tr>
<tr>
<td>Unemployment Rate*</td>
<td>4.5%</td>
</tr>
<tr>
<td>Median Age**</td>
<td>46.5</td>
</tr>
<tr>
<td>Median Household Income**</td>
<td>$55,035</td>
</tr>
<tr>
<td>Cost of Living Index</td>
<td>91.3</td>
</tr>
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</table>

*Data as of Q3 2023
**Data as of 2022

MASON COUNTY TOP INDUSTRIES BY JOBS

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>752</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>738</td>
</tr>
<tr>
<td>General Medical &amp; Surgical Hospitals</td>
<td>723</td>
</tr>
<tr>
<td>Local Government, Excluding Education &amp; Hospitals</td>
<td>716</td>
</tr>
<tr>
<td>Warehouse Clubs, Supercenters, &amp; Other General Merchandise Retailers</td>
<td>565</td>
</tr>
<tr>
<td>Total</td>
<td>3,494</td>
</tr>
</tbody>
</table>

MASON COUNTY TOTAL POPULATION (2013-2023)
MASON COUNTY

MASON COUNTY EDUCATIONAL ATTAINMENT

<table>
<thead>
<tr>
<th>Education Level</th>
<th>2013 Population</th>
<th>2023 Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Degree &amp; Higher</td>
<td>1,000</td>
<td>2,000</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>3,000</td>
<td>4,000</td>
</tr>
<tr>
<td>Associate’s Degree</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Some College</td>
<td>7,000</td>
<td>8,000</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>9,000</td>
<td></td>
</tr>
<tr>
<td>9th Grade to 12th Grade</td>
<td>10,000</td>
<td></td>
</tr>
<tr>
<td>Less than 9th Grade</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

LOCAL BUSINESS INSIGHTS

51.4% SEEING INCREASING SALES TRENDS
51.4% EXPERIENCING RECRUITMENT CHALLENGES
67.6% PLANNING TO EXPAND THEIR BUSINESS
29.7% INCREASING INVESTMENT IN TRAINING

Top Pinch Points:
- Talent Attraction
- Sales
- Facility Issues & Talent Development

NOTABLE ACCOMPLISHMENTS

- Created a Mason County Land Bank to support housing and commercial development efforts.
- Hosted Mason County Developer Day where a dozen Midwest developers toured sites in Ludington, Scottville, Pere Marquette, and Amber Townships.
- Secured a $50,000 Rural Readiness Grant from the Office of Rural Development to help fund the Mason County Housing Readiness Initiative.
Median household income in Mecosta County increased 5.8% from 2020 to 2022 in Mecosta County. Data suggest Mecosta County continued to experience a general decline in population, decreasing nearly 3% since 2022 and nearly 13% over the past decade. Nearly 35% of companies in Mecosta County interviewed by The Right Place said they planned to see increased sales in the coming years while 45% said they had future expansion plans. Only 10% of companies in Mecosta County noted they were experiencing recruitment challenges, while 38% of companies continue to ramp up investment in training.

**MECOSTA COUNTY TOP INDUSTRIES BY JOBS**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education &amp; Hospitals (State Government)</td>
<td>1,960</td>
</tr>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>896</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>875</td>
</tr>
<tr>
<td>Employment Services</td>
<td>778</td>
</tr>
<tr>
<td>General Medical &amp; Surgical Hospitals</td>
<td>703</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5,212</strong></td>
</tr>
</tbody>
</table>

**MECOSTA COUNTY TOTAL POPULATION (2013-2023)**

- Population: **37,825**
- Gross Regional Product: **$1.3B**
- Associates Degree & Higher: **34%**
- Labor Force*: **18,835**
- Unemployment Rate*: **5.6%**
- Median Age**: **37.8**
- Median Household Income**: **$48,440**
- Cost of Living Index: **87.6**

*Data as of Q3 2023  
**Data as of 2022
**MECOSTA COUNTY**

**MECOSTA COUNTY EDUCATIONAL ATTAINMENT**

<table>
<thead>
<tr>
<th>Level</th>
<th>2013</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Degree &amp; Higher</td>
<td>2,000</td>
<td>4,000</td>
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<tr>
<td>Bachelor's Degree</td>
<td>4,000</td>
<td>6,000</td>
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<tr>
<td>Associate's Degree</td>
<td>6,000</td>
<td>8,000</td>
</tr>
<tr>
<td>Some College</td>
<td>8,000</td>
<td>10,000</td>
</tr>
<tr>
<td>High School Diploma</td>
<td>10,000</td>
<td>12,000</td>
</tr>
<tr>
<td>9th Grade to 12th Grade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 9th Grade</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LOCAL BUSINESS INSIGHTS**

- **34.5%** Seeing Increasing Sales Trends
- **10.3%** Experiencing Recruitment Challenges
- **44.8%** Planning to Expand Their Business
- **37.9%** Increasing Investment in Training

**Top Pinch Points:**

- Facility Issues
- Lean/Efficiency Issues
- Talent Retention

**NOTABLE ACCOMPLISHMENTS**

- Collaborated with Discover Manufacturing and Ferris State University to introduce nearly 400 students to manufacturers across Mecosta County.
- Facilitated a $3 million expansion project for Big Rapids Products, which plans to add between 50 jobs and 75 jobs.
- Assisted in applying for $200,000 in blight elimination funds for Mecosta County. The funding resulted in one blighted building being demolished and another currently under deconstruction.
Population in Montcalm County increased to more than 70,000 people in 2023, representing a 4.5% increase from the previous year. Population increased 4.5% from the previous year, while gross regional product grew nearly 20% during the same time. Montcalm County’s population is growing slightly older, with the median age increasing to 41.4 in 2022 from 40.8 in 2020. Cost of living in the county edged up marginally from 88.1 in 2022 to 88.2 in 2023. Approximately 60% of businesses interviewed by The Right Place said sales were increasing and they had plans to expand. Nearly 47% of companies noted recruitment challenges, on par with the 46% of companies saying the same in 2022.

**MONTCALM COUNTY TOP INDUSTRIES BY JOBS**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>1,784</td>
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<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>1,690</td>
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<tr>
<td>General Medical &amp; Surgical Hospitals</td>
<td>1,408</td>
</tr>
<tr>
<td>Household Appliance Manufacturing</td>
<td>1,244</td>
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<tr>
<td>State Government, Excluding Education &amp; Hospitals</td>
<td>781</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>6,908</strong></td>
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**MONTCALM COUNTY TOTAL POPULATION (2013-2023)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
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</thead>
<tbody>
<tr>
<td>2013</td>
<td>65,000</td>
</tr>
<tr>
<td>2014</td>
<td>67,500</td>
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<tr>
<td>2015</td>
<td>70,000</td>
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<tr>
<td>2016</td>
<td>72,500</td>
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<tr>
<td>2017</td>
<td>75,000</td>
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<tr>
<td>2018</td>
<td>77,500</td>
</tr>
<tr>
<td>2019</td>
<td>80,000</td>
</tr>
<tr>
<td>2020</td>
<td>82,500</td>
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<tr>
<td>2021</td>
<td>85,000</td>
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<tr>
<td>2022</td>
<td>87,500</td>
</tr>
<tr>
<td>2023</td>
<td>90,000</td>
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**NOTABLE STATISTICS**

<table>
<thead>
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<th>Category</th>
<th>Value</th>
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<tbody>
<tr>
<td>Population</td>
<td>70,196</td>
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<tr>
<td>Gross Regional Product</td>
<td>$1.7B</td>
</tr>
<tr>
<td>Associates Degree &amp; Higher</td>
<td>24%</td>
</tr>
<tr>
<td>Labor Force*</td>
<td>29,052</td>
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<tr>
<td>Unemployment Rate*</td>
<td>4.5%</td>
</tr>
<tr>
<td>Median Age**</td>
<td>41.4</td>
</tr>
<tr>
<td>Median Household Income**</td>
<td>$61,967</td>
</tr>
<tr>
<td>Cost of Living Index</td>
<td>88.2</td>
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</tbody>
</table>

*Data as of Q3 2023
**Data as of 2022
Montcalm County

Montcalm County Educational Attainment

<table>
<thead>
<tr>
<th>Education Level</th>
<th>2013 Population</th>
<th>2023 Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate Degree &amp; Higher</td>
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<tr>
<td>Bachelor’s Degree</td>
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<tr>
<td>High School Diploma</td>
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<tr>
<td>9th Grade to 12th Grade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 9th Grade</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notable Accomplishments

- Hosted a Developer Day event, bringing 23 people to tour 13 sites across Montcalm County.
- Developed a three-year strategic plan with five primary strategies to guide work through 2025. These strategies range from infrastructure and housing, to expanding annual events such as the MiPitch Competition.
- Facilitated Greenville-based Mersen USA with a $10 million expansion that will add 45 new jobs to the region.

Local Business Insights

- 60% Seeing increasing sales trends
- 46.7% Experiencing recruitment challenges
- 60% Planning to expand their business
- 20% Increasing investment in training

Top Pinch Points:

Customer Issues | Logistics/Movement of Goods | Infrastructure and Talent Attraction
Newaygo County’s population grew 1.3% over the previous year. Median household income also increased to $54,235 in 2022 compared to $51,470 in 2020, while cost of living relative to the national average edged down from 89.7 in 2022 to 89.3 in 2023. Half of the companies in Newaygo County interviewed by The Right Place cited increasing sales trends, while 35% said they had plans to expand their business. In 2022, 69% of companies noted increasing sales and 73% planned to expand. Talent development is the second most cited barrier to growth among companies in Newaygo county, with 35% of companies interviewed saying they’re experiencing recruitment challenges.

### NOTABLE STATISTICS

<table>
<thead>
<tr>
<th>Statistic</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Population</td>
<td>51,323</td>
</tr>
<tr>
<td>Gross Regional Product</td>
<td>$1.5B</td>
</tr>
<tr>
<td>Associates Degree &amp; Higher</td>
<td>29%</td>
</tr>
<tr>
<td>Labor Force*</td>
<td>24,250</td>
</tr>
<tr>
<td>Unemployment Rate*</td>
<td>4.4%</td>
</tr>
<tr>
<td>Median Age**</td>
<td>42.5</td>
</tr>
<tr>
<td>Median Household Income**</td>
<td>$54,235</td>
</tr>
<tr>
<td>Cost of Living Index</td>
<td>89.3</td>
</tr>
</tbody>
</table>

*Data as of Q3 2023
**Data as of 2022

### NEWAYGO COUNTY TOP INDUSTRIES BY JOBS

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>1,134</td>
</tr>
<tr>
<td>Warehouse Clubs, Supercenters, &amp; Other General Merchandise Retailers</td>
<td>727</td>
</tr>
<tr>
<td>Local Government, Excluding Education &amp; Hospitals</td>
<td>697</td>
</tr>
<tr>
<td>General Medical &amp; Surgical Hospitals</td>
<td>654</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>451</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,662</strong></td>
</tr>
</tbody>
</table>

### NEWAYGO COUNTY TOTAL POPULATION (2013-2023)

![Graph of population growth from 2013 to 2023]
NEWAYGO COUNTY EDUCATIONAL ATTAINMENT

Top Pinch Points:
- 50% Seeing Increasing Sales Trends
- 35% Experiencing Recruitment Challenges
- 35% Planning to Expand Their Business
- 35% Increasing Investment in Training

NOTABLE ACCOMPLISHMENTS

- Launched the first Tech Week initiative, engaging over 600 students in career exposure activities.
- Facilitated the 5th annual Pitch North event. Over the past five years, Pitch North has engaged 134 entrepreneurs and awarded more than $51,000 to 25 finalists.
- Facilitated Mercury Broadband in making the decision to open a regional service center in Newaygo County. The Kansas-based highspeed internet and digital phone service plans to invest $2.3 million in the project and create 40 jobs.
OCEANA COUNTY

Oceana County’s population remained relatively stable from 2022 to 2023. Gross regional product edged up less than a percent over the previous year, while median household income increased more than 10% from 2020 to 2022. Of the companies interviewed by The Right Place in Oceana County in 2023, 76% said sales were increasing while 62% noted plans for future expansion. The previous year, 80% of companies noted increasing sales, while 53% said they had plans to expand. Facility issues and sales were cited as the top barriers for growth among companies in Oceana County.

NOTABLE STATISTICS

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>27,097</td>
</tr>
<tr>
<td>Gross Regional Product</td>
<td>$672.7M</td>
</tr>
<tr>
<td>Associates Degree &amp; Higher</td>
<td>32%</td>
</tr>
<tr>
<td>Labor Force*</td>
<td>12,354</td>
</tr>
<tr>
<td>Unemployment Rate*</td>
<td>4.9%</td>
</tr>
<tr>
<td>Median Age**</td>
<td>43.5</td>
</tr>
<tr>
<td>Median Household Income**</td>
<td>$56,454</td>
</tr>
<tr>
<td>Cost of Living Index</td>
<td>89.2</td>
</tr>
</tbody>
</table>

*Data as of Q3 2023
**Data as of 2022

OCEANA COUNTY TOP INDUSTRIES BY JOBS

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number of Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fruit &amp; Vegetable Preserving &amp; Specialty Food Manufacturing</td>
<td>1,078</td>
</tr>
<tr>
<td>Local Government, Excluding Education &amp; Hospitals</td>
<td>529</td>
</tr>
<tr>
<td>Education &amp; Hospitals (Local Government)</td>
<td>424</td>
</tr>
<tr>
<td>Crop Production</td>
<td>322</td>
</tr>
<tr>
<td>Restaurants &amp; Other Eating Places</td>
<td>320</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,673</strong></td>
</tr>
</tbody>
</table>

OCEANA COUNTY TOTAL POPULATION (2012-2022)

[Graph showing population trends from 2013 to 2023]
LOCAL BUSINESS INSIGHTS

76.2% SEEING INCREASING SALES TRENDS
61.9% EXPERIENCING RECRUITMENT CHALLENGES

61.9% PLANNING TO EXPAND THEIR BUSINESS
52.4% INCREASING INVESTMENT IN TRAINING

Top Pinch Points:
Facility Issues  |  Sales
|  Infrastructure, Talent Attraction

NOTABLE ACCOMPLISHMENTS

Oceana County Developer Day saw 35 participants introduced to available sites and projects in four communities across the county.

Hosted the Oceana County Human Resource Network, a monthly user group for human resource managers. More than 50 individuals have participated in 2023.

Participated in the Pitch North Competition for entrepreneurs in Lake, Newaygo, and Oceana counties.
Thank you to our stakeholders, investors, and community leaders who contributed to the development of this plan. Your leadership and support make the creation and implementation of this plan possible.

**EXECUTIVE COMMITTEE**

**CHAIR**
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President & CEO, Corewell Health

**VICE CHAIR**
Bill Pink, Ph.D.*
President, Ferris State University

**TREASURER**
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DTE Gas President & COO, DTE Energy

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CEO, Greater Regional Alliance of Realtors

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President & CEO, Consumers Energy Company

Tony Sarsam
President & CEO, SpartanNash

Rich Sorota
CEO, Miller Johnson

Tom Stritzinger
Senior Vice President, Comerica Bank

Julius Suchy
Township Manager, Ada Township

Renee Tabben*
Director, Merrill Lynch Wealth Management Market Executive and Market President, Bank of America

Jim Teets*
Chairman & CEO, ADAC Automotive

Randy Thelen*
President & CEO, The Right Place, Inc.

David L. Van Andel*
Chairman & CEO, Van Andel Institute

Al Vanderberg
County Administrator/Controller, Kent County

Mike VanGessel
CEO, Rockford Construction

Sozon Vatikiotis
Chief Operating Officer, Acrisure, LLC

Mark Washington
City Manager, City of Grand Rapids

Mark J. Wassink
Managing Partner, Warner Norcross + Judd, LLP

Thomas G. Welch, Jr.
Regional President, Fifth Third Bank - West Michigan

Sean P. Welsh*
Regional President - Western Michigan, PNC Bank

Amy Holloway
EY US Economic Development Advisory Services Leader

Evan Fay
EY US Senior, Economic Development Advisory Services

Jennifer M. Vernon
EY US Manager, Economic Development Advisory Services

Jung Kim
EY US Manager, Economic Development Advisory Services

Randy Thelen
President & CEO, The Right Place, Inc.

Brad Comment
Senior Vice President, Strategic Initiatives The Right Place, Inc.

John Wiegand
Business Intelligence & Research Manager The Right Place, Inc.

Rafael Martinez
Business Intelligence & Research Manager The Right Place, Inc.

*Member of the Executive Committee  *Manufacturers Council Chair  *Technology Council Representative
EXECUTIVE SUMMARY

As The Right Place works towards its mission of driving sustainable economic growth and shared prosperity for all in the Greater Grand Rapids region, this strategic plan will serve as our roadmap to success. Developed in partnership with Ernst & Young and over 300 local leaders, the following pages detail a three-year strategic framework that builds towards a 10-year vision: To be amongst the best regional economies in the Midwest.

STRATEGIC PLAN GOALS

**Foster economic growth**
*Drive growth and sustainability with existing regional businesses while attracting strategic businesses to bolster the region’s economic prosperity*

**Champion inclusive opportunities**
*Expand economic opportunities to create a more vibrant economy*

**Elevate Greater Grand Rapids**
*Amplify our story to position the region as a destination of choice*

**Boost regional impact**
*Deepen the bonds among our communities to create a more globally competitive region*

PEOPLE. PLACE. PROSPERITY.

Progress towards these goals and our vision will be achieved by continued commitment to the areas of People, Place, and Prosperity and in our strategic growth industries of Advanced Manufacturing, Health Sciences, and Technology.

We will measure this plan’s impact through four high-level metrics:

<table>
<thead>
<tr>
<th>Metric</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jobs retained/created</td>
<td>4,000 by 2025</td>
</tr>
<tr>
<td>Average wage</td>
<td>$26.50 by 2025</td>
</tr>
<tr>
<td>Capital investment</td>
<td>$550M by 2025</td>
</tr>
<tr>
<td>Community investment</td>
<td>$100M by 2025</td>
</tr>
</tbody>
</table>
In July 2022, The Right Place, Inc. (RPI) began the process of the next three-year strategic plan. As the economy continues to experience its post-pandemic transition, this strategic plan provides a framework for the role of RPI in Greater Grand Rapids’ future economic prosperity. Since 1985, RPI has conducted strategic planning exercises resulting in either a three- or five-year strategic plan. As we prepared this 3-year strategy, we did so while contemplating a 10-year vision to be among the best regional economies in the greater Midwest. This approach will provide agility in navigating short-run economic disruptions while remaining focused on long-term economic growth.

ABOUT THE ORGANIZATION AND REGION

RPI is the leading economic development organization for the Greater Grand Rapids region. RPI exists to catalyze economic growth by serving as the convener of the region’s business community, amplifier with education and workforce development providers, and partner to public entities to enhance the region’s vibrancy through placemaking and community development.

- The vision of RPI is that the Greater Grand Rapids Region will be the most resilient, productive, and equitable regional economy in the nation.

- The mission of RPI is to drive sustainable economic growth and shared prosperity for all in the Greater Grand Rapids Region.

As defined by the State of Michigan, the Greater Grand Rapids region is comprised of thirteen counties in western Michigan, seven of which RPI has formal partnership agreements with, in addition to its work in Kent County. The Economic Development Directors of the seven partner counties are team members of RPI, leading to a cohesive and comprehensive regional effort. In addition, a Memorandum of Understanding guides the partnership with neighboring organizations: Lakeshore Advantage and Muskegon County Economic Development.

The Right Place’s eight county regional collaborative is represented in red.
PROCESS AND FINDINGS

This strategic plan is the result of a three-part process, completed over a six-month period in partnership with Ernst & Young: data analysis of 20 benchmarked metropolitan regions, extensive stakeholder engagement, and co-creation of goals and strategic priorities between RPI staff and board. Our bold vision and long-term time horizon necessitated that we stretch ourselves in selecting peer and aspirant benchmark metros for comparison. Compared to these regions, Greater Grand Rapids fares well in some areas, such as labor force participation, cost of living, and housing affordability; yet lags in others such as employment growth, STEM workers as a share of workforce, and median wage.

From both internal research conducted, and stakeholder conversations held, we see that Greater Grand Rapids has a great deal of opportunity in the years to come. While by some measures - such as gross regional product growth - pre-pandemic momentum has slowed, our region’s growth still stands above most of our fellow Michigan metros. As we look onward to become the growth leader in the Midwest, we must continue to tackle longstanding issues impacting the overall competitiveness of the region, such as industry diversification, capacity for innovation, and talent retention.

RPI has long been the catalyst for positive change in the region. Guided by an engaged group of business, municipal, education and community leaders, the organization has sought to proactively address the challenges and capitalize on the opportunities that face the region. Most notably, capitalizing on the traction the region has developed in creating investments and jobs in strategic industries: Advanced Manufacturing, Health Sciences, and Technology. Furthermore, the recently launched Tech Strategy, inaugural Tech Week, Rapid Roots talent program, and Developer Day are prime examples of the initiatives RPI puts forth to position the region to compete with the highest performing metros in the country.
So, the time has come again to define the priorities that will guide our work for the coming years and set Greater Grand Rapids on a path to become the growth leader of the Midwest over the next 10 years.

The following key themes provide the inspiration behind this three-year strategy and are distilled from extensive stakeholder engagement, which included conversations with over 300 business and community leaders throughout the Greater Grand Rapids region.

- Our region’s long-term economic growth depends on its ability to drive innovation and industry advancement in our strategic growth areas.
- A more inclusive and welcoming region is essential to growing the talent base that will support our future economy.
- Investments in placemaking, site readiness, and infrastructure are needed to retain, grow and attract new industries, businesses, and talent.
- The perception and awareness of Greater Grand Rapids impacts our ability to retain and attract talent, business, and investment.
- The global competitiveness of Greater Grand Rapids is enhanced by thinking and acting regionally.

The details behind these key themes are described in this strategy, along with the goals, priorities, and potential initiatives we plan to activate over the next three years. Measurements of activity and impact associated with each of these goals will illustrate our progress over time, and this strategy is designed to drive the region towards its ultimate 10-year vision as the growth leader in the Midwest. This progress will be measured by gains in:

- **Gross Regional Product**
- **Population Growth**
- **Total Employment and the Share of STEM/Tech Talent in Region**
- **Median Wage**
Our ultimate vision for the next 10 years is to position Greater Grand Rapids as the growth leader of the Midwest.

Progress toward this goal and vision will be achieved by our continued commitment to the areas of People, Place, and Prosperity and in our strategic growth industries of Advanced Manufacturing, Health Sciences, and Technology.

**STRATEGIC GROWTH INDUSTRIES**

RPI supports the growth of companies exporting goods & services outside the region, with its strategic efforts focused in the areas of Advanced Manufacturing, Health Sciences, and Technology.

**Advanced Manufacturing**

Manufacturing, which includes aerospace and defense, alternative energy, automotive, food processing, and medical device, currently accounts for 19% of all jobs in the region and remains the heart of Greater Grand Rapids’ economy. In a 2020 study of ‘Cities with the Most Manufacturing Jobs,’ the Grand Rapids-Kentwood MSA was found to have the most manufacturing jobs per capita of any large metropolitan area in the U.S. The region’s concentration of manufacturing jobs amounts to twice that of the national average.

**Health Sciences**

Greater Grand Rapids is home to some of the most advanced healthcare, research, manufacturing and education facilities in the Midwest. The Greater Grand Rapids region is also host to the highest concentration of medical device manufacturers in Michigan. Greater Grand Rapids is a single source for high-tech biotechnology and medical device solutions.

**Technology**

The technology sector is both an industry vertical and a horizontal enabler for other industries in the Greater Grand Rapids region. From full-service, large-scale managed IT solutions to custom software, online, and app development, the region’s industry can both build solutions from the ground up and play a role in optimizing industrial processes. Whether it’s a pure digital solution or developing integrated technology products, our tech companies have the knowledge and resources to make it happen. Technology workers currently comprise over 6% of the region’s total labor force, and the 2022 Tech Strategy charts a course to grow that figure to 10%, creating a nexus of talent that will lead to economic resilience and innovation.
Strength in all three of these pillars is integral to the success of the region and therefore provided the lens through which the strategic goals for 2023-2025 were developed.

THE GOALS FOR OUR 2023-2025 STRATEGIC PLAN ARE:

**Foster economic growth**
*Drive growth and sustainability with existing regional businesses while attracting strategic businesses to bolster the region's economic prosperity*

**Champion inclusive opportunities**
*Expand economic opportunities to create a more vibrant economy*

**Elevate Greater Grand Rapids**
*Amplify our story to position the region as a destination of choice*

**Boost regional impact**
*Deepen the bonds among our communities to create a more globally competitive region*

As our team makes progress within each of these goal areas, through the strategies outlined in the following pages, we will measure outcomes within our high-level metrics through the overarching metrics below:

<table>
<thead>
<tr>
<th>PEOPLE</th>
<th>PLACE</th>
<th>PROSPERITY</th>
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<tr>
<td>We aspire to be a region where everyone can achieve their highest potential.</td>
<td>We aspire to be a region of choice, where people choose to visit, locate, &amp; stay.</td>
<td>We aspire to be a vibrant economy that provides good careers &amp; opportunities for all.</td>
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<tr>
<td>We work toward this aspiration by strategizing with regional talent partners, leveraging our business network to amplify best practices, and benchmark area talent development, retention, and attraction efforts.</td>
<td>We work toward this aspiration by focusing on strategies related to placemaking, infrastructure enhancements, site development and transformational projects.</td>
<td>We work toward this aspiration through strategies focused on business retention, expansion, and attraction, economic inclusion, and business intelligence.</td>
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In the pages that follow, we outline 10-year measures for each strategic pillar that are imperative to our ambition to be the leading Midwest metro by 2033. These measures are long-term in nature and guide our team’s work within each goal area.
GOALS AND STRATEGIES

Establishing clear goals and strategic objectives allows an organization to operationalize its mission. Each of the following goals provides measurable objectives by which RPI will focus strategic activities that support our mission and overarching vision.

During strategic framework discussions, RPI staff and board examined goals and strategic objectives through the lens of what role we might play in creating a new initiative, amplifying an existing initiative, or aligning existing regional initiatives.

The following goals are not presented in order of priority. In fact, the strategic objectives under each goal are inherently linked together and reinforce each other as they provide the framework through which RPI will fulfill its mission, and ultimately, achieve its vision.

In keeping with RPI’s strategic pillars, each goal has strategies that align with People, Place and Prosperity and are grouped as such.
Drive growth and sustainability with existing in-region businesses while attracting businesses to strategic industries to bolster the region’s economic prosperity.

The economic strength of a region depends on the diverse makeup of its industries, businesses, occupations, and its ability to leverage competitive assets to both support existing employers and drive new business ventures.

Our economy is dependent on the Advanced Manufacturing sector, and as a result, Production and Transportation & Material Moving occupations. While regional manufacturing sector employment growth has declined over the last five years, the opportunity to strengthen the cluster has never been stronger. As new technologies create efficiencies on the manufacturing floor, Greater Grand Rapids along with its partners can shepherd the region’s companies through growth and modernization.

The importance of economic diversification to our region is highlighted in gross regional product growth that lagged behind our peers between 2015-2020 and negative employment growth between 2016-2021. While some of this decline can be attributed to the COVID-19 pandemic, several peer and aspirant regions experienced similar initial impacts, yet rebounded more rapidly than Greater Grand Rapids. Based on available data, we can infer that the comparative resiliency of these regions is likely tied to their more diverse economic makeup. All had higher STEM workers as a share of total employment, venture funding per capita, and GRP growth over the same period of time.
RPI is addressing economic diversity in part through our Greater Grand Rapids Tech Strategy. Broadly, the Tech Strategy outlines tactics for both RPI and our regional partners to grow the employment, ecosystem, and resource pool for technology-based firms in the region. This growth in technology firms and tech talent also supports the ongoing and rapidly-increasing industry transformation taking place in our long-standing strategic growth sectors of Advanced Manufacturing and Health Sciences.

Greater Grand Rapids’ long-term economic growth depends on its ability to drive innovation and industry diversification. Additionally, avoiding disruption among existing clusters will require proactive investment in the areas of People, Place, and Prosperity. The strategies and initiatives below outline ways in which RPI can contribute to the enduring strength of the regional economy and build toward our future.

PRIORITIZING PEOPLE

Champion employer engagement in building robust talent pipelines for the region’s strategic growth areas

Talent fuels innovation and economic growth. While many partners contribute to building a pipeline of talent in Greater Grand Rapids, employers play a critical role by defining their future talent needs, driving awareness and excitement for their sectors, providing the opportunities, and creating environments where that talent can thrive. RPI will leverage our expanding talent capabilities, the initiatives of partner organizations, and connections to the business community to engage employers in building more robust talent pipelines to support the region’s strategic growth areas.

Initiatives include:

- Convening partners in the strategic growth areas to define career lattices and identify gaps in the region’s current education and training programs.
- Developing shared goals and plans for employer engagement in the talent pipeline, starting in high school.
- Increasing awareness of career paths in advanced manufacturing among the region’s high schools and community colleges.
- Partnering with Hello West Michigan on targeted talent attraction efforts, especially in the tech sector and across diverse populations.
PRIORITIZING PLACE

Position Greater Grand Rapids for transformational investment with quality development opportunities

RPI is the “front door” to Greater Grand Rapids for the development community. We have a keen sense of the local economy, business climate, and national trends. Leveraging both knowledge and networks, RPI can better command the space we occupy as the regional expert in economic development to guide investments throughout the region, from broadband infrastructure and transformational real estate projects to industrial site-readiness and public placemaking.

Initiatives include:

- Expanding outreach and relationship building with developers inside and outside the region.
- Establishing and clearly defining goals for a “Development Council” of developers, construction firms, commercial brokers, architects and others in the development ecosystem.
- Showcasing the region to potential investors.
- Identifying gaps in the region’s product inventory and providing relevant cases for support for new real estate investments.
- Convening regional partners to identify opportunities and develop plans for transformational infrastructure and development initiatives.
- Exposing private developers to development opportunities.
PRIORITIZING PROSPERITY

Advance the region’s strategic growth areas through proactive business retention, expansion, and attraction initiatives

Through years of refinement, the region’s strategic growth areas reflect industries in which Greater Grand Rapids has a distinctive advantage – Advanced Manufacturing, Health Sciences and Technology. The established industry councils keep RPI attuned with the needs of existing industries and provide a conduit for sharing resources and regional updates. These initiatives and others demonstrate RPI’s commitment to providing best-in-class support for businesses in the region and the region’s reputation as a competitive business environment.

The recent wave of federal programs to support infrastructure, re-shoring of manufacturing, and job creation present a unique opportunity for economies, like Greater Grand Rapids, with a strong manufacturing industry presence. In addition to providing funding, some programs outline frameworks for collaboration between academia, industry, and government to advance the development of new technologies and processes in advanced manufacturing. Ultimately, regional economies able to take advantage of these funding opportunities will realize increased international competitiveness, resilience, and economic growth.

Initiatives include:

- **Dedicating staff and establishing councils for all strategic growth areas and clearly defining roles and goals for these councils.**
- **Building relationships with consultants and industry influencers to better position the region’s opportunities on a global scale.**
- **Partnering with employers to showcase the region at select global industry events.**
- **Connecting existing industry with the tools and resources to support their business growth and transformation, to including existing Industry 4.0 work with the Michigan Manufacturing Technology Center.**
- **Providing timely updates to statewide partners and all economic development allies, serving as a best-in-class model for the state and peer regions.**
- **Leveraging relationships at the state level to advocate for economic policies for emerging sectors and digital transformation.**

*Technology touches every sector today and it will play an integral role in strengthening our existing industries and diversifying our overall economy. Our commitment to adding 20,000 new jobs in the tech sector over the next 10 years is bold and illustrates the importance tech plays in the success of our region long term.*
PRIORITIZING PROSPERITY

Enhance the region’s reputation and capacity for tech and innovation

Tech hubs have become the engines for economic growth, spurring regional prosperity that leads to rising wages and job opportunity in all industries. Enhancing the region’s reputation and capacity in the areas of tech and innovation is critical to its future success. RPI recognizes this importance and intends to accelerate Greater Grand Rapids’ position as a tech hub; a regional priority laid out in detail within our Tech Strategy. This strategy, published in August 2022, emphasizes the imperatives of tech talent, innovation ecosystem, and business growth to accomplish this ambitious goal.

Integration of technology and innovation across all Greater Grand Rapids strategic growth areas can accelerate economic prosperity. In medical device manufacturing, for example, advanced manufacturing techniques such as 3D printing can improve the speed and accuracy of the manufacturing process, leading to higher quality and consistency. As there is increasing regional focus on attracting and developing technology talent and creating a nexus of technology-based companies, the spillover effects can include digital transformation across myriad Greater Grand Rapids industries.

Initiatives include:

• Inventory and map resources for businesses in the technology and innovation sectors.

• Hosting a series of events to educate employers in Manufacturing and Health Sciences on technology trends and showcase local capabilities, including Tech Week Grand Rapids.

• Leveraging relationships with regional business leaders to develop a mentor network for emerging tech leaders.

• Develop mechanisms for better connecting early-stage investment capital in the region with companies seeking investment.

• Amplifying existing regional pitch and reverse-pitch competitions.

• RPI’s Michigan Manufacturing Technology Center - West will work to educate and advise regional manufacturers of the opportunities provided by the growing Greater Grand Rapids tech community.

• Leading intercommunity visits to established tech markets to inspire and drive action among business and community leaders.

• Engage a Tech Scout in Silicon Valley and Europe for Tech Business Attraction, access to venture capital, and introducing Greater Grand Rapids businesses to market opportunities.
Expand economic opportunities to create a more vibrant economy

Inclusive economic growth involves ongoing, intentional engagement from the economic development and business community. Regions that are successful in attracting and retaining talent, entrepreneurs, investment, and businesses are more demographically and economically diverse.

RPI must consider how the region can remain competitive for talent, investment, and jobs by ensuring opportunities exist for all to participate. These initiatives could address barriers to employment and further heighten labor force participation, which is already the third highest among peer metros; support growth in minority and woman-owned businesses; and boost collaboration with workforce partners to enhance participation in growth industry skills development.
The Greater Grand Rapids economy features a relatively diverse distribution of employment across its strategic growth areas, however in recent years employment growth has trailed behind 14 of the 20 peer metros examined. The region fell into similar rankings across other economic and demographic indicators (see the Data Appendix for raw data and comparisons); frequently landing in the bottom half among the benchmarks in metrics such as diverse population growth (13th), minority share of traded industry firms (17th), and median wage (16th). Through intentional partnerships, RPI can work to improve upon these metrics and ultimately shepherd the region toward becoming a more inclusive place to live and work.

Greater Grand Rapids shows promise in becoming one of the most inclusive economies in the Midwest. The region’s strategic growth areas offer ample opportunity for diverse employment growth and there are myriad community partners ready to continue building an inclusive Greater Grand Rapids through their programs of work.

The following strategies outline ways in which RPI can both support and lead the region in championing inclusive opportunities.

**PRIORITIZING PEOPLE**

_Collaborate with community partners, colleges/universities, and other stakeholders to ensure inclusive talent opportunities throughout the region_

Placing people at the heart of the region’s inclusion strategy is of utmost importance. RPI has strong relationships with Greater Grand Rapids employers, colleges and universities, and community leadership which we will leverage to convene and create inclusive opportunities across the region. By both strengthening existing relationships and creating new pathways, RPI can affect greater diversity in the talent pipelines for our strategic growth areas.

**Initiatives include:**

- **Collaboration with TalentFirst to increase utilization of the diversity, equity, and inclusion survey for the region.**
- **Expand the Talent Learning Lab with a resource library and toolkits geared toward creating an inclusive hiring continuum.**
- **Amplify the good work of our top trainers of diverse talent by leveraging RPI’s extensive business outreach efforts, promoting the programs already in place and helping identify gaps to be filled.**
- **Collaborate with regional partners to ensure diverse populations have access to existing resources for newcomers/transplants and to create additional resources and/or programs.**
PRIORITIZING PEOPLE

Provide platforms for identifying and addressing barriers to employment

Barriers to employment in the Greater Grand Rapids region take many different shapes, though they are not unique to the region. Across the United States, barriers such as housing affordability and availability, access to public transportation options, and the digital divide are hindering labor force participation. Throughout stakeholder engagement, the region’s business community urged involvement in overcoming these barriers. Where possible, RPI will amplify and align existing initiatives to addressing barriers like housing, childcare, and transit. Where there are gaps in need of solutions, RPI can serve as the convener for partners who are positioned to fill them.

Initiatives include:

• Provide resources to employers to increase talent retention.
• Serve as the liaison between key stakeholders and employers.
• Identify grants that eliminate barriers for employment.
• Convene relevant solutions providers and resources when barriers to work are identified.
• When appropriate, provide advocacy and leadership for regional solutions.

PRIORITIZING PLACE

Prioritize place-based projects in underserved communities

As the Greater Grand Rapids economy emerges from the impacts of the COVID-19 pandemic, the importance of equitable recovery cannot be overstated. The region has an ambitious vision of building a community for all, which cannot be fully accomplished without addressing the development needs and physical environs in which this growth can take place. Through thought leadership and regional convening power, RPI can enhance the regional environment by building awareness and capacity for development opportunities in underserved communities. Elevating the region’s capacity for place-based investments in underserved communities will create positive impact for Greater Grand Rapids.

Initiatives include:

• Facilitating connections and support for minority and first-time developers.
• Increase opportunity awareness for investment in underserved communities.
• Long-term strategy planning for housing through municipal and developer networks.
• Facilitating investments in public placemaking projects in underserved communities.
PRIORITIZING PROSPERITY

Support business growth and resiliency among minority and woman-owned businesses

The U.S. Economic Development Administration (U.S. EDA) defines resiliency as “the ability to recover quickly from a shock; the ability to withstand a shock; or the ability to avoid the shock altogether.” Minority- and women-owned businesses were disproportionately impacted by the economic shock of the pandemic, both by the economic downturn and the lack of aid that followed. RPI can play a role in strengthening the resilience of the Greater Grand Rapids business community by serving as a force multiplier for existing business resources in the region. Elevating knowledge of and connectivity to resources, capital and supplier diversity initiatives are all ways in which RPI can enable greater resiliency and prosperity for the minority and woman-owned small business community.

Initiatives include:

• Elevate advanced manufacturing-focused supply chain diversity model.

• Serve as a resource and connector for Minority/Women-owned Business Enterprise networks and mentoring programs.

• Identify and advocate for new financing mechanisms that reduce barriers to capital for Minority/Women-owned Business Enterprises.
**GOAL THREE:**

**ELEVATE GREATER GRAND RAPIDS**

*Amplify our story to position the region as a destination of choice for business and talent.*

Being ‘the best kept secret’ is not a position of strength. With Baby Boomers retiring in mass and a laborforce that is shrinking nationwide, the long talked about ‘war for talent’ is well upon us. Countless participants throughout the strategic planning process suggested the lack of perception and awareness for Greater Grand Rapids impacts its ability to attract talent and investment. There are plenty of things to celebrate in Greater Grand Rapids, but with so many partners and initiatives, it is often hard to paint to a complete picture of what it means to be Greater Grand Rapids. By leading the way in projecting the region’s success to targeted audiences around the country, RPI can play a pivotal role in cementing Greater Grand Rapids as the destination of choice for investors, innovators, businesses, and the talent they need.

The strategies and initiatives below outline ways in which RPI can amplify the region’s story to position the region as a destination of choice.

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**LONG-TERM IMPACT MEASURES**

- Regional rankings and recognitions
- Digital engagements
- Earned media mentions
- Earned media reach
- Prosperity event registrants
PRIORITIZING PEOPLE

Amplify the region’s talent attraction and retention efforts

Initiatives to attract and retain talent have become commonplace in economic development. Successful talent initiatives require messaging that balances livability, economic opportunity, and connection to the region. First, generating awareness to peak interest. Then, showcasing the community and economic opportunities and provide a sense of connection to the region. The people-based initiatives outlined in this strategy can kickstart more targeted investments in talent attraction moving forward.

Initiatives include:

- Supporting the development of platforms and campaigns to promote opportunities within select strategic growth areas.
- Elevate regional stories through content creation and distribution.
- Partnering with Hello West Michigan to identify targeted geography and industry-focused talent attraction messaging and initiatives.
- Supporting employee attraction efforts with regional resources and recruiting events.
- Partnering with higher education institutions and employers to increase graduate retention through increased career connection events for jobs, apprenticeships, internships.
- Targeting alumni of the area’s higher education institutions, encouraging them to ‘boomerang’ back to the region.
- Partner with Experience GR, Pure Michigan and other travel promotion entities to reinforce the great quality of life enjoyed by our residents.
PRIORITIZING PLACE

Showcase Greater Grand Rapids’ unique place-based assets to developers and investors within the region and beyond

In addition to the benefits of tourism and talent attraction, place-based marketing can also create opportunities for future investment. Presenting these opportunities through the right balance of market research and storytelling can make all the difference to investor audiences within and beyond the Greater Grand Rapids region.

Initiatives include:

• Promoting regional place-based assets in RPI marketing materials and other third party national publications.

• Visiting national developers to share the Greater Grand Rapids story directly.

• Providing market research to highlight the place-based development opportunities in the region.

• Pursuing funding, through state and federal grants, for regional place-based initiatives.

• Enhancing unique regional natural assets, such as the region’s blueways and greenways.

• Initiate and support public art programs in collaboration with local communities.

Perception and awareness, or the lack thereof, can impact the decisions made by the target audiences most relevant to RPI – companies, developers, site selectors, innovators and talent. Driving a positive narrative and amplifying our region’s success – locally, regionally and globally – is essential to attracting talent, industry and investment to Greater Grand Rapids.
PRIORITIZING PROSPERITY

Promote the success and innovation of the region’s business community

The stories of success and innovation in Greater Grand Rapids should not be the region’s best kept secrets. RPI’s ability to compile, create and elevate content that tells a cohesive story of success is key to positioning the region as a destination of choice in the minds of innovators, investors, employers and talent.

Initiatives include:

• Developing a framework for partners to share Greater Grand Rapids success stories.

• Featuring assets, innovations and employers in regularly scheduled postings.

• Highlighting positive findings from select business intelligence reports to local, regional and state media.

• Collaborate with Michigan Economic Development Corporation on national media opportunities.

• Having a presence at local industry associations and partnering with business leaders to showcase the region at national/global industry association meetings and events.
The eight counties of Greater Grand Rapids served by The Right Place make for a diverse and powerful region. The strength of this region is further amplified when these Counties work together and learn from each other. RPI has demonstrated our elevated commitment to regionalism with the 2021 Regional Partnership Strategy and its inclusion of those County partners in this strategic planning process. One organization alone cannot carry the banner of regionalism, it must be nurtured beyond economic development relationships to all community leaders. These bonds extend from economic development to infrastructure, transportation planning, livability, and talent.

While the primary focus of the regional partnerships is business growth, the capacity for growth depends heavily on the overall competitiveness of the region. The knowledge and networks of RPI and the communities themselves are powerful tools for building capacity and global competitiveness. In all these areas, RPI has a role in convening partners, connecting with resources, educating on trends, advocating for change, and aligning in action.

In addition to strengthening regional partnerships, it is imperative that Greater Grand Rapids partners continue to forge relationships at the state level. Ensuring that state leadership is aware of the economic climate and regional successes of Greater Grand Rapids carries high importance, especially when considering the amount of federal funding being deployed for infrastructure, job creation, and re-shoring of manufacturing. These partnerships are not only important from a political and fiscal perspective, however. As the state of Michigan continues to compete on the world’s stage for economic development projects, strong relationships at the state level are key to ensuring the story of Greater Grand Rapids is woven into the narrative.

Being the growth leader of the Midwest will require all eight counties working together towards a shared set of regional goals. The established relationships are a steppingstone for deeper bonds and a more promising economic future.
PRIORITIZING PEOPLE

Focus on building the talent pipeline and increasing awareness for career opportunities

Talent is essential to economic growth and effective talent solutions are often resource intensive. Together with community partners, RPI has developed several valuable talent initiatives that can be scaled and shared across the greater region. Additionally, the knowledge gained from launching these initiatives could be valuable to partners across the region as they do the same. Expanding the regional bonds into the talent sphere serves to strengthen the region’s competitiveness in the long term.

Initiatives include:

• Convening regional stakeholders to discuss opportunities and challenges in talent development, sharing leading practices, and conducting regional plans when relevant.
• Identifying grant opportunities to bolster talent pipelines in regional communities.
• Expanding the talent assessment for regional employers to identify gaps and provide best practices.
• Continue to support key Hello West Michigan programming to attract talent to the region.
• Launching a regional tech-focused job fair to connect employers with local talent.

PRIORITIZING PLACE

Convene regional planning efforts for further regional connectivity

As the growth engine for regional economic development, RPI plays a key role in aligning planning efforts for initiatives around transportation, infrastructure, housing, and placemaking. Throughout the stakeholder engagement process, the concept of RPI serving as a conduit for best practices emerged. By continuing to regularly gather regional partners around a table to discuss and develop solutions for pressing regional issues, RPI can affect regional progress and cultivate a sense of place across Greater Grand Rapids.

Initiatives include:

• Educating communities on the trends, benefits, and resources for placemaking.
• Developing a prospectus of priority regional placemaking initiatives that could be leveraged for soliciting investment.
• Supporting regional broadband access, adoption, and affordability initiatives.
• Convening partners to identify regional strategies and planning in transportation and mobility.
PRIORITIZING PROSPERITY

Continue to drive and support business growth

Jobs and capital investment were the impetus for this regional partnership and remain the highest priority. RPI continues to support existing industries and attract new business to the region. At the same time, RPI must also strengthen local support for traditional economic development by providing educational sessions for the many levels of leadership within the regional partner counties.

Initiatives include:

- **Leading business retention, expansion, and attraction efforts for the regional partners.**
- **Supporting regional partners in project management.**
- **Expanding relationships with regional leadership to ensure cohesive messaging and approach during client interactions.**
- **Conducting formal reviews after each project win or loss to share how the region is or can be more competitive.**
- **Providing annual trainings on economic development topics for newly elected/appointed community leaders.**
Data Appendix

To aid in assessing the Greater Grand Rapids growth position, 19 peer and aspirant benchmark economies were chosen to compare across 30 indicators; 10 related to people, 10 related to place, and 10 related to prosperity.

The peer and aspirant benchmark metros included:

- Ann Arbor, MI
- Birmingham, AL
- Chattanooga, TN
- Colorado Springs, CO
- Columbus, OH
- Des Moines, IA
- Detroit, MI
- Greensboro, NC
- Greenville, SC
- Indianapolis, IN
- Jacksonville, FL
- Kalamazoo, MI
- Knoxville, TN
- Lansing, MI
- Louisville, KY
- Milwaukee, WI
- Oklahoma City, OK
- Raleigh, NC
- Salt Lake City, UT

Indicators were chosen to help contextualize how Greater Grand Rapids is performing overall. Examples of these metrics are total employment growth, population growth, per capita gross regional product (GRP) and growth, household income levels and their growth, and average salary levels and their growth.

By these measures, Greater Grand Rapids is doing exceptionally well in some areas and has more room for improvement in others. Most often, Greater Grand Rapids scores better than the state and national averages. However, to be a leader in the Midwest we are comparing ourselves to aspirational markets in the Midwest as well as emerging and leading markets throughout the country.

The full benchmark report is included in this section and key data points relevant to this strategy are referenced directly in the strategy report.