

# DEMOGRAPHIC & PEER COMMUNITY ANALYSIS

There are a variety of statistical indicators that measure prosperity and successful economic development. Based on work over many years, we have observed that communities prospering in the new economy have positive trends in the following four areas:

- Changes in population
- Changes in educational attainment
- Changes in wealth
- Changes in employment

Communities with a dynamic economy and high quality of life are keeping native residents and attracting new ones; they have a growing *population*. People move to where the opportunities are, for jobs, for an education, for cultural enrichment, for recreation, for a safe and healthy life. On the other hand, a declining population is a strong indication that the economy is stagnating and that basic amenities and public services are not competing well with the offerings in other communities.

Changes in *educational attainment* should indicate a workforce with an increasing number of individuals who have received post-secondary training or education. Effective educational and workforce development opportunities should address the needs of both employers and job seekers, whether they are just entering the workforce or are incumbent workers looking for a better opportunity. The culture of the workforce will be characterized by an active participation in lifelong learning. Strong basic skills in reading, writing, and mathematics will enable the workforce to acquire the new skills required by continuous improvements in technology. The resources for and commitment to lifelong learning are key factors in achieving success within the new economy.

Changes in *wealth* should be characterized by an increasingly prosperous middle class and a declining poverty rate. A successful local economy provides training and education on the one hand and adequate job opportunities on the other. The rising standard of living in low income households should lower the poverty rate and enlarge the middle class. To ensure that lower income households in the community are included in this expanding middle class, training and education opportunities must be available and effective.

Successful local economies will also be characterized by changes in key *employment* sectors that continue to position their communities to thrive in the global and national marketplace. This is especially true at the present time as the entire country continues its evolution from an economy which was manufacturing based to one which is knowledge-based, technology-driven and service-oriented. In response to continuing advances in technology and the migration of labor-intensive jobs to the third world, successful communities are implementing strategies to slow the loss of old line manufacturers while they aggressively recruit and cultivate employers participating in the new economy. Changes in employment by sector will indicate the extent to which communities are successfully making this transition.

Based on the profile and analysis below, LaGrange County's demographic and economic trends in these four areas show a community with mixed indicators. An influencing demographic is the high concentration of Amish residents. According to an article by Indiana Business Research Center (IBRC)

the Amish community consists of approximately 17% of the county by population.<sup>1</sup> As illustrated by this table from the article, LaGrange County has the highest concentration of Amish in the United States:

<b>Rank</b>	<b>County</b>	<b>State</b>	<b>Adherents</b>	<b>Percent of Total Population</b>
1	LaGrange	Indiana	5,994	17.2%
2	Holmes	Ohio	6,202	15.9%
3	Adams	Indiana	2,686	8.0%
4	Douglas	Illinois	1,449	7.3%
5	Davis	Iowa	483	5.7%
6	Daviess	Missouri	414	5.2%
7	Geauga	Ohio	4,004	4.4%
8	Wayne	Ohio	4,554	4.1%
9	Daviess	Indiana	1,155	3.9%
10	Tuscarawas	Ohio	3,122	3.4%

Source: Indiana Business Research Center

This population has a measurable impact on the community's key indices: population, education, income, and employment trends. For instance, LaGrange County's growth in population has surpassed the state and peer communities since 1970, a trend which is influenced by larger Amish families. The county's projected lower median age relative to the state is further evidence of how the Amish community has impacted county demographics. Both the population growth rate and a lower median age are positive indicators: they are evidence that the community is an attractive place to live and that the workforce is not aging as fast as other communities. However, this increase in population has not generated additional wealth.

In terms of wealth creation LaGrange County ranked last in per capita income among Indiana's counties in 2008. This ranking is somewhat mitigated by the fact that median household income has risen faster than the state's and is higher than the peer community average. This disparity between household and per capita income is the outcome of larger households to which the larger Amish families have contributed. Historically, LaGrange County's unemployment rate has consistently been lower than the state and its peer average. However, in the last decade it has been extremely volatile spiking as high as 20% in 2008 before rapidly coming down to 7.7% in 2009. These high unemployment periods, while apparently short-lived, create instability in the local economy and dislocations for workers and their families. Not surprisingly, the poverty rate modestly increased in LaGrange County but remains within a percentage point of its peer group average and the state average.

Partly as result of the larger Amish population, educational attainment levels have not been competitive with the state as whole and lag the peer communities.<sup>3</sup> Amish education has traditionally focused on

<sup>1</sup> Cited from <http://www.incontext.indiana.edu/2010/sept-oct/article4.asp>, an online publication by the Indiana Business Research Center: using Religious Congregations and Membership Study data. It should be noted that this article also states that this percentage is probably based on an undercount.

<sup>2</sup> *ibid.*

achieving basic literacy in math and reading and ends at the 8<sup>th</sup> grade. With only a rare high school graduate among this population, LaGrange is statistically at a disadvantage in competing for businesses requiring a highly skilled workforce.

Although it is unlikely that the growing Amish community will be adding many high school or post-secondary graduates to the workforce, they are on the forefront communities that are broadening how and what their children study. According to a noted scholar of Amish culture, Karen Johnson-Weiner, Amish communities are beginning to push traditional educational boundaries. In a recent interview, she described the more open approach in the Elkhart-LaGrange Amish settlement as a departure from the more restrictive approaches:

A sharp contrast are schools in the Elkhart-LaGrange (IN) Amish settlement, where children have art, geography, health, and history in addition to English, arithmetic, and German. These children are encouraged to ask questions, and teachers spend more time explaining. There are field trips, parents visit schools regularly, English songs are sung, and the books used are likely to have been written by Old Order authors. The children leave school relatively knowledgeable about the non-Amish world, much more fluent in English (speaking, reading, and writing), and prepared for a life in which they may well be working for non-Amish employers.<sup>4</sup>

This approach toward education also complements a new entrepreneurial attitude. As in education, the Amish community in LaGrange is in the vanguard of a broader movement to initiate business ventures outside of traditional agriculture. This movement is described in detail in an important study by Donald B. Kraybill and Steven M. Nolt titled *Amish Entrepreneurship: From Plows to Profits*. As is evident in LaGrange, the authors describe the development of cottage industries and microenterprises which are having economic impacts. They cite a number of factors that have contributed to the success of these enterprises including the development of products for niche markets, frugal management, and small-scale operations. Although the Amish community puts LaGrange at a disadvantage in terms of high school and post-secondary degrees, there are also great opportunities to support Amish entrepreneurship in the development of these smaller but successful niche industries. Certainly, woodworking and forest products are already an area enjoying some success in LaGrange County and its region.

It is important to note that the woodworking industry, like the RV industry, is cyclical in nature and does not require a highly educated workforce. Virtually all of the major employers in LaGrange are building RVs or providing supplies for them. These dependencies on low-skilled manufacturing jobs leave LaGrange County vulnerable not only to cyclic downturns but to potential closures or relocations. One of the challenges for LaGrange County will be dealing with job losses from the recent recession that hit these sectors. Manufacturing-dependent northern Indiana was among the hardest hit areas in the fallout of the economic crisis of 2008. The region is still recovering. Between 2004 and 2009, LaGrange County lost an estimated 22% of its jobs. The greatest losses were in manufacturing with a 40% decline. Although the county experienced job creation in the finance and insurance and accommodation and food services industries, these job gains could not overcome the losses primarily in manufacturing. Provisions for further diversifying the economy will need to be included in the plan.

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<sup>3</sup> See *An Amish America Q-and-A with Professor Karen Johnson-Weiner: Part Three* at the following link: <http://amishamerica.com/an-amish-america-qanda-with-professor-karen-johnsonweiner-part-three/>

<sup>4</sup> *ibid.*

The following report examines LaGrange County within two contexts. First, LaGrange County's statistics are compared with Indiana as a whole. Second, it is evaluated in relation to ten "peer" communities based on similar characteristics.

## I. Peer Communities

In order to assess LaGrange County's transformation over the last few decades, SDG selected ten peer counties based on comparable characteristics. The county characteristics have been analyzed relative to the four areas discussed above. These four areas were assessed through the following indices: population, educational attainment levels based on high school and college graduates, median household income, poverty rates, unemployment rates, and the distribution of jobs by sector.

The following pages present the trends in these indices through tables and charts and then discuss LaGrange County's position in comparison to its peers and the state. The data was retrieved from the U.S. Census Bureau, STATS Indiana, and other public sources. The resulting analysis shows how the peer group as a whole has progressed and how LaGrange County has fared as a part of the group.

The ten peer communities were primarily selected based on similar population numbers in 1970, but location and transportation assets also played a role in selection. Four communities are located within an hour of metro areas, and nine have U.S. highways in their boundaries. Another factor that influenced the selection of peer communities was the presence of a sizeable Amish population.

The peer communities are diverse. Some are flourishing, while those that are far away from a growing metro area tend to be in decline.

County	Rurality Index 2000	Amish Pop. 2000	Nearest Metro	Size of Metro 2009	Miles to Metro	Minutes to Metro	Inter-state	U.S. HW
<b>LaGrange County, IN</b>	.536	5,994	South Bend, IN	104,215	65	57	Yes	Yes
<b>Washington County, IA</b>	.504	621	Iowa City, IA	69,086	29	48	No	Yes
<b>Douglas County, IL</b>	.489	1,449	Champaign, IL	80,286	27	37	Yes	Yes
<b>Washington County, IN</b>	.533	232	Louisville, KY	256,231	47	67	No	Yes
<b>Laclede County, MO</b>	.509		Springfield, MO	157,630	62	77	Yes	Yes
<b>Hocking County, OH</b>	.511		Columbus, OH	769,332	52	61	No	Yes
<b>Fayette County, IL</b>	.544		St. Louis, MO	356,587	82	103	Yes	Yes
<b>Ripley County, IN</b>	.540		Cincinnati, OH	333,012	52	69	Yes	Yes
<b>Morrow County, OH</b>	.538		Columbus, OH	769,332	40	45	Yes	Yes
<b>Buchanan County, IA</b>	.513	420	Waterloo, IA	66,761	24	30	Yes	Yes
<b>Holmes County, OH</b>	.551	7,989	Canton, OH	78,379	38	56	No	Yes

## II. Changes in Population

Communities with a dynamic economy and high quality of life are keeping their citizens and attracting new ones. Residents remain in communities and move to communities that offer excellence and opportunity for jobs, education, cultural enrichment, recreation, and for a safe and healthy lifestyle.

### A. Population: Peer Comparison

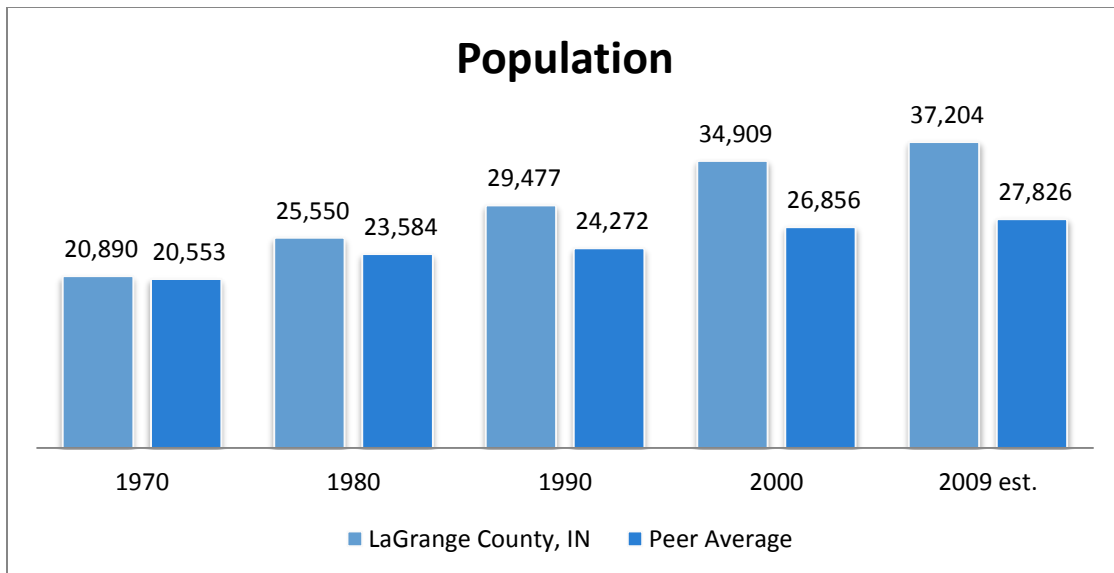
Since 1970, LaGrange County's population growth has surpassed the state and peer communities. The growing population is a good indicator for the county.

Steady population growth has occurred in Laclede County and Holmes County. Both of these communities are roughly an hour away from the nearest metro area. Both are closest to a medium sized metro, a similar characteristic of LaGrange. Holmes County, which has no access to an interstate, has seen population growth at 81.8% between 1970 and 2009. In 2000, the Amish represented roughly 20% of the population in Holmes County; for that same year, the Amish accounted for approximately 17% of LaGrange County's population.

Community	1970	1980	1990	2000	2009 Est.	% Change 1970-2009 est.
Indiana	5,195,392	5,490,210	5,544,159	6,080,485	6,423,113	23.6
LaGrange County, IN	20,890	25,550	29,477	34,909	37,204	78.1
Washington County, IA	18,967	20,141	19,628	20,670	21,258	12.1
Douglas County, IL	18,997	19,774	19,459	19,922	19,169	0.9
Washington County, IN	19,278	21,932	23,717	27,223	27,421	42.2
Laclede County, MO	19,944	24,323	27,209	32,513	35,432	77.7
Hocking County, OH	20,322	24,304	25,617	28,241	28,912	42.3
Fayette County, IL	20,752	22,167	20,900	21,802	20,935	0.9
Ripley County, IN	21,138	24,398	24,616	26,523	27,729	31.2
Morrow County, OH	21,348	26,480	27,808	31,628	34,642	62.3
Buchanan County, IA	21,762	22,900	20,844	21,093	20,910	-3.9
Holmes County, OH	23,024	29,416	32,924	38,943	41,854	81.8
<b>Peer Average</b>	<b>20,553</b>	<b>23,584</b>	<b>24,272</b>	<b>26,856</b>	<b>27,826</b>	<b>35.4</b>

Source: U.S. Census Bureau; STATS Indiana

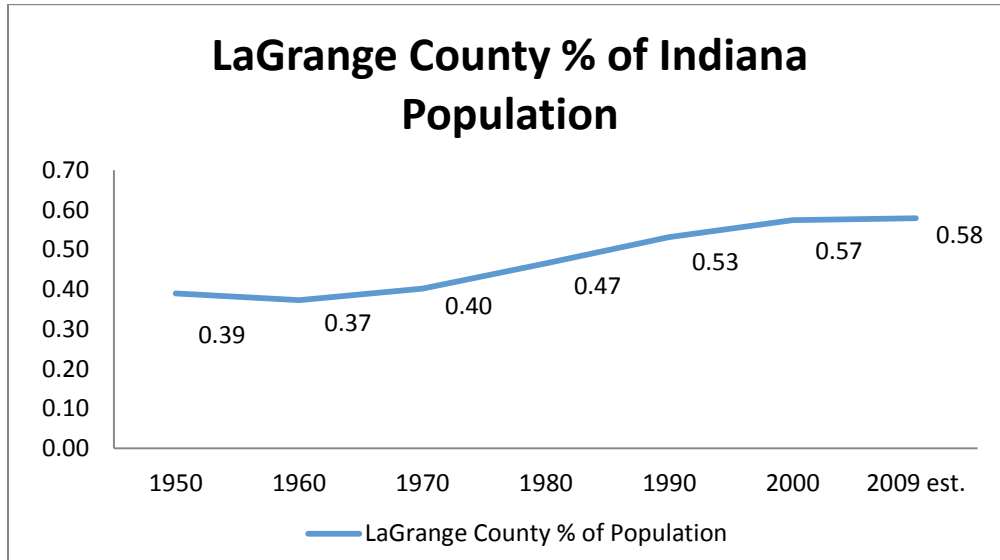
LaGrange County has led its peers in terms of population growth and is continuing to widen the gap. LaGrange County's population in 1970 was only 337 higher than the peer average, but the gap widened to 9,378 by 2009. Of the peer communities, only one, Holmes County, had faster population growth than LaGrange County.



Source: U.S. Census Bureau; STATS Indiana

### B. Current Population

Since 1960, LaGrange County’s population has steadily grown as a percent of the state’s total population. According to the 2009 U.S. Census Bureau estimates, LaGrange County’s current population is 37,204, which ranks LaGrange County 42nd (out of 92 counties) in Indiana.



Source: U.S. Census Bureau; STATS Indiana

Between 2000 and 2009, LaGrange County’s incorporated areas experienced differing population changes. While the Town of LaGrange was stagnant at 0.4% growth, Shpshewana saw a -1.3% decline in population. Both Topeka (2.8%) and Wolcottville (2.4%) saw growth over the past decade.

In 2009, the county’s median age was 31.5 according population estimates from the Indiana Business Research Center; this is younger than the state median age of 36.8 years.

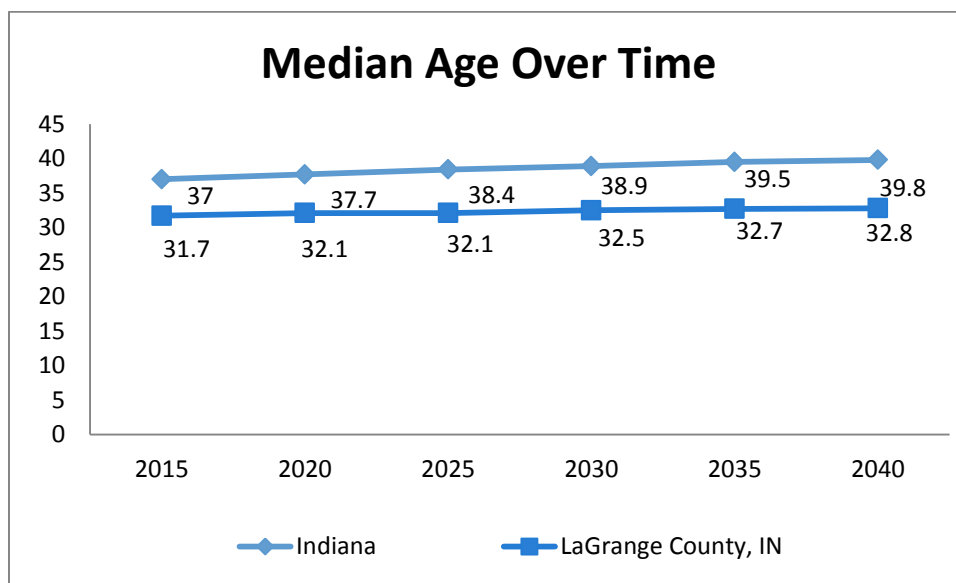
LaGrange County’s population is ethnically homogenous; 96.2% of the county’s population in 2009 reported being non-Hispanic. After years of increasing, the county’s Hispanic population experienced a slight decline from 1,442 in 2008 to 1,408 in 2009. This may be attributable to the slowing economic climate that hit the nation in 2008. The Hispanic population represented 3.8% of the county’s total population in 2009 – lower than the state’s percent Hispanic population of 5.5%. LaGrange County ranked 33<sup>rd</sup> in the state in terms of total Hispanic population in 2009.

### C. Population Projections

There are various methods of estimating population projections. The Indiana Business Research Center (IBRC) estimates that LaGrange County’s population will increase from 38,366 in 2010 to 52,482 in 2040. It is worth noting that LaGrange County’s actual population in 2009 is lower than the estimate.

Just as significant as changes in the total population, IBRC estimates population by age groups. This analysis for LaGrange County indicates that its population is aging at a slower rate than the state as a whole. The county’s median age remains consistently 5-7 years lower than the state average.

Two major factors in this aging trend are the increase of school age (5-19 years) persons and the increase in young adult (25-44) persons. In 2010, LaGrange County is estimated to have 27.0% of its population as school age; in 2040 it is projected that to have 34.7% of its population as school age population. In contrast, Indiana’s school age group accounts for 21.0% of the population in 2010 and 19.2% in 2040. In 2010, young adults will comprise 27.2% of the population. In 2040 this number is projected to grow to 36.7%. This is higher than the state, which is project to have a 24.3% young adult population in 2040. LaGrange County across all age groups will see an increase in population. The only population projected to decrease between 2010 and 2040 is pre-school (0-4), which is at 9.7% in 2010 and is expected to be at 9.4% in 2040.



Source: STATS Indiana



### III. Changes in Education Attainment

Educational attainment and educational opportunities are keys to community success. Jobs in the new economy require higher skills, and employers are attracted to communities with a stable, educated workforce. Moreover, communities with higher educational attainment levels have greater resources for leadership and community problem solving.

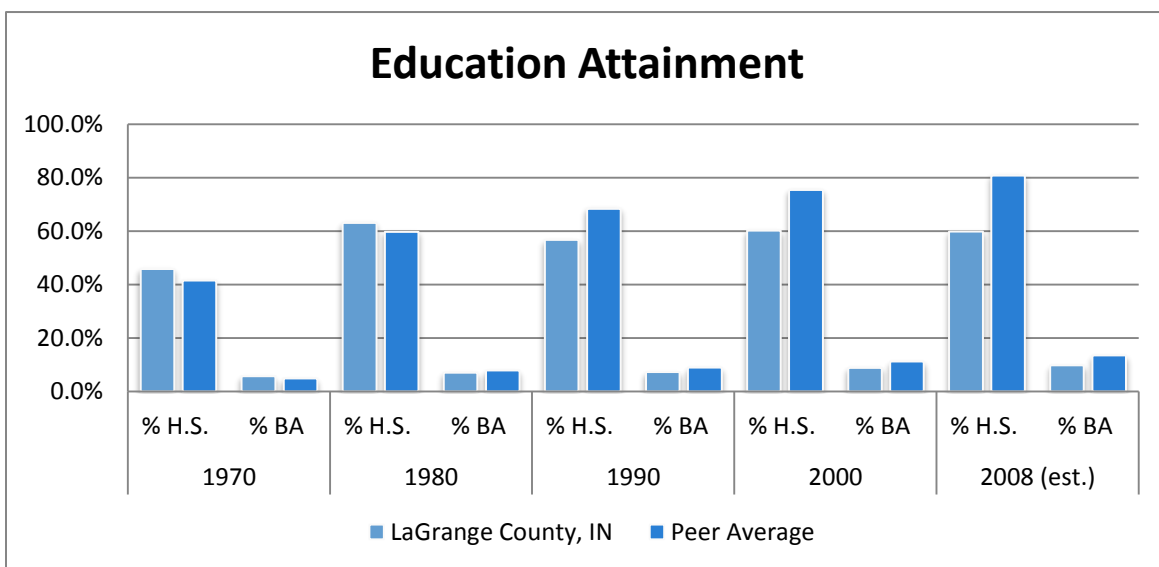
The quality of educational resources ensures that the intellectual capital to sustain the community will continue to be renewed and enlarged. Strong local schools are key factors in attracting new businesses and new residents.

#### A. Educational Attainment: Peer Comparison

LaGrange County has had trouble keeping up with the state and its peer communities when it comes to percent of population with a high school diploma or higher. In addition, the county has lost ground with adults who have a bachelor’s degree or higher.

In 1970, LaGrange County was 2.9 percentage points behind its peers in terms of the percent of adults with high school degrees or higher. The gap has widened over time; in 2000, LaGrange County was 15.2 percentage points behind of its peers. The county has consistently lagged the state in educational attainment levels.

The discrepancy between the percent of adults with bachelor degrees or higher has widened as well. In 1970, LaGrange County lagged the state by 3.3 percentage points and lagged its peers by 0.2 points. By 2000, the gap had widened to 12.5 percentage points behind the state and 2.4 points behind its peers. Many other rural communities face the same challenge in increasing the number of college graduates in their workforce. A high school education is no longer sufficient to obtain a higher wage job or to attract employers offering them. Creating a culture of lifelong learning, however, is not a short-term project. It requires a sustained and organized effort to improve schools and to change attitudes.



Source: STATS Indiana; U.S. Census Bureau

TABLE 4. Peer Educational Attainment Comparison

Community	1970		1980		1990		2000		2008 (est.)	
	% H.S.	% BA	% H.S.	% BA	% H.S.	% BA	% H.S.	% BA	% H.S.	% BA
Indiana	53.0%	8.0%	66.0%	13.0%	75.6%	15.6%	82.1%	19.4%	85.7%	22.3%
<b>LaGrange County, IN</b>	<b>38.6%</b>	<b>4.7%</b>	<b>52.6%</b>	<b>6.9%</b>	<b>56.7%</b>	<b>7.3%</b>	<b>60.2%</b>	<b>8.9%</b>	<b>59.9%</b>	<b>9.8%</b>
Washington County, IA	48.7%	7.2%	69.1%	11.8%	76.9%	11.7%	82.5%	16.4%	87.7%	17.9%
Douglas County, IL	48.4%	7.3%	66.4%	9.4%	74.0%	11.4%	79.3%	13.8%	82.6%	16.0%
Washington County, IN	36.5%	3.8%	52.0%	6.0%	66.2%	6.8%	75.2%	10.2%	81.0%	9.7%
Laclede County, MO	34.6%	4.7%	55.2%	7.7%	64.4%	8.0%	72.9%	11.3%	80.3%	12.1%
Hocking County, OH	40.1%	5.1%	60.6%	7.2%	67.8%	8.1%	78.0%	9.8%	83.0%	10.7%
Fayette County, IL	34.1%	3.8%	53.0%	6.6%	68.8%	8.5%	72.2%	9.0%	82.3%	12.8%
Ripley County, IN	39.5%	4.2%	64.4%	7.8%	68.8%	9.8%	78.9%	11.5%	83.5%	14.2%
Morrow County, OH	50.6%	4.0%	63.6%	6.5%	71.3%	7.2%	78.6%	9.5%	84.7%	14.3%
Buchanan County, IA	51.9%	6.2%	70.3%	9.3%	78.4%	11.2%	84.6%	12.7%	88.7%	18.2%
Holmes County, OH	30.7%	2.9%	42.7%	6.7%	46.9%	6.6%	51.5%	8.3%	54.2%	9.1%
<b>Peer Average</b>	<b>41.5%</b>	<b>4.9%</b>	<b>59.7%</b>	<b>7.9%</b>	<b>68.4%</b>	<b>8.9%</b>	<b>75.4%</b>	<b>11.3%</b>	<b>80.8%</b>	<b>13.5%</b>

Percent of Adults 25+

American Factfinder; U.S. Census

\*2008 information not available for many counties. Only 2000 data available on both Factfinder and STATS Indiana

## B. Education Characteristics

According to the U.S. Census Bureau, the communities in LaGrange County tend to be below par with the state in terms of percent of adults with high school diplomas. All of the incorporated communities and the county as a whole have a lower percent of high school graduates than the state average. The Town of LaGrange is the closest to the state average and is 7.2 percentage points behind the state. In 2000, LaGrange County ranked last in the state for percent of adults with high school diplomas.

TABLE 5. LaGrange County Educational Attainment of Adults 25+

	H.S. Graduate or Higher				Bachelor's Degree or Higher			
	2000	Rank	1990	Rank	2000	Rank	1990	Rank
Indiana	82.1	NA	75.6	NA	19.4	NA	15.6	NA
<b>LaGrange County, IN</b>	<b>60.2</b>	<b>92</b>	<b>56.7</b>	<b>92</b>	<b>8.9</b>	<b>84</b>	<b>7.3</b>	<b>82</b>
LaGrange town	74.9	436	69.2	387	13	191	9.3	226
Shipshewana	56.4	596	53.9	567	3.8	537	5.2	438
Topeka	64.7	572	69.9	365	8	389	7.2	335
Wolcottville	66.2	565	62.7	491	2.8	564	5.9	404

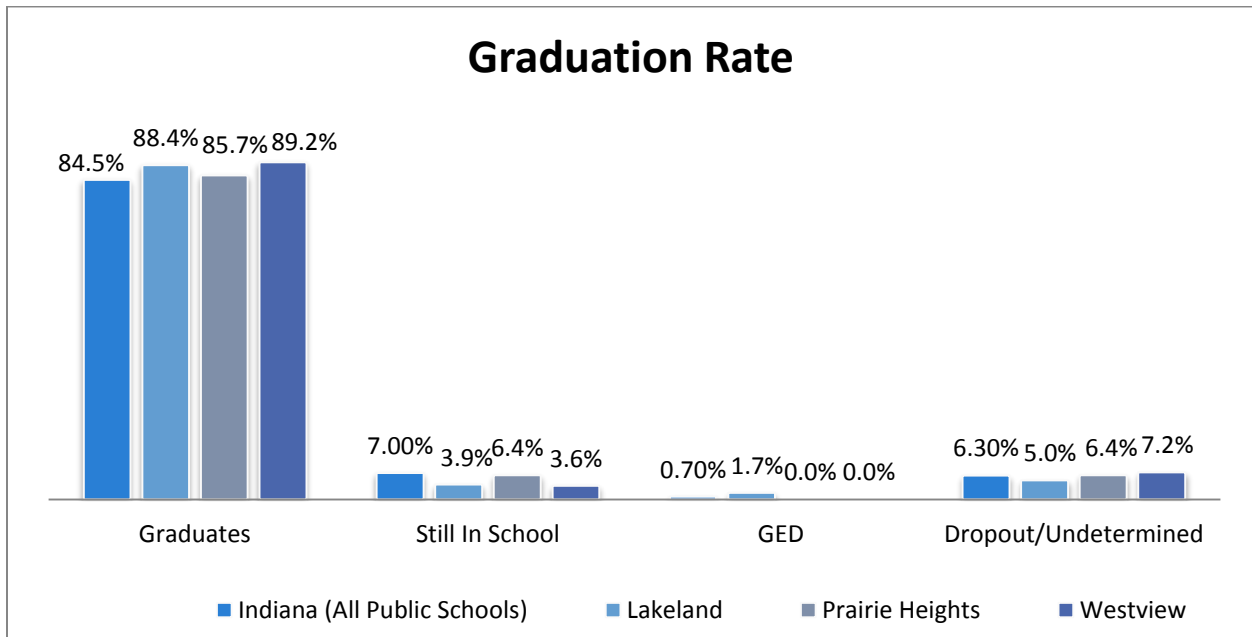
Source: STATS Indiana; U.S. Census Bureau

\*Only part of the city is located in LaGrange County.

On a positive note, more recent education data from the Indiana Department of Education indicates that LaGrange County outperforms the state in terms of high school graduation rates. The state began a new system of reporting graduation rates with the 2006-07 school year.

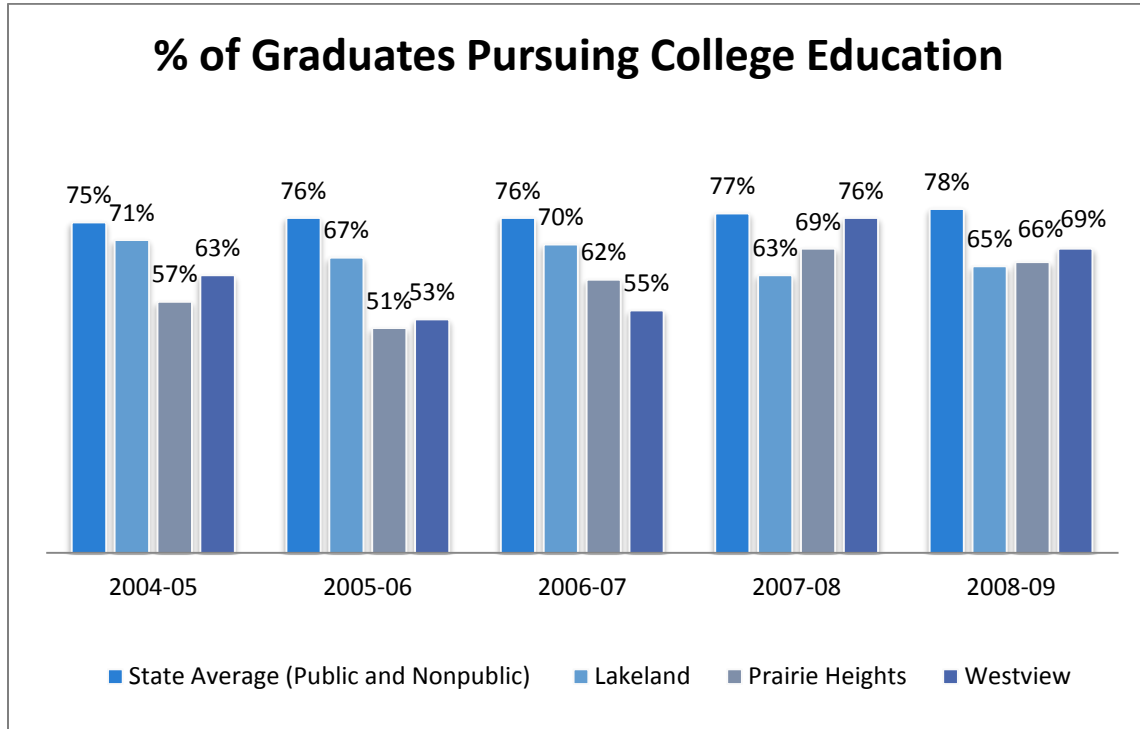
The new formula began by establishing a cohort (or class) of first-time freshmen that expands and contracts as students transfer in and out of school during the years that follow. The intent is to calculate a graduation rate that tracks the percentage of students who entered Grade 9 and graduated in four years or less.

According to the 2008-09 school year, all three school corporations were at between 1 to 5 percentage points higher than state average.



Source: Indiana Department of Education

Since 2004-05 more than half of LaGrange County’s high school graduates indicated that they plan to attend post-secondary education. However, the percent of students pursuing college from LaGrange County have consistently lagged the state. This suggests that the schools may not be preparing students adequately for college. Creating more favorable conditions and persuading former residents to return is certainly one possible avenue for increasing college graduates in the workforce.



## IV. Changes in Wealth

Income is generally the aggregate of wages and salaries, net farm and non-farm self-employment income, interest, dividends, net rental and royalty income, Social Security and railroad retirement income, other retirement and disability income, public assistance income, unemployment compensation, Veterans Administration payments, alimony and child support, military family allotments, net winnings from gambling, and other periodic income. The median divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below the median. For households and families, the median income is based on the distribution of the total number of units, including those with no income.

### A. Median Household Income: Peer Comparison

This section only compares median household incomes from 1979 through 2008, because median household incomes were not calculated for the 1970 Census.

LaGrange County gained ground amongst its peer group in terms of median household income (MHHI). Income has risen faster in LaGrange County than in the state – LaGrange County’s MHHI increased 216% between 1979 and 2009, while Indiana’s grew 170%. This measurement is normally a strong indication that the middle class is gaining ground when inflation is taken into account. However, as discussed in section B directly below, LaGrange County is dead last among Indiana’s 92 counties in per capita income. This means that although the county’s population has grown, the amount of wealth being generated relative to that population is very low. This disparity between household income and per capita income is due in large part to larger Amish households.

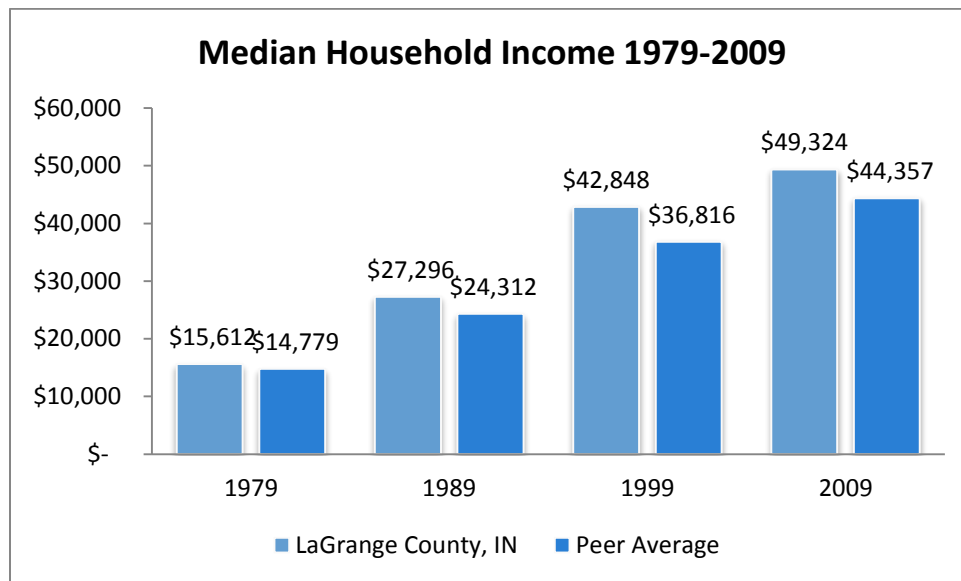
Community	1979	1989	1999	2009**	% Change***
Indiana	\$17,582	\$28,797	\$41,567	\$47,465	170%
<b>LaGrange County, IN</b>	<b>\$15,612</b>	<b>\$27,296</b>	<b>\$42,848</b>	<b>\$49,324</b>	<b>216%</b>
Washington County, IA	\$15,043	\$25,822	\$39,103	\$50,201	234%
Douglas County, IL	\$18,014	\$26,758	\$39,439	\$47,431	163%
Washington County, IN	\$13,698	\$22,897	\$36,630	\$38,123	178%
Laclede County, MO	\$11,123	\$20,122	\$29,562	\$35,749	221%
Hocking County, OH	\$14,255	\$22,727	\$34,261	\$40,618	185%
Fayette County, IL	\$13,510	\$22,029	\$31,873	\$39,615	193%
Ripley County, IN	\$14,755	\$26,608	\$41,426	\$47,397	221%
Morrow County, OH	\$16,336	\$27,318	\$40,882	\$48,907	199%
Buchanan County, IA	\$16,066	\$23,386	\$38,036	\$50,360	213%
Holmes County, OH	\$14,986	\$25,448	\$36,944	\$45,171	201%
<b>Peer Average</b>	<b>\$14,779</b>	<b>\$24,312</b>	<b>\$36,816</b>	<b>\$44,357</b>	<b>200%</b>

Source: STATS Indiana; U.S. Census Bureau

\* Not adjusted for inflation. Income data from 1969 is not available for Median Household Incomes.

\*\* American Community Survey 2004-2009 5-Year Estimates; in 2009 inflation-adjusted dollars

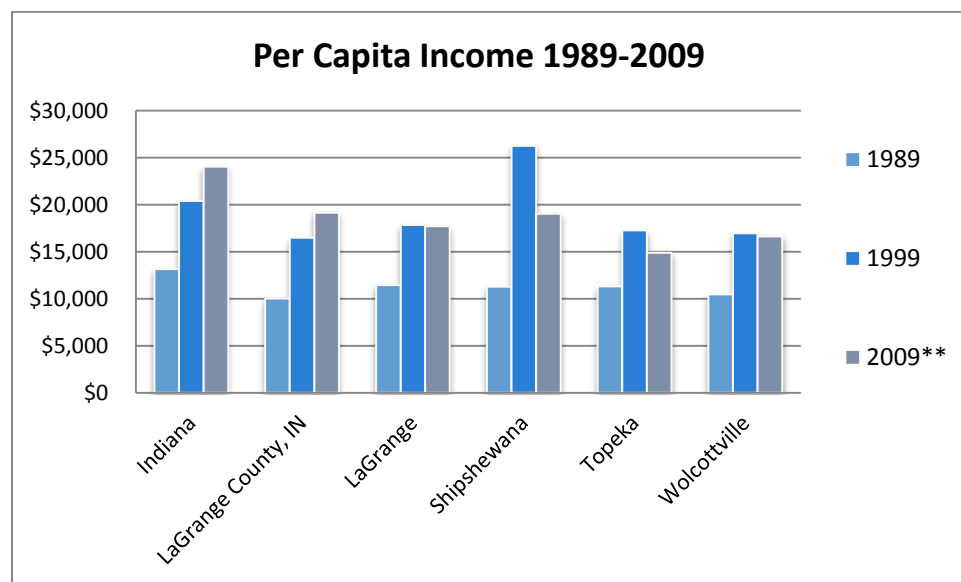
\*\*\* Percent change only figured for Median Household Incomes from 1979 to 2008.



Source: American Factfinder; U.S. Census; STATS Indiana

### B. Per Capita Income

Per capita income is the average obtained by dividing aggregate income by total population of an area. According to the 1990 and 2000 censuses, LaGrange County has consistently been below the state in terms of per capita income and in 2008 ranked last among Indiana’s counties. Recent estimates from the U.S. Bureau of Economic Analysis indicate that the county’s per capita income declined 7.9% between 1998 and 2008. The disparity between household and per capita income is discussed immediately above in section A.



Source: Stats Indiana; U.S. Census Bureau

\*\* ACS 2004-2009 5-Year Estimates; in 2009 inflation-adjusted dollars

### C. Poverty Rate: Peer Comparison

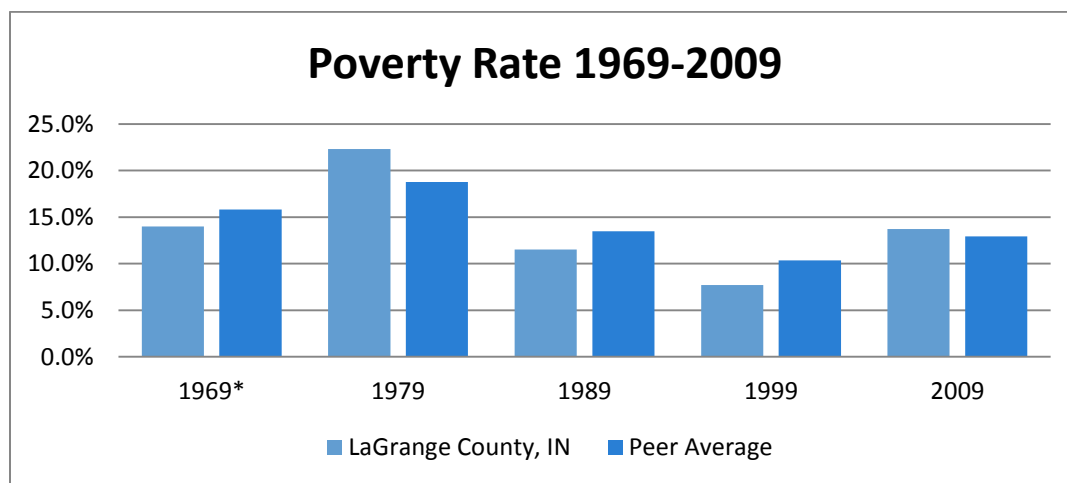
Poverty rate tracks the percentage of people who are below the poverty threshold. These thresholds are the dollar amounts used to determine poverty status, and vary according to the size and age of family members. The same thresholds are used throughout the United States and do not vary geographically.

LaGrange County’s poverty rate went up sharply from 14.0% to 22.3% in 1979, however, went back down to 11.5% in 1989. It decreased again between 1989 and 1999 until the economic recession of 2008. Despite the recent increase, LaGrange County’s poverty rate is still within a percentage point of its peer group average and the state average.

Community	1969*	1979	1989	1999	2009**
Indiana	9.7%	9.7%	10.7%	9.5%	13.2%
<b>LaGrange County, IN</b>	<b>14.0%</b>	<b>22.3%</b>	<b>11.5%</b>	<b>7.7%</b>	<b>13.7%</b>
Washington County, IA	9.2%	17.4%	9.5%	7.6%	13.3%
Douglas County, IL	11.7%	13.0%	9.6%	6.4%	7.8%
Washington County, IN	15.3%	22.0%	14.3%	10.6%	16.4%
Laclede County, MO	22.9%	26.2%	16.7%	14.3%	16.0%
Hocking County, OH	18.2%	18.8%	15.7%	13.5%	15.5%
Fayette County, IL	18.7%	18.8%	13.6%	12.2%	17.7%
Ripley County, IN	14.9%	15.7%	10.5%	7.5%	11.0%
Morrow County, OH	10.8%	14.4%	11.1%	9.0%	9.7%
Buchanan County, IA	16.3%	15.5%	16.7%	9.4%	10.9%
Holmes County, OH	20.2%	26.0%	17.2%	12.9%	11.0%
<b>Peer Average</b>	<b>15.8%</b>	<b>18.8%</b>	<b>13.5%</b>	<b>10.3%</b>	<b>12.9%</b>

Source: American Factfinder; U.S. Census; STATS Indiana

\*Percent of all persons with income less than poverty level. This excludes inmates of institutions, members of the Armed Forces living in barracks, college students in dormitories, and unrelated individuals under 14 years.



Source: American Factfinder; U.S. Census; STATS Indiana

### D. Unemployment Rate: Peer Comparison

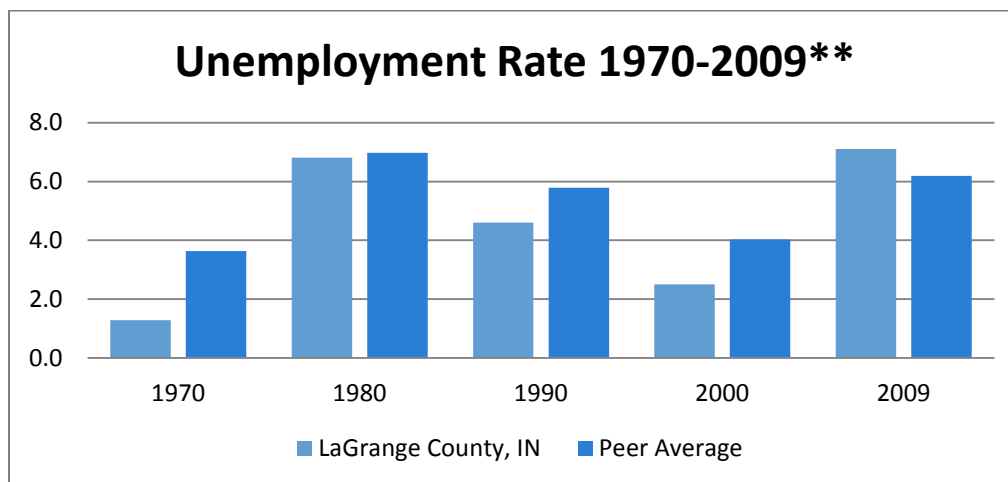
The unemployment rate shows the percent of adults 16 and older in the civilian labor force who have reported being unemployed. However, actual unemployment rates are usually higher than those that get reported. After many months of unemployment, many people stop looking for jobs and fall out of the labor force. The unemployment rate also does not take into account the percent of people who are underemployed in part-time work.

Since 1980, LaGrange County’s unemployment rate has consistently been lower than the state and its peer average. However, at the end of 2009, the county was almost a percentage point higher than its peers as illustrated in Table 8.

**TABLE 8. Unemployment Rate: percent of civilian labor force**

Community	1970	1980	1990	2000	2009**
Indiana	5.0	9.6	5.0	4.9	7.7
<b>LaGrange County, IN</b>	<b>1.3</b>	<b>6.8</b>	<b>4.6</b>	<b>2.5</b>	<b>7.1</b>
Washington County, IA	1.6	4.1	3.3	2.6	5.0
Douglas County, IL	2.9	6.7	4.4	2.8	5.0
Washington County, IN	3.7	11.2	7.6	4.4	9.1
Laclede County, MO	2.9	7.4	6.6	4.8	6.4
Hocking County, OH	8.1	9.6	8.8	5.7	7.9
Fayette County, IL	4.1	9.9	6.6	5.8	6.8
Ripley County, IN	3.8	5.7	5.3	3.3	6.9
Morrow County, OH	3.4	7.3	6.3	4.3	6.2
Buchanan County, IA	4.3	5.2	6.2	4.3	4.9
Holmes County, OH	1.7	2.8	2.7	2.3	3.9
<b>Peer Average</b>	<b>3.6</b>	<b>7.0</b>	<b>5.8</b>	<b>4.0</b>	<b>6.2</b>

*American Factfinder; U.S. Census; STATS Indiana*  
 \*\**American Community Survey 2004-2009 5-Year Estimates*



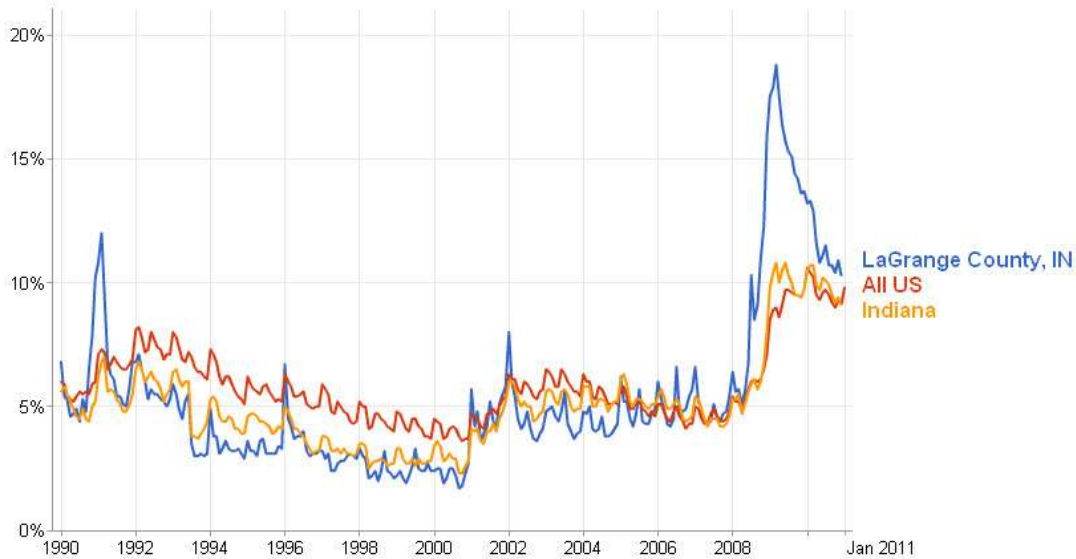
*Source: American Factfinder; U.S. Census; STATS Indiana*  
 \*\**American Community Survey 2004-2009 5-Year Estimates*



More importantly, a closer look at the last decade reveals a very volatile unemployment situation. The chart below documents sharp spikes during recession years. The most recent one in 2008 reached nearly 20%. Although these spikes appear extraordinarily short in duration, they are bound to cause dislocations and challenges for the workers, their families, and for the local economy.

**Unemployment rate**

The percent of the labor force that is unemployed, not seasonally adjusted. [More info >](#)



Data source: [U.S. Bureau of Labor Statistics](#) - Last updated February 10, 2011

## E. Labor Force

The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The labor force consists of people classified as employed or unemployed. The civilian labor force excludes members of the U.S. Armed Forces. LaGrange County's civilian labor force has seen a steady increase since 1980.

<b>TABLE 9. Total Civilian Labor Force: Population 16+</b>				
<b>Community</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2009 (est.)</b>
Indiana	2,566,755	2,788,838	3,117,897	3,252,608
<b>LaGrange County, IN</b>	<b>10,755</b>	<b>13,837</b>	<b>16,370</b>	<b>17,595</b>
Washington County, IA	9,454	9,942	11,059	11,550
Douglas County, IL	8,878	9,486	9,845	9,935
Washington County, IN	9,381	11,529	13,789	13,812
Laclede County, MO	10,058	12,412	15,632	16,463
Hocking County, OH	9,851	11,323	12,840	13,569
Fayette County, IL	9,220	8,868	9,930	10,624
Ripley County, IN	10,360	11,660	13,276	14,313
Morrow County, OH	11,361	13,376	16,019	17,999
Buchanan County, IA	9,605	9,323	10,389	10,919
Holmes County, OH	11,792	14,026	17,073	19,066
<b>Peer Average</b>	<b>9,996</b>	<b>11,195</b>	<b>12,985</b>	<b>13,825</b>

Source: American Factfinder; U.S. Census; STATS Indiana

## V. Changes in Employment

The changes in the percentage of jobs by sector can be an indication of how communities are transitioning from old line manufacturing to the high tech, knowledge-based, service-oriented economy. As the higher paying manufacturing jobs decline, the quality of the service sector jobs replacing them becomes paramount.

### A. Current Employment

LaGrange County's biggest employment sector is manufacturing, which accounted for 32.4% of all employment in 2008. Although wages in the manufacturing tend to be high, manufacturing is not a growing sector in the U.S. economy. In the U.S., manufacturing accounted for only 7.8% of all employment in 2008.

<b>BEA Major Sectors (NAICS)in 2008 (by place of work)</b>					
	<b>Jobs</b>	<b>Pct Dist. in County</b>	<b>Earnings (\$000)</b>	<b>Pct Dist. in U.S.</b>	<b>Avg Earnings Per Job</b>
<b>Accommodation and food services</b>	1,059	6.1%	\$14,676	2.5%	\$13,858
<b>Arts, entertainment, and recreation</b>	103	0.6%	\$354	0.1%	\$3,437
<b>Construction</b>	913	5.3%	\$26,032	4.4%	\$28,513
<b>Health care, social assistance</b>	D	D	D	D	D
<b>Information</b>	75	0.4%	\$1,966	0.3%	\$26,213
<b>Manufacturing</b>	5,633	32.4%	\$293,192	50.0%	\$52,049
<b>Professional, technical services</b>	335	1.9%	\$7,499	1.3%	\$22,385
<b>Retail Trade</b>	1,672	9.6%	\$33,500	5.7%	\$20,036
<b>Trans. and warehousing</b>	D	D	D	D	D
<b>Wholesale Trade</b>	673	3.9%	20626	3.5%	\$30,648
<b>Gov. and gov. enterprises</b>	1,480	8.5%	\$69,445	11.8%	\$46,922
<b>Other Private</b>	2,103	12.1%	\$47,784	8.1%	\$22,722

Source: US Bureau of Economic Analysis (BEA)

D = Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

L = Less than 10 jobs, but the estimates for this item are included in the totals.

N/A = Not available or not applicable.

\* = "Other" consists of the number of jobs held by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.

Between 2004 and 2009, LaGrange County had a net gain of 80 employment establishments as shown on Table 11. In spite of this gain in establishments, the county had a net loss of 2,725 jobs in its covered employment as indicated in Table 12. A majority of those losses, 2,350, came in the manufacturing sector.

The information in the following two tables uses the North American Industry Classification System (NAICS) to sort industries.

<b>Industry</b>	<b>2004</b>	<b>2009</b>	<b>% Change</b>
<b>Total</b>	730	810	11.0%
Agriculture, Forestry, Fishing and Hunting	15	16	6.7%
Utilities	3	2	-33.3%
Construction	100	105	5.0%
Manufacturing	112	130	16.1%
Wholesale Trade	37	51	37.8%
Retail Trade	138	146	5.8%
Transportation & Warehousing	26	41	57.7%
Information	4	7	75.0%
Finance and Insurance	26	24	-7.7%
Real Estate and Rental and Leasing	18	18	0.0%
Professional, Scientific, and Technical Services	37	40	8.1%
Management of Companies and Enterprises	4	4	0.0%
Admin. & Support & Waste Mgt. & Rem. Services	15	22	46.7%
Educational Services	18	18	0.0%
Health Care and Social Services	30	37	23.3%
Arts, Entertainment, and Recreation	8	7	-12.5%
Accommodation and Food Services	56	59	5.4%
Other Services (Except Public Administration)	60	54	-10.0%
<b>Public Administration</b>	24	29	20.8%

Source: U.S. Bureau of Economic Analysis

D = This item is not available due to non-disclosure requirements.

\* These totals exclude county data that are not available due to non-disclosure requirements.

**TABLE 12. LaGrange County Covered Employment Jobs 2004-2009**

<b>Industry</b>	<b>2004</b>	<b>2009</b>	<b>% Change</b>
<b>Total</b>	12,370	9,645	-22.0%
Agriculture, Forestry, Fishing and Hunting	D	D	N/A
Utilities	D	D	N/A
Construction	441	363	-17.7%
Manufacturing	5,840	3,490	-40.2%
Wholesale Trade	517	530	2.5%
Retail Trade	1207	1,072	-11.2%
Transportation & Warehousing	58	58	0.0%
Information	33	38	15.2%
Finance and Insurance	228	294	28.9%
Real Estate and Rental and Leasing	36	40	11.1%
Professional, Scientific, and Technical Services	154	139	-9.7%
Management of Companies and Enterprises	N/A	30	N/A
Admin. & Support & Waste Mgt. & Rem. Services	N/A	99	N/A
Educational Services	D	D	N/A
Health Care and Social Services	D	D	N/A
Arts, Entertainment, and Recreation	25	13	-48.0%
Accommodation and Food Services	899	993	10.5%
Other Services (Except Public Administration)	238	182	-23.5%
<b>Public Administration</b>	8	89	1012.5%

Source: U.S. Bureau of Economic Analysis

D = This item is not available due to non-disclosure requirements.

\* These totals exclude county data that are not available due to non-disclosure requirements.

**TABLE 13. LaGrange County Major Employers**

<b>Company</b>	<b>Industry Type</b>	<b>Employees</b>
K-Z Inc.	Camping and Travel Trailers	450
Nishikawa Standard Co.	Rubber Seals & Trim	400
Crossroads RV	Recreational Vehicles	300
Champion Enterprises Inc.	Modular Homes	175
Open Range RV Company	Travel Trailers	175
DRV, LLC	Recreational Vehicles	173
Farmers State Bank	Bank	137
Parkview LaGrange	General Medical & Surgical Hospital	135
Domestic Corporation	Awnings & Canopies	100
Miller's Merry Manor	Nursing & Convalescent Homes	96
Lakepark Industries of Indiana	Motor Vehicle Parts Manufacturing	91
Deflecta-Shield Corporation	Motor Vehicle Parts Manufacturing	80
Honeyville Metal	Truck, Van & SUV Equipment	65
Pallet One	Wood Pallets, Sawmill and Specialty Pallets	63
Lambright's Inc.	Feed Manufacturing	52
Starcraft RV Inc.	Travel Trailers	50
Lennard AG	Clean, Store, & Ship Produce	33
Tri-State Hardwood Co., Inc.	Sawmill	29
Lambright Woodworking	Cabinets	28
Spectrum Finishing	Furniture Finishing	22
Forks RV Inc.	Recreational Vehicles	21
Wells Fargo Bank	Bank	18
Mishler Packing Co.	Meat Processing & Packaging	15
Michiana Laminated Products, Inc.	Laminated Products	12
Lord's Grain, Inc.	Grain Elevators	10
Greenfield Mills, Inc.	Flour Mill	4
Guthrop Farms	Pigs, Chicken and Ducks	2

Source: LaGrange County Economic Development Corporation

## B. Manufacturing: Peer Comparison

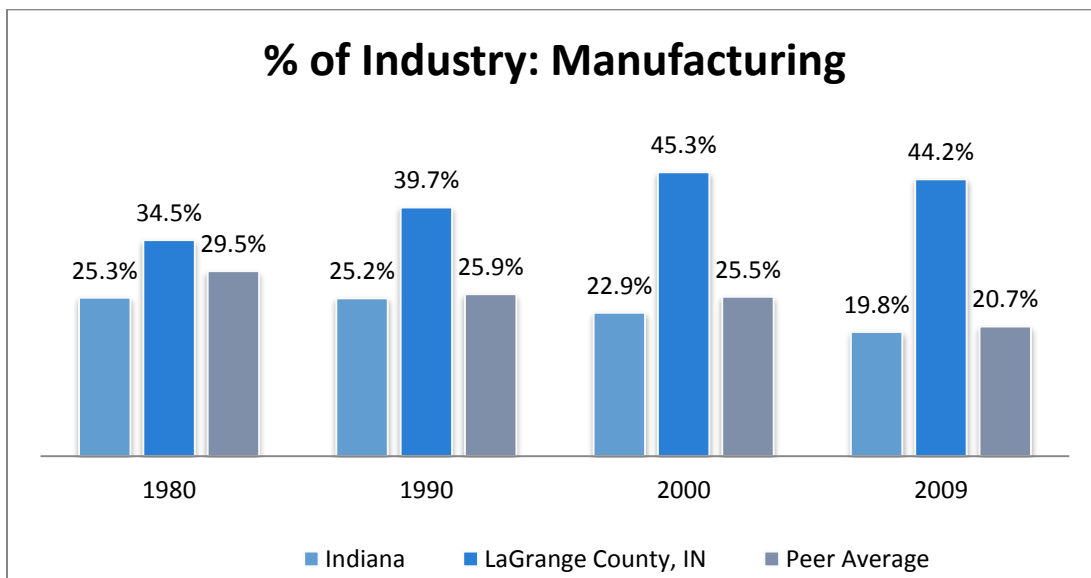
Manufacturing is consistently a dominant part of LaGrange County’s total industry base. Manufacturing remains a larger portion of the county’s employment than in Indiana and peer average in 2009 by over 20 percentage points.

Unless otherwise noted, the following industry information uses classifications from the U.S. Census Bureau.

**TABLE 14. % Industry: Manufacturing**

Community	1980	1990	2000	2009*
Indiana	25.3%	25.2%	22.9%	19.5%
<b>LaGrange County, IN</b>	<b>34.5%</b>	<b>39.7%</b>	<b>45.3%</b>	<b>44.2%</b>
Washington County, IA	17.7%	15.9%	15.7%	15.1%
Douglas County, IL	21.8%	22.7%	22.7%	21.4%
Washington County, IN	38.0%	38.4%	33.0%	24.9%
Laclede County, MO	27.1%	30.7%	30.3%	24.5%
Hocking County, OH	35.4%	25.2%	20.8%	15.3%
Fayette County, IL	19.8%	21.5%	21.0%	15.4%
Ripley County, IN	40.7%	31.2%	32.8%	27.1%
Morrow County, OH	39.1%	28.4%	25.2%	18.5%
Buchanan County, IA	23.8%	16.7%	23.1%	18.2%
Holmes County, OH	31.9%	28.0%	29.9%	26.7%
<b>Peer Average</b>	<b>29.5%</b>	<b>25.9%</b>	<b>25.5%</b>	<b>20.7%</b>

Source: American Factfinder; U.S. Census; STATS Indiana  
 \*2005-2009 American Community Survey 5-Year Estimates



Source: American Factfinder; U.S. Census; STATS Indiana

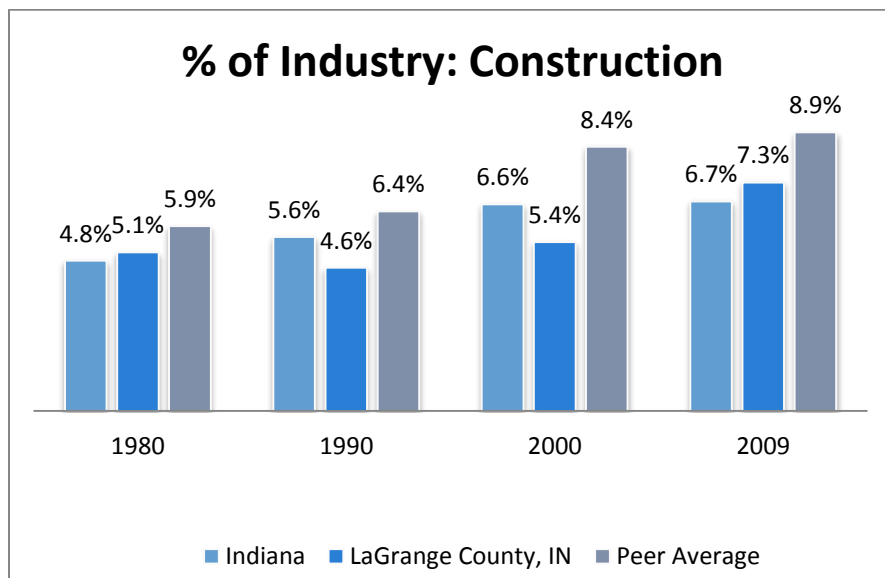
### C. Construction: Peer Comparison

Construction employment and expenditures are recognized indicators of economic growth. Construction is a small industry sector in LaGrange County, however, it is growing. The county has trailed the peer average, but the gap is getting smaller. The construction sector has surprisingly strengthened during the recent economic downturn.

**TABLE 15. % of Industry: Construction**

Community	1980	1990	2000	2009*
Indiana	4.8%	5.6%	6.6%	6.7%
<b>LaGrange County, IN</b>	<b>5.1%</b>	<b>4.6%</b>	<b>5.4%</b>	<b>7.3%</b>
Washington County, IA	6.4%	4.7%	7.9%	8.0%
Douglas County, IL	4.8%	7.2%	7.2%	7.1%
Washington County, IN	6.3%	6.0%	8.5%	8.0%
Laclede County, MO	6.1%	5.7%	6.9%	6.6%
Hocking County, OH	6.9%	8.8%	11.3%	11.0%
Fayette County, IL	5.9%	5.1%	5.9%	8.4%
Ripley County, IN	5.7%	6.5%	7.9%	9.3%
Morrow County, OH	5.6%	7.0%	9.1%	9.4%
Buchanan County, IA	4.9%	5.2%	7.8%	8.8%
Holmes County, OH	6.6%	7.8%	11.9%	12.4%
Peer Average	<b>5.9%</b>	<b>6.4%</b>	<b>8.4%</b>	<b>8.9%</b>

Source: American Factfinder; U.S. Census; STATS Indiana  
 \*2005-2009 American Community Survey 5-Year Estimates



Source: American Factfinder; U.S. Census; STATS Indiana



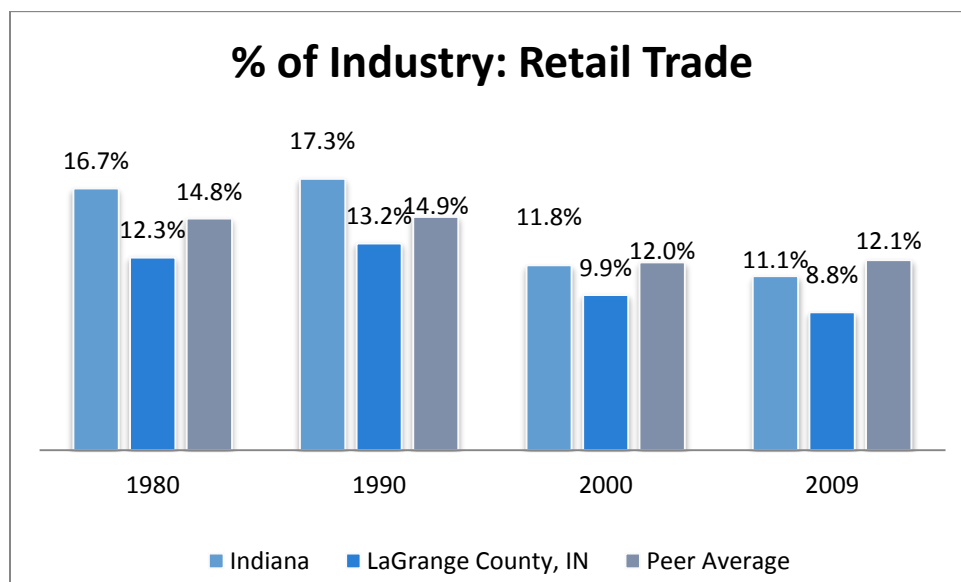
### D. Retail Trade: Peer Comparison

Retail is defined by companies with one or more establishments that sell merchandise and related services to final consumers. Growth in the retail and service sectors suggest economic activity but are generally not as desirable because the jobs pay less than manufacturing or other types of employment.

Retail Trade is a declining sector in LaGrange County’s total employment. In 2008, the county had a lower percent of employment in Retail Trade than both the state and peer average. Between 1990 and 2009, the county has seen a steady 4.4% decline in retail trade.

Community	1980	1990	2000	2009*
Indiana	16.7%	17.3%	11.8%	11.3%
<b>LaGrange County, IN</b>	<b>12.3%</b>	<b>13.2%</b>	<b>9.9%</b>	<b>8.8%</b>
Washington County, IA	16.5%	16.6%	12.5%	10.9%
Douglas County, IL	14.7%	16.1%	13.5%	12.5%
Washington County, IN	13.3%	10.3%	10.6%	10.9%
Laclede County, MO	19.6%	17.8%	12.4%	14.2%
Hocking County, OH	15.0%	13.5%	12.4%	15.1%
Fayette County, IL	17.9%	14.9%	12.1%	9.5%
Ripley County, IN	11.3%	13.8%	10.5%	9.0%
Morrow County, OH	12.7%	14.9%	11.9%	13.3%
Buchanan County, IA	15.1%	15.9%	12.2%	13.0%
Holmes County, OH	11.7%	15.1%	11.7%	12.9%
Peer Average	<b>14.8%</b>	<b>14.9%</b>	<b>12.0%</b>	<b>12.1%</b>

Source: American Factfinder; U.S. Census; STATS Indiana  
 \*2005-2009 American Community Survey 5-Year Estimates



Source: American Factfinder; U.S. Census; STATS Indiana

### E. Services: Peer Comparison

The broadest definition of service jobs, technically called “service-producing” jobs, includes all employment outside of manufacturing, construction, agriculture and forestry, and mining. This type of employment includes a broad array of jobs, and consequently the salaries are diverse, ranging from physicians and financial managers to restaurant workers.

Comparing Services as a percent of industry is challenging over time. The Census Bureau continually adjusts how it accounts for employment by industry. Despite the problems of comparing historical data, LaGrange County has had since 1990 a lower percent of Service sector jobs than the state and its peers. Since 1990, however, the county has seen an 8.7% increase in the Service sector. While still trailing both the state and peer average by a considerable amount, the Service sector is growing in LaGrange County.

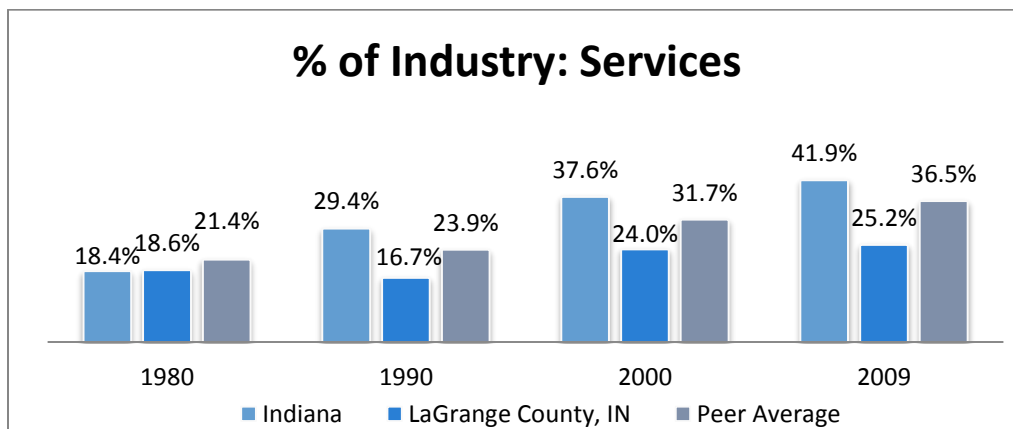
**TABLE 17. % of Industry: Services\***

Community	1980	1990	2000	2009**
Indiana	18.4%	29.4%	37.6%	41.9%
<b>LaGrange County, IN</b>	<b>18.6%</b>	<b>16.7%</b>	<b>24.0%</b>	<b>25.2%</b>
Washington County, IA	28.1%	33.3%	38.3%	41.6%
Douglas County, IL	22.5%	24.5%	32.6%	36.9%
Washington County, IN	18.3%	18.5%	27.6%	37.9%
Laclede County, MO	21.6%	19.6%	29.4%	32.3%
Hocking County, OH	21.1%	24.1%	36.0%	41.6%
Fayette County, IL	22.1%	23.2%	32.5%	39.1%
Ripley County, IN	17.3%	24.5%	30.0%	34.2%
Morrow County, OH	20.5%	24.3%	31.5%	36.7%
Buchanan County, IA	23.4%	27.4%	32.7%	35.2%
Holmes County, OH	18.8%	19.7%	26.1%	29.4%
<b>Peer Average</b>	<b>21.4%</b>	<b>23.9%</b>	<b>31.7%</b>	<b>36.5%</b>

Source: American Factfinder; U.S. Census; STATS Indiana

\* Services include Business and Repair, Entertainment and Recreation, Professional and Related Services, Health care and Education, and Other Personal

\*\* 2005-2009 American Community Survey 5-Year Estimates



Source: American Factfinder; U.S. Census; STATS Indiana

## F. Agriculture

The U.S. Department of Agriculture conducts a *Census of Agriculture* every five years. According to the most recent census (2007), there were 1,507 farms in LaGrange County. Approximately 550 of these farms consisted of 10-49 acres and another estimated 550 farms had 50-179 acres. Approximately 20 of the farms had more than 1,000 acres. The average farm size in LaGrange County was 107 acres, which was smaller than the state average farm size of 242 acres.

78.2% of LaGrange County's farmland was used for to grow crops. In 2007, the county's two major crop items were corn for grain (54,215 acres) and soybeans (33,988 acres). LaGrange County ranked 61st in the state for corn for grain production and 78th for soybean production.

The USDA National Agricultural Statistics Service lists more recent data on crop production for LaGrange County from 2009. According to the most recent data, LaGrange County's corn production has declined, while its soybean production has increased. In 2009, the county ranked 71st in corn production (47,400 acres) and 73rd in soybean production (32,500 acres). The county ranked 2nd in the state for cattle and calves, broilers and other meat type chickens, and ducks livestock inventory in 2007.

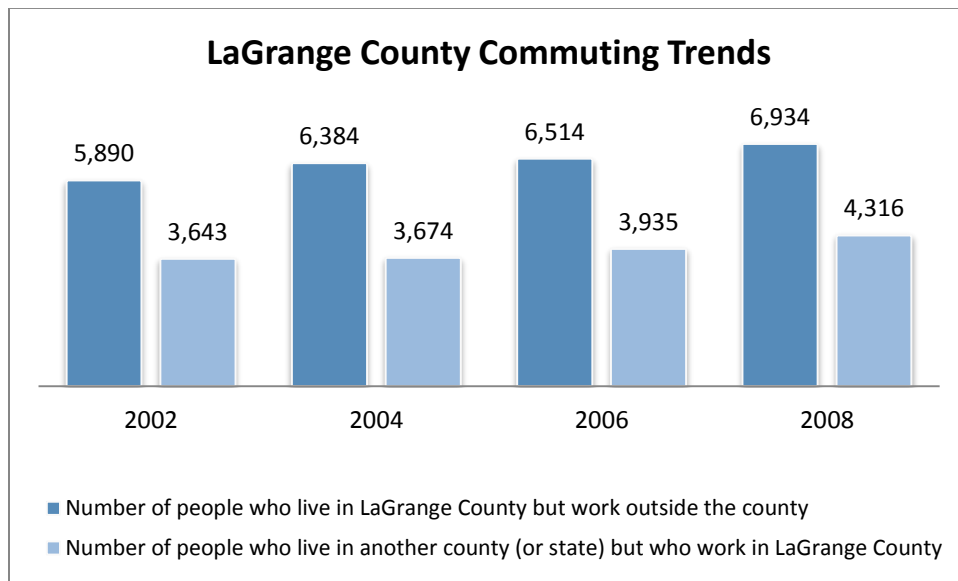
**TABLE 18. LaGrange County, Indiana Agriculture Overview**

	2007	2002	% Change in County	% Change in State
Number of Farms	1,507	1,551	-3%	1%
Land in Farms (acres)	161,709	189,125	-14%	-2%
Average Size of Farm (acres)	107	122	-12%	-3%
Market Value of Products Sold	\$171,221,000	\$107,159,000	60%	73%
Average Per Farm	\$113,617	\$69,090	64%	71%
Government Payments	\$1,955,000	\$1,987,000	-2%	16%
Average Per Farm Receiving Payments	\$5,299	\$8,566	-38%	-13%

Source: 2007 Census of Agriculture

## VI. Commuting

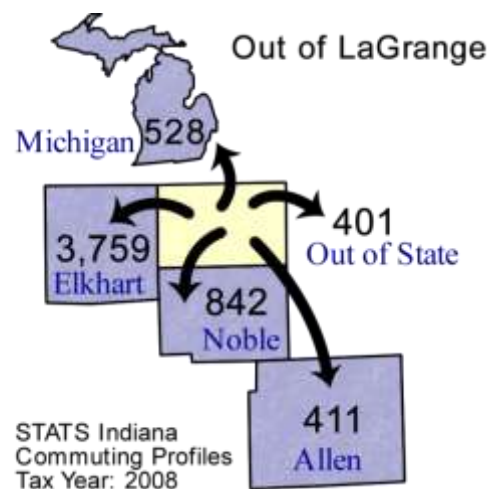
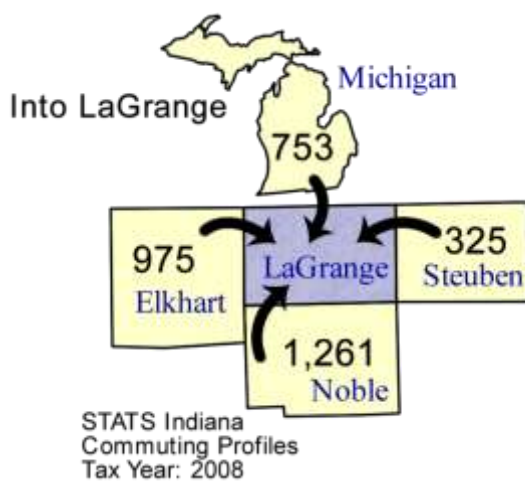
LaGrange County consistently exports more workers than it brings in. In 2008, 16.1% (3,759 workers) of the county’s resident labor force commuted to work in nearby Elkhart County. The resident labor force refers to workers who live in LaGrange County and work. LaGrange County commuting trends have remained relatively stable. The number of workers who commute out of LaGrange County to work has only increased 1.1% from 2002 to 2008. A similar pattern is seen in the number of workers who commute into LaGrange County. This has only increased by 0.6% between 2002 and 2008.



Source: STATS Indiana; Indiana Department of Revenue

The figures below highlight the nearby counties with the most commuters into and out of LaGrange County. The maps indicate only part of the total number of commuters for 2008.

### Commuting Maps



## VII. Housing

Growing communities have a mix of housing available for a stable, educated workforce. If a diverse housing mix is not affordable and available, communities are at a disadvantage.

A majority of LaGrange County's housing is occupied and this number grew between 1990 and 2000 by 11.4%. In addition, the occupancy rate was much higher in the incorporated places in the county. Occupancy rates remained steady in all incorporated places in the county between 1990 and 2000; except for Wolcottville, which saw a 9.3% increase in occupancy rate.

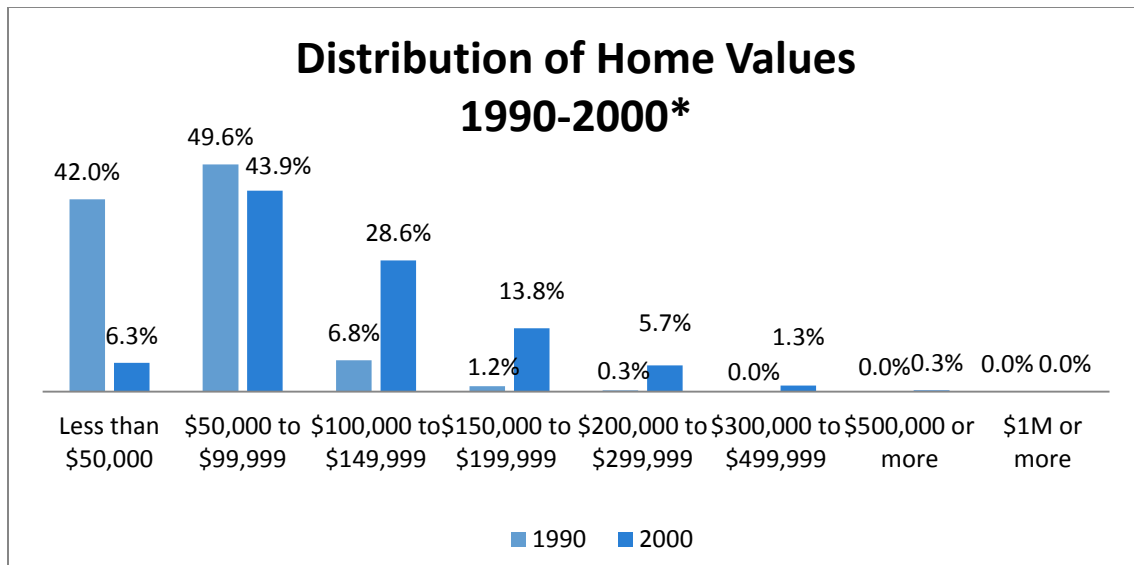
Median values of owner-occupied housing units increased between 1990 and 2000 throughout LaGrange County.

Place	1990	2000
Indiana	92.0%	92.3%
<b>LaGrange County, IN</b>	<b>75.4%</b>	<b>86.8%</b>
LaGrange	92.4%	93.3%
Shipshewana	92.8%	93.6%
Topeka	92.9%	92.9%
Wolcottville	86.6%	95.9%

Source: U.S. Census Bureau

Place	1990 adj.	2000	% Change
Indiana	53,900	94,300	75.0%
<b>LaGrange County, IN</b>	<b>70,398</b>	<b>99,800</b>	<b>41.8%</b>
LaGrange	57,749	80,800	39.9%
Shipshewana	81,258	114,300	40.7%
Topeka	61,199	79,600	30.1%
Wolcottville	48,422	68,400	41.3%

Source: U.S. Census Bureau; STATS Indiana



Source: STATS Indiana; U.S. Census Bureau  
 \*No homes greater than \$500,000

While affordable housing covers many different income levels and price ranges, what makes housing “affordable” is the ratio of housing costs to household income. In other words, what’s affordable depends on the income level of a household. To determine the affordability, a comparison of the fair market rent (FMR) and median family income is made at different burden levels. FMR is considered to be 30% of the monthly income of a family earning 80% of the median family income.

Low and moderate income households earn between 50% and 120% of the area median income (AMI), and more often pay half of their income toward housing. The 2010 estimated area median income for LaGrange County is \$57,200.<sup>5</sup>

The National Low Income Housing Coalition (NLIHC) provides research data on affordable housing. NLIHC’s report, *Out of Reach 2010* provides the following information specific to LaGrange County and other nearby counties.

<sup>5</sup> HUD, 2010.

In 2010, the housing wage in Indiana is \$13.58. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the area’s Fair Market Rent. The Housing Wage in LaGrange County is \$12.37. This is 170.6% of the minimum wage (\$7.25 per hour).

<b>TABLE 21. 2BR Housing Wage 2010</b>	
<b>LaGrange County, IN</b>	<b>\$12.37</b>
Washington County, IA	\$10.63
Douglas County, IL	\$11.27
Washington County, IN	\$11.31
Laclede County, MO	\$9.94
Hocking County, OH	\$11.31
Fayette County, IL	\$10.83
Ripley County, IN	\$12.88
Morrow County, OH	\$14.42
Buchanan County, IA	\$10.52

Source: National Low Income Housing Coalition

According to the 2000 U.S. Census, 18.4% of LaGrange County occupied housing units were renter-occupied. This was lower than the 28.6% of renter-occupied units in the state. There are many obstacles to finding affordable rents. An extremely low income household in LaGrange County (earning \$15,180, or 30% of the area median income of \$50,600) can afford monthly rent of no more than \$380, while the 2010 Fair Market Rent for a two-bedroom unit is \$643.

<b>TABLE 22. 2010 2BR Fair Market Rent (FMR)</b>	
<b>LaGrange County, IN</b>	<b>\$643</b>
Washington County, IA	\$553
Douglas County, IL	\$586
Washington County, IN	\$588
Laclede County, MO	\$517
Hocking County, OH	\$588
Fayette County, IL	\$563
Ripley County, IN	\$670
Morrow County, OH	\$750
Buchanan County, IA	\$547

Source: National Low Income Housing Coalition

A minimum wage earner (earning \$7.25 per hour) can afford monthly rent of no more than \$377, but an efficiency apartment in LaGrange County is \$535.

The county’s estimated median renter income is \$34,438 (2010) thus a renter earning the median renter income can afford rent of no more than \$861. This means that 37% of renters cannot afford Fair Market Rent for a 2-bedroom unit. In addition, in order to be able to afford a 2-bedroom unit at the Fair Market Rent, a renter working a minimum wage job would have to work 68 hours per week.