Region One: Northwest Indiana

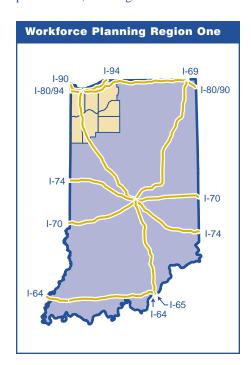
The Area

Region One comprises seven counties in northwest Indiana. It is bordered on the north by Lake Michigan and on the west by the city of Chicago and Illinois. Northwest Indiana provides "Chicago living at Indiana prices," according to the Northwest Indiana Forum. With its network of interstates and proximity to Chicago, the region is heavily traveled.

Population, Lifestyles

Nearly one in six Hoosiers live in this part of the state, with a regional population of 823,388. Two of the region's seven counties — Lake and Porter — are among Indiana's most populous.

Lake County dominates the region with its population of 485,000 people and is the second largest county in the state. Porter County has been one of the state's fastest growing over the past decade, ranking ninth in the state



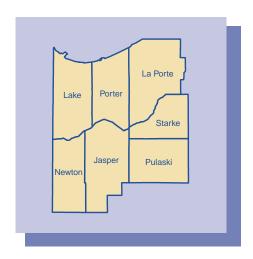
with 147,000 people. Jasper County also grew by 21% between censuses in 1990 and 2000. Overall, the region added 38,000 people to its resident population between 1990 and 2000.

Hispanics have long gravitated to this area outside Chicago — this region has 33% of the state's Hispanic population. More than 71,000 Hispanics now reside in Region One, with more than 59,000 of those concentrated in Lake County. The majority population in all seven counties of the region continues to be white, although in counties such as Lake (66.7%) and La Porte (86.3%), that majority is shrinking. Most households are family households, comprising 71% of all household types. Married couple families are 52% of households, and 14% of households are female householders living with children or other relatives.

Commuting Patterns

More than 67,000 people commuted into the counties of this region for work. Lake County alone drew nearly 42,000 workers into the county, based on work and residence (commuting) data gleaned from state income tax returns for 1999. Lake County sent more than 33,000 of its residents over the state border to Illinois for work, while Porter County sent 21,453 people into Lake.

La Porte County's strongest commuting partners were Porter County on the west and St. Joseph County on the east. Jasper sent the largest number of its residents, 2,701, to Lake County for work, with another 925 to Porter County and 655 to Illinois.



The other southern counties of this region varied somewhat in their commuting preferences. While Newton County had 1,686 of its residents working in Lake County, another 693 went to Jasper County and 641 to Illinois. Pulaski and Starke counties followed a different road, however, exchanging more workers with counties such as Marshall, White and Fulton counties. For details on commuting interaction, see STATS Indiana.

Industrial Mix, Jobs and Wages

The industrial base of this area is diverse, as shown by third quarter 2000 details from covered employment and wage data organized and analyzed by the Indiana Business Research Center (see Table 1). Region One has nearly 12% of all nonfarm employment in the state, and its wages are close to or higher than the statewide average. This region is still recognized as one of the largest steel-producing areas of the country, and wages continue to be highest in the manufacturing industries.

The services sector had the largest number of establishments (5,440) and

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jobs (109,999). That sector was followed somewhat distantly by retail (65,046) and manufacturing (64,055). The highest wages, however, were in the durable goods manufacturing sector, with an annualized average of \$48,521. That average was more than \$7,000 higher than the average for that sector for the state as a whole.

Labor Force

The labor force is defined as people living in the region who are either employed or seeking employment. The annual average labor force estimates for last year (2000) show the region's unemployment rate at 4.3%. That rate was higher than Indiana's 3.2% and the nation's rate of 4.0%.

Further information can be gleaned from the following Web sites: STATS Indiana at www.stats.indiana.edu, the Indiana Department of Workforce Development at www.state.in.us/dwd, the Indiana Department of Commerce at www.state.in.us/doc, and the Northwest Indiana Forum at www.nwiforum.org.

Table 1: Covered Employment and Wages, 2000:3													
Sector	Establishments	Jobs (Employment)	Average Wage Annualized: REGION	Average Wage Annualized: INDIANA	Average Employment per Estab.: REGION	Average Employment per Estab.: INDIANA							
Total Nonfarm	15,880	324,975	\$30,105	\$30,416	20.46	21.33							
Services	5,440	109,999	\$26,372	\$27,584	20.22	20.11							
Retail Trade	3,709	65,046	\$15,579	\$15,892	17.54	19.22							
Manufacturing	846	64,055	\$46,721	\$40,812	75.72	74.47							
Durable Goods Manufacturing	571	50,146	\$48,521	\$41,256	87.82	80.19							
Construction	1,830	19,980	\$38,890	\$34,860	10.92	10.60							
Public Administration	247	18,599	\$26,813	\$29,088	75.30	47.78							
Transportation & Public Utilities	859	17,565	\$39,684	\$36,808	20.45	24.42							
Nondurable Goods Manufacturing	275	13,909	\$40,234	\$39,656	50.58	62.75							
Wholesale Trade	1,154	13,698	\$36,232	\$38,852	11.87	11.31							
Finance, Insurance & Real Estate	1,365	11,153	\$27,311	\$37,588	8.17	10.85							
Source: Indiana Department of Workforce Development and Indiana Business Research Center													

County	Population in 2000	Rank among 92 Counties	Percent Change 1990 to 2000	Median Age in 2000	Per Capita Income in 1999	Rank among 92 Counties, Per Capita Income	Housing: Percent Owner Occupied in 2000	Manufacturing: Percent of Nonfarm Employment in 1999	Services: Percent of Nonfarm Employment in 1999		
Jasper	30,043	53	21.0	35.0	\$20,173	77	73.7	12.0	19.3		
Lake	484,564	2	1.9	35.9	\$25,328	20	64.2	14.9	32.2		
La Porte	110,106	14	2.8	37.1	\$23,538	39	67.6	19.7	27.3		
Newton	14,566	82	7.5	37.3	\$18,835	88	74.5	25.9	13.3		
Porter	146,798	9	13.9	36.3	\$28,584	9	72.7	17.4	27.4		
Pulaski	13,755	84	7.6	37.8	\$22,030	57	70.4	20.7	17.8		
Starke	23,556	65	3.6	37.0	\$16,793	91	69.3	17.8	23.5		
Total	823,388	_	4.8	_	\$25,072	_	66.9	16.2	29.5		
Source: U.S. Census Bureau; U.S. Bureau of Economic Analysis; Indiana Business Research Center											

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