

Appendix F

ECONOMIC PROFILE

Introduction

This Appendix provides an overview of several economic aspects of Cass County. An awareness of these elements has implications on efforts and strategies to improve the economic stability of the county and the economic well-being of its residents including services for populations in need.

Labor Force

According to the U.S. Census (American Community Survey, 2007 – 2011), there were approximately 25,624 county residents of sixteen years of age or older in the labor force. This was 61.7% of all persons 16 years of age and over. Approximately 9.7% of those in the labor force were unemployed. Nearly all employed persons were part of the civilian labor force, with less than 0.1% in the armed forces. Approximately 3.5% of those working worked at home, though there was considerable variation across the county. While only 0.2% of workers in Howard Township worked out of their home, 8.1% of the workers in Penn Township worked from their home. It is generally anticipated that the proportion of persons working from their place of residence will increase as technology continues to make advances that accommodate the home as an effective work place.

For the many that commuted to work, the average travel time was 25.2 minutes – 1.3 minutes longer than the average commute for the state as a whole. Again, there was considerable variation across the county in this regard. While Dowagiac workers commuted an average of 20.2 minutes to work, Calvin Township workers commuted an average of 32.0 minutes to work. This is a reflection of the increased local employment opportunities in Dowagiac – the county's principal employment center.

Employment by Industry

The Census Bureau divides employment into 13 industries. Three of those industries accounted for nearly 58% of the employment of the county's civilian work force (See Figure F-1):

25.9%	Manufacturing:
22.0%	Education Services, Health Care and Social Services:
9.9%	Retail Trade

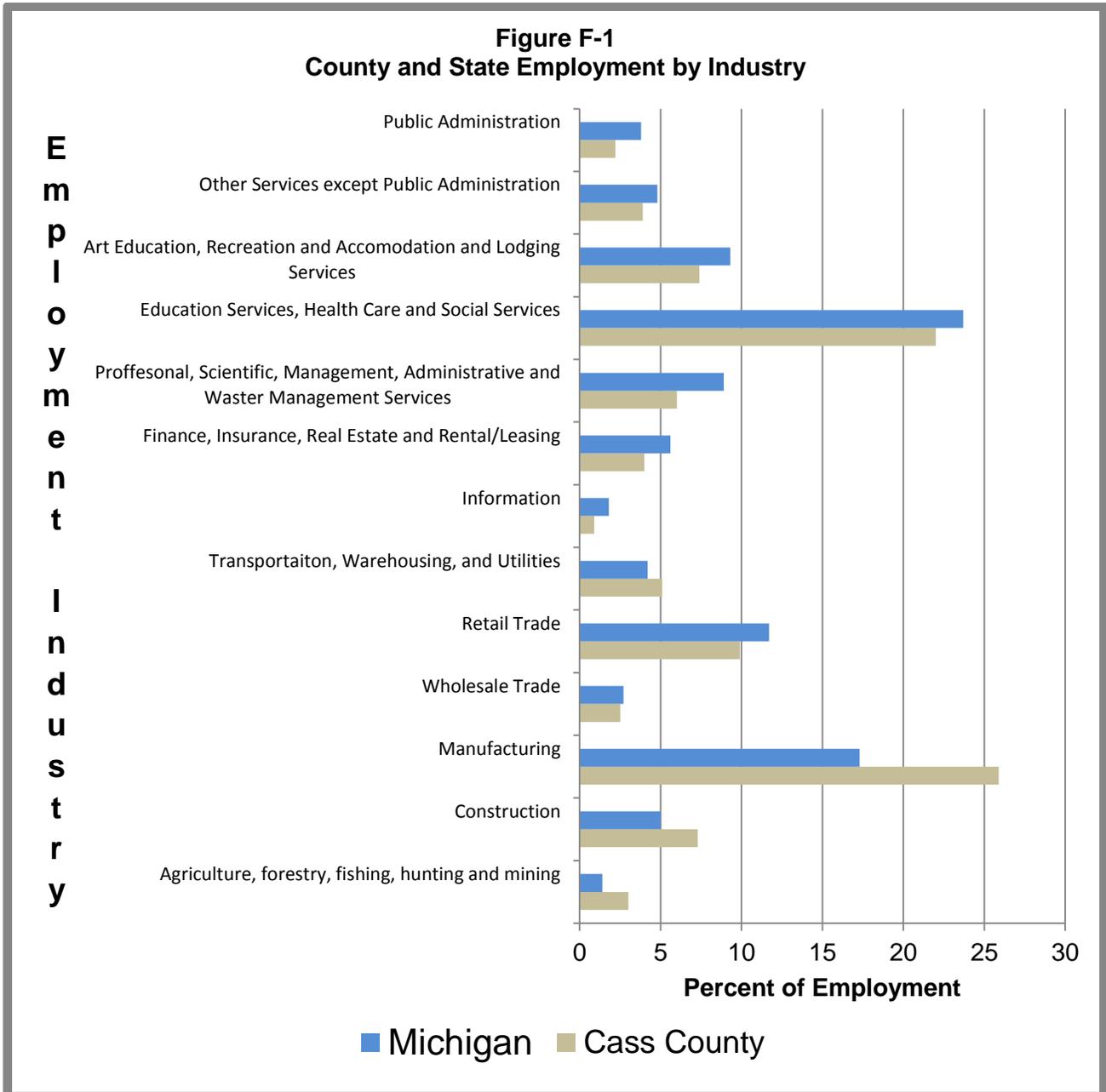
These same three industries accounted for 52% of the civilian labor force's employment state-wide, with the principal difference being that Cass County had 50% greater employment in manufacturing. Cass County employment in the agriculture, forestry, fishing, hunting and mining industry (3.0%) was more than twice that of the state as a whole (1.4%).

Manufacturing is clearly the primary source of employment in Cass County. While the employment rate in this industry for county residents was 25.9%, significantly higher than that of the state, nine of the 20 county municipalities reflected manufacturing employment rates approaching 20% or higher than that of the county. Those communities most heavily employed in manufacturing were Ontwa Township (43.2%), Calvin Township (37.5%), Porter Township (36.4%) and Mason Township (36.2%). See Table F-1.

CASS COUNTY MASTER PLAN

July 1, 2014

In contrast, the county reflected significantly lower employment in several industries as compared to the state as a whole including information (50% lower employment), professional, scientific, management, administrative and waste management services (33% lower employment), and retail trade (15% lower employment). With the “new economy” placing a greater emphasis on information and services versus manufacturing, these industries reflecting comparatively low employment rates may prove to be important sources of future employment and income enhancement, and may serve as opportunities for economic development efforts.



CASS COUNTY MASTER PLAN

July 1, 2014

**Table F-1
Employment by Industry**

Source: U.S. Census Bureau (American Community Survey, 2007 – 2011)

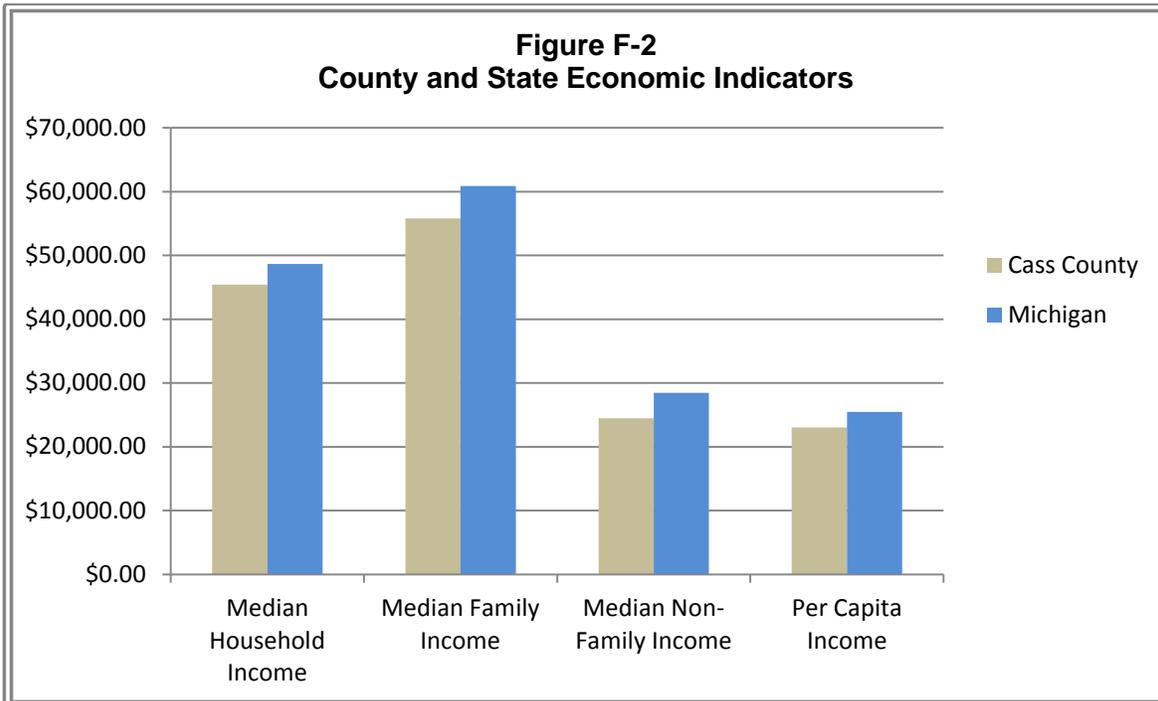
Municipality	Agriculture, forestry, fishing and hunting, and mining	Construction	Manufacturing	Wholesale Trade	Retail Trade	Transportation, Warehousing and utilities	Information	Finance, Insurance, Real Estate and Rental/Leasing	Professional, Scientific, Management, Administrative, Waste Management Services	Education Services, Health Care and Social Services	Art, Entertainment, Recreation, Accommodation and Lodging Services	Other Services except Public Administration	Public Administration
MICHIGAN	1.4	5.0	17.3	2.7	11.7	4.2	1.8	5.6	8.9	23.7	9.3	4.8	3.8
CASS COUNTY	3.0	7.3	25.9	2.5	9.9	5.1	0.9	4.0	6.0	22.0	7.4	3.9	2.2
TOWNSHIPS													
Calvin	0.7	12.2	37.5	1.1	3.1	2.5	0.0	1.8	6.0	23.7	7.7	2.2	1.3
Howard	0.4	8.3	25.7	1.6	16.0	5.8	2.1	4.3	3.5	17.9	4.9	5.7	3.7
Jefferson	0.4	7.3	26.3	2.6	8.1	8.7	0.0	4.3	3.9	29.7	3.7	4.4	0.6
LaGrange	1.4	3.6	24.2	3.5	14.1	6.1	1.6	4.4	8.3	14.8	11.8	4.2	2.2
Marcellus	2.3	5.8	35.8	0.3	10.5	6.0	0.5	5.5	5.2	17.4	7.0	1.5	2.1
Mason	2.9	7.7	36.2	2.7	9.8	4.7	0.6	4.1	4.3	14.8	9.0	0.8	2.5
Milton	0.4	5.6	17.1	3.2	7.7	4.8	0.6	1.8	9.8	34.9	7.0	5.5	1.5
Newberg	4.6	6.5	43.2	2.8	7.9	4.8	0.3	5.5	3.0	13.4	3.9	3.0	1.2
Ontwa	0.0	10.2	29.1	4.6	8.3	4.0	0.6	4.2	5.6	22.4	7.1	3.1	1.0
Penn	3.7	15.0	21.7	0.0	7.5	5.2	1.2	3.2	3.6	27.6	1.8	8.5	1.2
Pokagon	8.8	6.2	21.3	2.3	9.7	6.9	3.2	2.8	3.6	18.0	7.8	5.5	3.8
Porter	1.1	8.1	36.4	4.8	9.0	3.4	0.5	8.2	3.1	15.0	6.3	2.5	1.5
Silver Creek	21.6	8.3	16.0	1.2	5.9	3.2	0.1	2.7	6.4	22.7	7.2	2.3	2.5
Volinia	5.0	7.0	29.8	0.0	11.6	5.8	0.8	0.8	11.8	14.7	7.2	1.9	3.5
Wayne	3.8	3.9	23.3	2.3	13.2	5.1	1.3	3.1	8.8	21.0	7.7	5.1	1.4
CITY/VILLAGES													
Cassopolis	1.5	5.9	21.9	2.1	10.7	5.9	0.9	3.8	9.1	16.4	15.8	3.3	2.9
Dowagiac	0.7	3.0	12.9	2.2	8.3	5.3	0.2	4.1	9.7	32.4	13.5	4.1	3.6
Edwardsburg	0.0	10.0	25.4	3.6	12.2	5.1	3.6	5.6	4.2	12.0	10.7	6.5	1.1
Marcellus	2.1	10.2	29.9	0.8	9.4	3.7	1.2	10.2	3.1	20.6	4.4	3.3	1.2
Vandalia	0.8	2.5	29.2	0.0	7.5	20.0	1.7	3.3	4.2	25.8	5.0	0.0	0.0

PROSPERITY

The most recent information from the Census Bureau (American Community Survey, 2007 – 2011) on economic indicators for Cass County includes the following:

Median Household Income:	\$45,432
Median Family Income:	\$55,818
Median Non-Family Income:	\$24,468
Per Capita Income:	\$23,045

The Cass County community was in a somewhat less prosperous position when compared to the state as a whole. The county's median household income of \$45,432 was 6.7% less than that of the state and its median family income of \$55,818 was 8.3% less than the state. The county's median non-family income (\$24,468) and per capita income (\$23,045) were 14.1% and 9.6% less than that of the state respectively. However, the county's proportion (9.8%) of families below the federally established poverty level and the proportion of individual persons below the poverty level (13.3%) were approximately 12% and 15% less than that of the state respectively.



Differences in the level of prosperity across the county are considerable:

Median Household Income ranges from:	\$26,424 to \$62,904
Median Family Income ranges from:	\$31,944 to \$62,904
Median Non-Family Income ranges from:	\$15,398 to \$37,500
Per Capita Income ranges from:	\$13,802 to \$31,040

CASS COUNTY MASTER PLAN

July 1, 2014

**Table F-2
Income Characteristics**

Source: U.S. Census Bureau (American Community Survey, 2007 – 2011)

JURISDICTION	Median Household Income (\$)	Median Family Income (\$)	Median Non-Family Income (\$)	Per Capita Income (\$)	Families Below Poverty Level (%)	Persons Below Poverty Level (%)	Persons Working At Home (%)	Average Travel Time To Work (minutes)
MICHIGAN	48,669	60,895	28,472	25,482	11.1	15.7	3.5	23.9
CASS COUNTY	45,432	55,818	24,468	23,045	9.8	13.3	3.2	25.2
TOWNSHIPS								
Calvin	47,250	64,250	26,964	23,293	15.2	22.0	3.4	32.0
Howard	51,881	61,604	24,648	24,481	2.6	4.3	0.2	23.1
Jefferson	47,205	54,934	28,333	23,530	9.6	11.5	1.9	25.9
LaGrange	33,903	46,667	17,837	19,150	16.1	16.9	2.2	22.9
Marcellus	43,469	50,938	37,500	21,568	16.1	16.9	3.7	26.3
Mason	44,718	50,203	27,105	20,070	10.1	12.9	4.7	24.4
Milton	62,904	75,500	20,905	27,473	6.8	11.0	1.5	21.9
Newberg	47,569	53,958	32,500	21,725	9.1	11.9	5.8	25.6
Ontwa	51,923	61,972	27,533	23,748	8.2	10.7	2.9	29.9
Penn	59,063	61,404	27,083	28,649	5.4	8.5	8.1	28.8
Pokagon	45,481	55,500	21,471	19,683	5.0	10.0	5.9	22.1
Porter	48,923	61,875	23,583	31,040	6.7	7.7	3.5	29.2
Silver Creek	49,571	64,712	27,054	23,521	10.6	22.7	6.6	24.9
Volinia	44,063	50,313	20,096	23,289	10.7	10.0	2.1	27.6
Wayne	43,750	51,019	21,316	20,088	9.7	16.8	3.6	24.1
CITY/VILLAGES								
Cassopolis	26,424	36,500	15,398	14,871	27.2	29.5	1.2	22.8
Dowagiac	31,329	38,602	23,118	17,739	17.1	19.7	2.7	20.2
Edwardsburg	33,516	35,139	28,333	15,361	21.2	29.4	0.9	24.3
Marcellus	43,125	49,500	34,688	20,995	15.2	16.7	1.6	28.4
Vandalia	26,953	31,944	22,917	13,802	17.0	20.6	1.7	27.9