

FORT WAYNE



INDUSTRIAL CITIES INITIATIVE

Edited by Susan Longworth



Acknowledgements

The Industrial Cities Initiative (ICI) is a project of the Federal Reserve Bank of Chicago's Community Development and Policy Studies Division, led by Alicia Williams, vice president. Susan Longworth edited this document.

We would like to acknowledge and thank government, private sector, and civic leaders in all ten ICI cities who agreed to interviews for this publication. The individuals interviewed for the ICI are listed in Appendix D.

We gratefully acknowledge the many individuals from the Federal Reserve Bank of Chicago who contributed to this publication: Michael Berry, Jeremiah Boyle, Mary Jo Cannistra, Daniel DiFranco, Emily Engel, Harry Ford, Desiree Hatcher, Jason Keller, Steven Kuehl, Susan Longworth, Helen Mirza, Ryan Patton, and Marva Williams. Special thanks to Katherine Theoharopoulos and Sean Leary for art direction and graphic design work.

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Introduction

The Community Development and Policy Studies (CDPS) division of the Federal Reserve Bank of Chicago undertook the Industrial Cities Initiative (ICI) to gain a better understanding of the economic, demographic, and social trends shaping industrial cities in the Midwest. The ICI was motivated by questions about why some Midwest towns and cities outperform other similar cities with comparable histories and manufacturing legacies. And, can ‘successful’ economic development strategies implemented in ‘outperforming cities’ be replicated in ‘underperforming cities?’

The effort to improve the economic and social well-being of these cities and their residents occurs in an environment shaped by:

- **Macroeconomic forces:** Globalization, immigration, demographic trends including an aging population, education and training needs, and the benefits and burdens of wealth, wages, and poverty impact these cities, regardless of size or location.
- **State and national policies:** Economic development leaders contend that state and national policies pit one city against another in a zero-sum competition for job- and wealth-generating firms.
- **The dynamic relationship of city and region:** Although cities remain the economic entities, regional strengths and weaknesses to a large extent determine the fate of their respective cities.

As a first phase, we profiled ten midwestern cities whose legacy as twentieth century manufacturing centers remains a powerful influence on the well-being of those cities, their residents and their regions. However, the objective of the ICI was not only to look at the individual conditions, trends and experience of these places, but to also explore these cities in comparison to peers, their home states and the nation.

Therefore in addition to reviewing an individual profile that may be of particular interest, we also advise reading the Summary of Findings (http://www.chicagofed.org/ICI_Summary.pdf) which explains further the motivation and context for the ICI and provides thematic observations that emerged from the interviews, as well as supporting data. Overarching trends, relating to human capital – its quantity and quality, industry concentrations, employment and productivity outlooks, educational attainment, diversity and inclusion, housing and poverty, and access to capital that are described in each of the profiles are coalesced in the Summary of Findings to arrive at conclusions and next steps. They constitute an essential component of the overall narrative.

In addition, attached to each profile is a series of appendices. These important documents provide insight into the data methodology and resources used, and a data summary for each city.



FORT WAYNE, IN

Overview

At the confluence of the St. Mary's, the Maumee, and the St. Joseph rivers, construction of the Wabash and Erie Canal was the first of several waves of economic development that, over the years, has helped Fort Wayne grow into the second largest city in Indiana. One local historian¹ has argued that the most significant event in Fort Wayne's history was the decision by International Harvester to relocate its Akron, Ohio, truck plant to Fort Wayne in 1922. Perhaps the second most significant was International Harvester's decision 60 years later to move from Fort Wayne to Springfield, Ohio, in 1982.

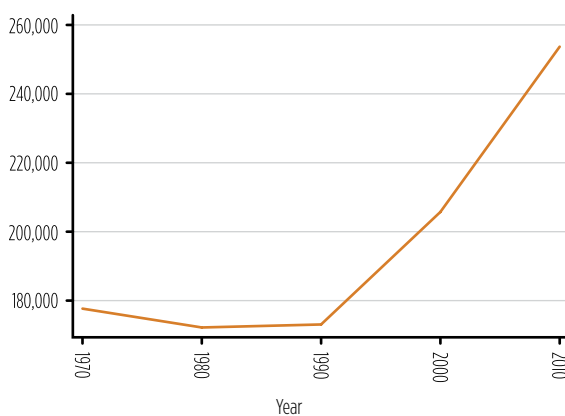
In 1919, 25 cities competed for the relocation of Harvester's Akron plant. Arthur Hall, the founder of Lincoln Life Insurance Company, created the Greater Fort Wayne Development Corporation to meet Harvester's demands for land with all utilities and roads brought to the site, a belt line rail connection to rail service, and the construction of almost 1,000 homes for Harvester's workers.² The Harvester plant led to the development of the "East End Industries." In 1980, the East End Industries employed "16,000 or about one-third of our total manufacturing

force," and formed "the bulwark of Fort Wayne's manufacturing jobs."³

In 1980, International Harvester in Fort Wayne had plant and equipment valued at more than \$58 million, paid more than \$4 million in annual taxes, and employed more than 10,000 people, with an annual payroll of \$345 million. It also purchased an estimated \$75 million in goods and services from approximately 800 local suppliers. As a result, the loss of its manufacturing facilities devastated the city's economy and confidence.^{4, 5} "The net effect was we lost over 30,000 jobs, over 15 percent of our employment base, and 6,000 of our total population within a two or three year period. It was a very difficult time, and people who were not here at that time cannot appreciate the local disaster."⁶

The "resurgence" that has been attributed to Fort Wayne⁷ is, in part, a story of annexation and the reemergence of private sector leadership that is addressing critical workforce and economic development needs on a regional basis. Between 1990 and 2006, the land area of the city of Fort Wayne grew from 65 square miles to 107.6 square miles, reversing a period of population stagnation (charts 1 and 2).⁸ The areas that were annexed to the city were generally wealthier. So, on measures of population growth and median family income, Fort Wayne has demonstrated a degree of resilience, despite a more than 40 percent drop in the share

Chart 1. Total population: Fort Wayne, 1970-2010



Source: U.S. Census Bureau (A-1).

Chart 2. Total population (indexed, 1970=100): Fort Wayne and comparison areas, 1970-2010

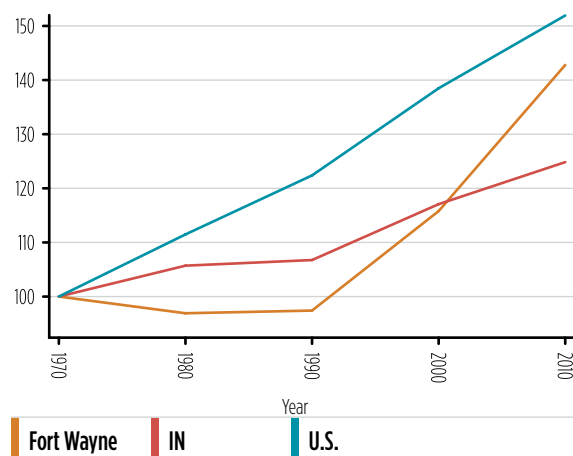
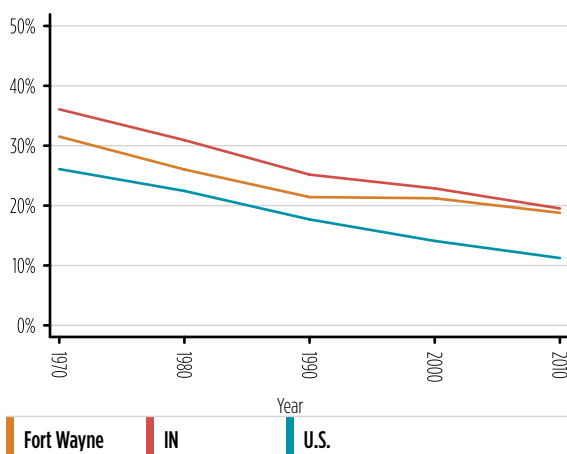
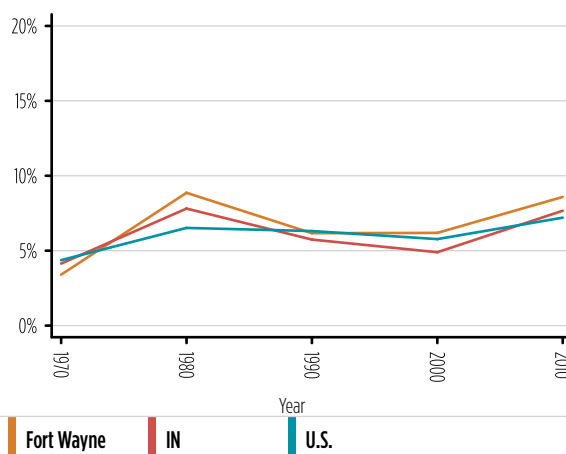


Chart 3. Percent employed in manufacturing: Fort Wayne and comparison areas, 1970-2010



Source: U.S. Census Bureau (A-1).

Chart 4. Percent civilian unemployment: Fort Wayne and comparison areas, 1970-2010



of employment in manufacturing between 1970 and 2010 (chart 3).⁹

Unemployment in Fort Wayne tends to run slightly higher than state and national levels (chart 4), indicating that despite growth, some segments of the population remain stressed and that positive trends may mask the struggles that many families face in making ends meet as real median household income fails to keep pace with rising costs.

In 1982, “Floodwaters forced 9,000 people from their homes and damaged 1,820 residences and 260 businesses. Damage estimates were \$56.1 million. But a spirited volunteer army – made up mostly of teenagers – saved 1,860 properties.”¹⁰

“We became the ‘comeback kids,’” says the local historian, “from the depths of recession and despair, from the floods and sandbags of 1982, we pulled ourselves back up by work, by spending whatever spare money we had, and by luck.” The importance of the community’s response to the flood, especially in the wake of Harvester’s departure, was the attitude it created in the community: the “city that saved itself” is a city that can rally itself to meet other challenges as well.¹¹

Regional presence

Fort Wayne’s role in its region is complex and evolving. The Fort Wayne-Alen County Economic Development Alliance (the Alliance) was formed in 2000 to motivate cooperation among the city of Fort Wayne, Allen County, and the Greater Fort Wayne Chamber of Commerce to transcend units of government and more efficiently and effectively engage in economic development activities within the county. The Alliance acts as a liaison between businesses and units of government to help those businesses grow and expand, or relocate if necessary.¹²

Initially, the surrounding counties had to overcome the sense that Allen County just wanted to steal businesses from them. In 2006, the Northeast Indiana Regional Partnership (the Partnership) was formed for the purposes of both marketing and product development in the ten-county Northeast Indiana region.¹³

Together, the Alliance and the Partnership pursue a strategy of “product development” designed to attract, retain, and grow businesses in targeted clusters because they believe that Northeast Indiana has some advantages for those industries. Those industries, in turn, will help drive up the average wage – a central organizing principle of the region’s economic development efforts – of Fort Wayne and Northeast Indiana workers. “Product Development” in this case refers to what the Northeast Indiana Regional

Partnership has identified as the “Five Pillars:”

1. 21st Century Talent
2. Competitive Business Climate
3. Entrepreneurship
4. Infrastructure
5. Quality of Life¹⁴

Everyone interviewed for this project mentioned these five priorities.

The Fort Wayne-Allen County Economic Development Alliance and the Greater Fort Wayne Chamber of Commerce recently merged and are also increasing coordination with Fort Wayne’s Downtown Improvement District Board. Some view this as managing limited resources and streamlining. Another view shared by one interviewee was that the reorganization will help Fort Wayne to assert itself as the “strong urban core of the region.”

Industry analysis

Allen County would need to reverse current trends in its employment and industry mix to benefit from the region’s targeted development strategy.

Economic development leaders from both the Alliance and the Partnership have identified industries across the ten-county region that they “believe are crucial to creating long-term and higher-quality jobs.”¹⁵ Higher quality jobs as defined by the region’s leaders are those jobs that “develop means to generate new wealth for the region as opposed to recirculating existing wealth,”¹⁶ and that increase the “per capita personal income,”¹⁷ of Northeast Indiana. Targeted industries that leverage Northeast Indiana’s location and offer higher wages include: advanced manufacturing, agri-processing, communications and defense, financial services, life and material sciences, and transportation.

Table 2 shows the top five industries for which Allen County has a high location quotient. The top four industries are all manufacturing industries. The fifth, truck transportation, reflects the need to move these manufactured goods. However, these top five industries have lost almost 4,000 jobs since 2001.

When evaluated in terms of output, all are growing industries. In particular, computer and electronic product manufacturing stands out as the only industry that has gained jobs, adding 200 between 2001 and 2011.

Table 3 shows the location quotients of the top five industries by employment and demonstrates that the top employers in Fort Wayne are all in service industries, many of which are low-paying. For example, 9 percent of jobs in Fort Wayne are in the Food services and drinking places industry. Together, these top five employing industries, provide more than 30 percent of all jobs in the Fort Wayne area.

Further corroborating the challenge of attracting jobs that build wealth is occupation level data that highlights that the majority of jobs in Fort Wayne do not pay a living wage for one adult supporting one child (\$35,090/year; \$16.87/hour).¹⁸ Table 1 makes this distinction by demonstrating that the median pay for each of the top five occupational groups does not equal a living wage in exchange for full-time work (2,080 hours/year).

Table 1. Top 5 occupational groups in the Fort Wayne, IN CBSA by 2012 employment

Occupational Group	Total Employment	Percent of Total	Location Quotient	Hourly Median	Annual Median
Office and administrative support	29,270	14.69%	0.90	\$13.95	\$29,010
Production	25,390	12.74%	1.93	\$14.29	\$29,720
Sales and related	21,600	10.84%	1.02	\$12.30	\$25,570
Food preparation and serving related	17,880	8.97%	1.01	\$8.74	\$18,180
Transportation and material moving	15,250	7.65%	1.14	\$14.15	\$29,430
All occupations	199,290	100.00%	1.00	\$15.17	\$31,550

Note: Hourly and annual medians expressed in terms of May 2012 constant dollars. Sources: U.S. Bureau of Labor Statistics (A-2), Living Wage Project (A-9).

Table 2. Top 5 industries in Allen County, IN by 2011 location quotient

Industry	Allen County, IN						U.S.			
	Location Quotient		Employment				Employment		Output	
	2001	2011	2001	2011	% Share	Annual Rate of Change, 2001-2011	Annual Rate of Change, 2000-2010	Annual Rate of Change, 2010-2020 (Projected)	Annual Rate of Change, 2000-2010	Annual Rate of Change, 2010-2020 (Projected)
Plastics and rubber products manufacturing	2.74	3.79	3,719	3,433	2.22%	-0.80%	-4.10%	1.40%	-2.30%	2.90%
Primary metal manufacturing	3.32	3.27	2,877	1,814	1.17%	-4.51%	-5.30%	0.20%	-1.20%	2.80%
Computer and electronic product manufacturing	1.45	2.56	3,843	4,037	2.61%	0.49%	-4.90%	-1.50%	1.10%	6.80%
Machinery manufacturing	2.69	2.18	5,566	3,293	2.13%	-5.11%	-3.80%	-0.20%	-1.10%	3.50%
Truck transportation	2.16	2.16	4,532	4,013	2.59%	-1.21%	-1.20%	2.20%	2.40%	3.30%
Total, top 5 industries by location quotient			20,537	16,590	10.71%	-2.11%				
Total, all industries			166,071	154,855	100.00%	-0.70%				

Source: U.S. Bureau of Labor Statistics (A-2).

Table 3. Top 5 industries in Allen County, IN by 2011 employment

Industry	Allen County, IN						U.S.			
	Location Quotient		Employment				Employment		Output	
	2001	2011	2001	2011	% Share	Annual Rate of Change, 2001-2011	Annual Rate of Change, 2000-2010	Annual Rate of Change, 2010-2020 (Projected)	Annual Rate of Change, 2000-2010	Annual Rate of Change, 2010-2020 (Projected)
Food services and drinking places	1.07	1.02	13,425	13,986	9.03%	0.41%	1.30%	0.90%	1.40%	2.50%
Administrative and support services	0.76	1.00	8,530	10,559	6.82%	2.16%	-1.10%	2.00%	0.90%	3.40%
Hospitals	1.32	1.54	8,033	10,305	6.65%	2.52%	1.70%	1.70%	2.30%	2.30%
Ambulatory health care services	1.12	0.98	7,577	8,609	5.56%	1.29%	3.30%	3.70%	3.40%	3.30%
Professional and technical services	0.62	0.56	6,503	6,181	3.99%	-0.51%	1.00%	2.60%	2.50%	3.60%
Total, top 5 industries by employment			44,068	49,640	32.06%	1.20%				
Total, all industries			166,071	154,855	100.00%	-0.70%				

Source: U.S. Bureau of Labor Statistics (A-2).

Although Fort Wayne and Allen County have not specifically targeted automotive manufacturing as a cluster, the Regional Partnership *has* targeted automotive manufacturing. General Motors still has a plant in Fort Wayne, but many of the automotive industry's suppliers in the region are in outlying counties.

Economic development

While economic development discussions in the Greater Fort Wayne area focused on “product development” of the ten-county region, the city of Fort Wayne continues to focus on strengthening the core.

As a result of the 1982 flooding, the city undertook large scale flood control projects. In 1999, at a cost of \$16 million, Headwaters Park was created at the confluence of the St. Mary's, Maumee, and St. Joseph rivers in downtown Fort Wayne. Headwaters Park is seen as a successful example of urban park development and is a focal point of community activities to help build a strong, vibrant downtown. In 2001, a \$50 million Army Corps of Engineers project was completed and included more than ten miles of dikes along the city's three rivers.¹⁹

Redevelopment of the Grand Wayne Convention Center and the development of Parkview Field, which hosts the TinCaps minor league baseball team, were also universally lauded by interviewees as positive steps in Fort Wayne's downtown redevelopment. Representatives of the city also emphasize the importance of many lower-profile downtown trends, including a growing, eclectic dining and nightlife scene, and the development of residential buildings.

The city of Fort Wayne uses a full range of municipal economic development tools designed to attract, retain, expand, and grow businesses of all sizes, to promote community and economic development throughout the city. These tools include Industrial Revenue Bonds, New Markets Tax Credits, Brownfield remediation incentives, and Tax Increment Financing (TIF). In order to address the need for funding small businesses, the city provided the seed investment for a \$500,000 revolving loan fund at the Innovation Center, located at the Northeast Indiana Innovation Park, that makes loans up to \$50,000.²⁰

Two Community Revitalization and Enhancement Districts (CREDs) exist: one covering downtown, the other addressing the needs of Southeast Fort Wayne. Southeast Fort Wayne is where International Harvester's manufacturing facilities were located. The loss of Harvester, while traumatic for the entire city and region, was devastating to Southeast Fort Wayne.

“If you had looked at Fort Wayne in 1975, you would have said that the Southeast was ‘at risk’ for decline, even before Harvester left, because of income levels, lack of new development, racial segregation and segregated housing patterns, etc.,” according to one interviewee. “Harvester leaving intensified and accelerated that.”²¹ The city's *Southeast Area Development Strategy* speaks of “opportunity areas”²² for development and investment, but the discussions with interviewees revolve mostly around challenges and barriers, such as school quality, racial segregation, and foreclosures.

Unique to Fort Wayne, the city has created a \$40 million “Legacy Fund” as the result of a legal settlement over disputed control of an electric utility. As a result of extensive input from Fort Wayne residents, these funds will be used for investments in:

1. downtown and riverfront development
2. strategic infrastructure
3. youth development and prep sports, and
4. endowments in:
 - a. education
 - b. public and social service
 - c. entrepreneurship
 - d. downtown public art²³

In addition to the Legacy Fund, Fort Wayne also has a range of philanthropic partners participating in community and economic development in the area. Interviewees identified the Dekko Foundation and the Lincoln Foundation as important participants in community and economic development.^{24, 25} In the 1980s and 1990s, the Indianapolis-based Lilly Endowment (the Endowment) funded local

foundations to build both capacity and facilities. The Endowment then moved aggressively into funding education, paying tuition, books, and room and board for 300-400 students per year, incentivizing the state's top talent to stay in Indiana. The Endowment further supported economic development strategies in Northeast Indiana with its support of education and skill development.

Human capital

"Twenty-first Century Talent" is the highest priority among the Northeast Indiana Regional Partnership's "Five Pillars." The Fort Wayne area is trying to reverse a decades-long trend of declining average wages relative to the national average wage. Talent development, educational attainment, and employment opportunities are identified as important strategies to achieve the "Five Pillars" talent goal. "In 1960, Indiana was above the national average in per capita income; in 1980, we were even with the national average, and now, in 1989, we are 10 percent below average."²⁶

Human capital development efforts appear to have worked. The graphs show that Fort Wayne continues to out-perform the state of Indiana and the rest of the country in terms of the percentage of the over-25 population that has some college course work or a degree (chart 5). As further demonstrated in chart 6, over the past four decades, Fort Wayne's reduction

in the percent of its population without a high school diploma has resulted in a corresponding increase in the percent of the over-25 population with some college or a college degree, demonstrating that Fort Wayne has been successful in transitioning its population to higher education. And, while the largest advancements were made during the 1980s, the city continues to show improvement in educational attainment.

Many of the people interviewed credited a \$20 million grant from the Lilly Endowment, Inc., to attract and develop job-related talent in the region. As described, the Lilly Endowment wanted to see if a community could develop a program that could sustain changes in "the new education environment for student skill development," according to one interviewee. "The Talent Initiative is designed to accelerate regional initiatives to transform and expand the availability of highly skilled workers, technicians, and graduate-level talent for the region."²⁷

While industry involvement is guiding many of the Talent Initiative's strategies, the implementation has fallen to WorkOne Northeast (Northeast Indiana's workforce investment board), Ivy Tech Community College, and Indiana University – Purdue University Fort Wayne (IPFW) and a group of high schools, called New Tech Schools, focused on project-based learning in a STEM²⁸ curriculum. Both the service providers and industry leaders see this arrangement as mutually beneficial and successful at filling the needs of both employees and employers.²⁹

Chart 5. Percent some college and college grad: Fort Wayne and comparison areas, 1970-2010

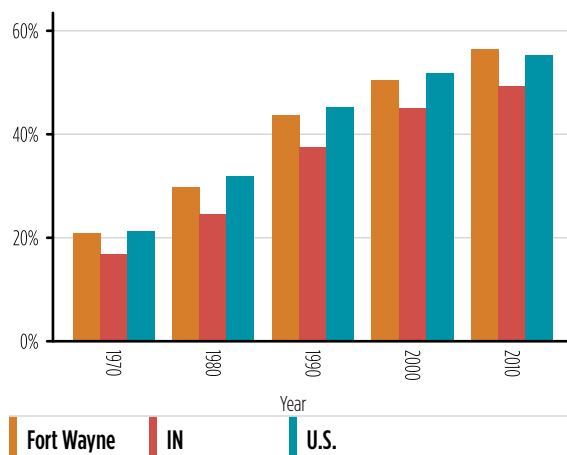
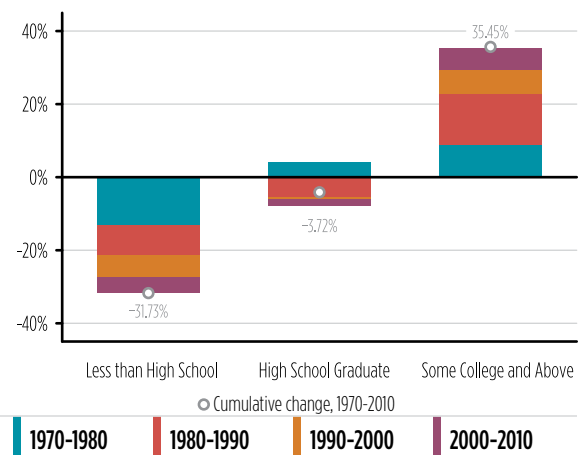


Chart 6. Percentage point changes in educational attainment: Fort Wayne, 1970-2010



Race and diversity

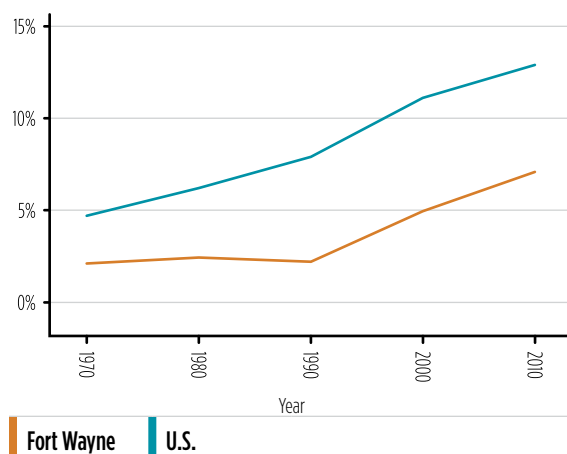
Over the last two decades, Fort Wayne's ethnic composition has begun to resemble the country's, particularly as the pace of immigration to Fort Wayne has accelerated (chart 7). In the areas of the city that predate annexation, the percentage of non-White residents is similar to peer industrial cities, according to some leaders. Several of the leaders interviewed acknowledged the need to engage more proactively the city's increasingly diverse population. Women and minorities continue to have little representation on corporate and civic boards.

In March 2012, the International Economic Development Council (IEDC) prepared a Technical Assistance Report entitled *Allen County Draft Economic Development Strategy Assessment*. Among its findings:

"Of the dozens of stakeholders that the team met with during the site visit, one person was African American; no other racial or ethnic minorities were represented. It is critical that economic development stakeholders in the region work to engage non-Whites, women, and young adults in the region in more prominent community roles."³⁰

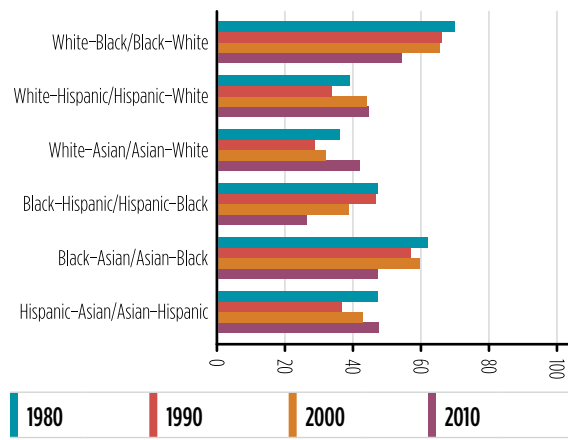
One potential positive for Fort Wayne is the relatively moderate degree of segregation in its general population. As Fort Wayne's index of dissimilarity

Chart 7. Percent foreign born: Fort Wayne and U.S., 1970-2010



Source: U.S. Census (A-1).

Chart 8. Dissimilarity index: Fort Wayne, 1980-2010



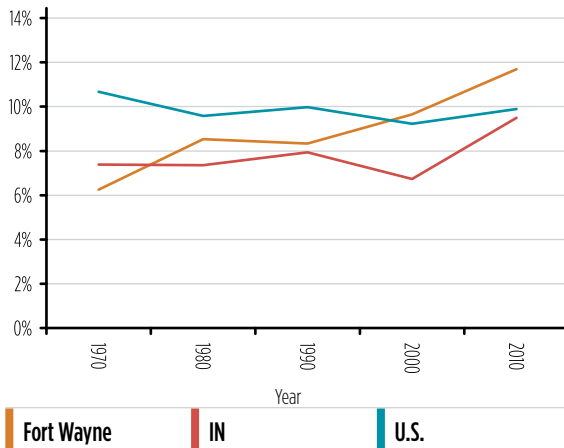
Source: Brown University (A-8).

illustrates (chart 8), although Fort Wayne remains predominantly White and still struggles with segregation, the trend over the last several decades has been toward more integration.³¹

Indeed, some interviewees linked the lack of engagement to specific or localized conditions. "Recognizing the importance of young people and the importance of racial and ethnic diversity is not in our DNA. We are not diverse in our leadership and we are not attentive to the issue of the deterioration of Southeast Fort Wayne."³² Predominantly Black, the southeast area is not represented on regional economic development groups, and they recently lost a representative on the city council through redistricting, going from two representatives to one. According to city reports, "Minority and low-income populations are concentrated in the southeast quadrant of the city. Several of the census tracts within this area have a 70 percent to 80 percent minority population and more than 40 percent of the population living below the poverty line."³³

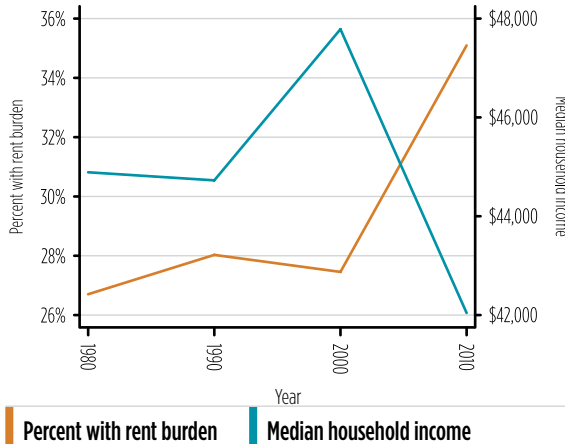
In addition to these minority concentrations, the southeast quadrant of the city also has the greatest concentration of vacant, older, and substandard housing; affordable and public housing; and loan denial rates. These factors "also contribute to racial polarization/segregation in the city of Fort Wayne."³⁴

Chart 9. Percent of families below the poverty line: Fort Wayne and comparison areas, 1970-2010



Source: U.S. Census (A-1).

Chart 10. Rent burden and median household income (real \$, 2010=100): Fort Wayne, 1980-2010



Percent rent burden represents the proportion of renting households whose gross rent exceeds 35% of income. Source: U.S. Census Bureau (A-1).

Housing

Forty years ago, the city of Fort Wayne's poverty rate was below the national and state levels. Beginning in the 1990s, Fort Wayne's poverty rate increased sharply, and now exceeds both national and state levels.

Fort Wayne, like many other midwestern cities has been experiencing an increase in poverty rates (chart 9), as a result of a decline in the real median household income, increasing the percent of households experiencing a high rent burden (chart 10).

"Housing prices have plummeted, homes sitting on the market for years, and home loans for those with less than favorable credit all but drying up...Underserved needs in Fort Wayne are in the rental market. Those that have been foreclosed on need places to live that are decent, safe, and affordable. These are at a premium especially in the core of the city."³⁵

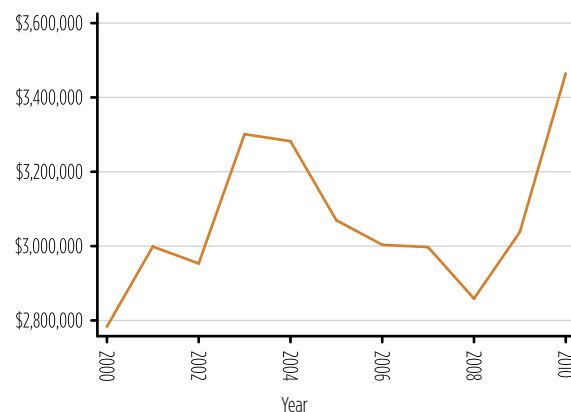
The city of Fort Wayne recognizes that these trends and other forces have created unique challenges for residents in the city's core, which includes both Southeast Fort Wayne, as well as much of the pre-annexation city.

Banking

The number of financial institutions in Fort Wayne increased from 15 to 19 between 2002 and 2012. Fort Wayne's banking market is a mix of national, regional, and community banks. Real total deposits in the Fort Wayne market rose 24 percent from 2000 to 2010, increasing rapidly through the recent financial crisis and recovery (chart 11).

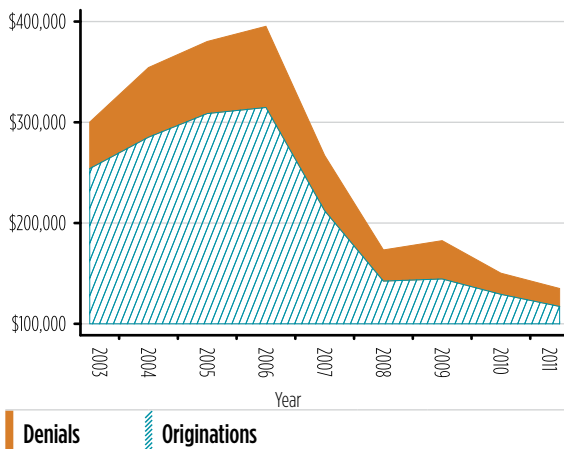
However, at the same time both originations and denials for HMDA loans had fallen precipitously by 2007, reflecting an overall lack of demand for mortgage

Chart 11. Total deposits (thousands of real \$, 2010=100): Fort Wayne, 2000-2010



Source: FDIC Summary of Deposits (A-6).

Chart 12. Value of HMDA loan originations and denials (thousands of real \$, 2010=100): Fort Wayne, 2003-2011



Source: HMDA (A-4).

loans (chart 12). According to some interviewees, the loss of manufacturing jobs in the early 2000s meant that Fort Wayne's "foreclosure crisis" happened early in the decade. The result, according to some, was that Fort Wayne's housing prices did not follow the national pre-crisis run-up, and likewise did not trend down at the same pace. Nevertheless, as shown

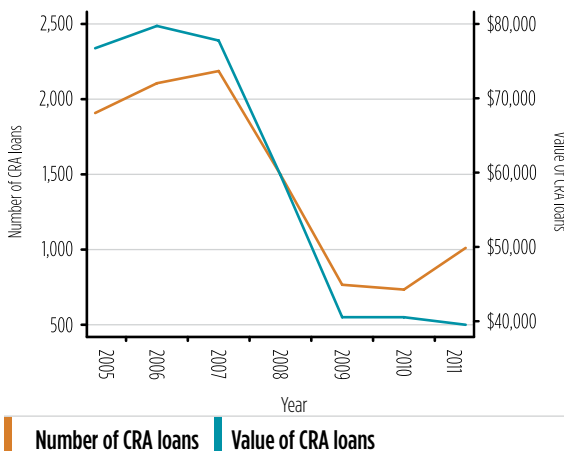
in chart 12, Fort Wayne was not immune to the housing collapse.

CRA loans, in both number and real dollar value, dropped off as well (chart 13). These trends were echoed across the country during the same time period. However, as shown in chart 14, Fort Wayne has been slower to recover than some of its peers in terms of the total value of CRA loans. As of 2011, real lending values remain at approximately 50 percent of 2006 (pre-recession) levels.

As is the case in many other cities, demand for commercial loans in Fort Wayne, at least among creditworthy businesses, is weak, according to interviewees. Small business advocates point to one possible explanation: "We know some small businesses don't even go to banks anymore for fear of being turned down or maybe pride getting in the way of asking."

The consensus among the interviewees was that the local banks in Fort Wayne are a valuable asset to the small business community. "A couple of years ago when larger banks were putting their customers into 'maintenance programs' and their files were being shipped down to Indianapolis, the local banks picked them up and said, 'We're here and we have money to lend.'"³⁶

Chart 13. Number and value of CRA loans (thousands of real \$, 2010=100): Fort Wayne, 2005-2011

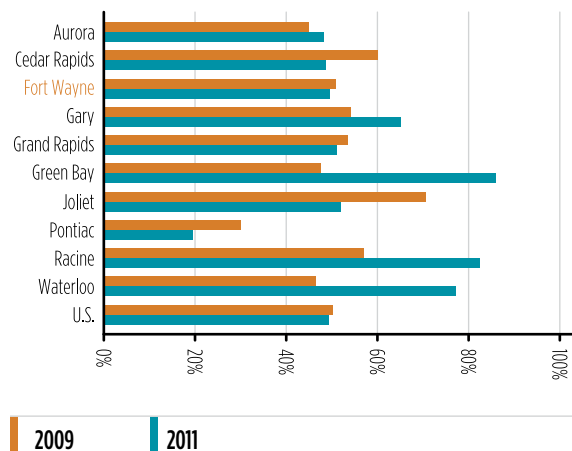


Number of CRA loans Value of CRA loans

Limited to loans made to businesses with less than \$1M in annual revenues

Source: CRA (A-5).

Chart 14. Value of CRA loans (thousands of real \$, 2010=100) in all case study cities as a percentage of 2006 levels



2009 2011

Financial institutions highlight the strength of the financial services sector in Fort Wayne as well as the intelligence of small businesses. One leader articulated the general sense that “the banking industry has fewer competitors, a great rate environment, and is looking for opportunities to lend. But if well-managed businesses are not seeing their volumes increase, they are not going to want to leverage their balance sheets as they have in the past.”

Conclusion

Fort Wayne appears on the Milken Institute’s “Best-Performing Cities” list in economic performance and quality of life rankings. However, the annexation of wealthy areas on the perimeter of the city may be masking issues of poverty and segregation in the central core of the city.

Nonetheless, Fort Wayne seems to have a well-formed group of leaders working together to both revitalize Fort Wayne’s downtown and strengthen the entire Northeast Indiana region. Their focus on improving the average wage of residents in the region may address some of the underlying issues of diversity, inclusion, and equality.

Notes

1. This discussion of the history of economic development and growth in Fort Wayne is drawn from a series of papers written and delivered by Maclyn Parker to Fort Wayne's Quest Club: *Industry – Boon or Blight – Fort Wayne's Future*, April 11, 1980; *Fort Wayne's Economy – Post Harvester to the Year 2000*, April 14, 1989; and *Fifty Years of Fort Wayne's Economy: From 1960 to 2010*, April 23, 1999.
2. Parker, Maclyn. 1980, p. 2.
3. Ibid, p. 5.
4. Ibid, pp. 4-5.
5. Parker, Maclyn. 1989, p. 3.
6. Ibid, p. 3.
7. Kodrzycki, Yolanda and Ana Patricia Munoz. 2009. *Reinvigorating Springfield's Economy: Lessons from Resurgent Cities*. Federal Reserve Bank of Boston Community Affairs Discussion Paper, pp. 16-18. Available at <http://www.bostonfed.org/commdev/pcadp/2009/pcadp0903.pdf>.
8. Fort Wayne–Allen County Economic Development Alliance. Available at <http://www.theallianceonline.com/community-data/demographics>.
9. U.S. Census Bureau, (see Appendix A-1). Full citations and descriptions for datasets used throughout the ICI profiles are provided in Appendix A. These include data from the U.S. Census Bureau, U.S. Bureau of Labor Statistics, HMDA, CRA, Summary of Deposits, Processing Services, Brown University, and Living Wage Project.
10. Lohrmann, Shannon, and Carol Tannehill. 2013. Flood Brought Out Our Best. *News-Sentinel.com*, September 9. Available at <http://egen.fortwayne.com/ns/projects/82flood/econ4.php>.
11. Parker, Maclyn. 1989, p. 4.
12. Allen County Economic Development Alliance: "What We Do" Available at <http://www.theallianceonline.com>.
13. The ten counties are: Adams, Noble, Steuben, DeKalb, Wabash, Huntington, Wells, LaGrange, and Whitley. Northeast Indiana Regional Partnership, list of member counties. Available at <http://www.neindiana.com/about-us/member-counties>.
14. The Five Pillars are the top priorities for Northeast Indiana as identified in the Partnership's *Vision 2020*. Available at <http://www.neindiana.com/vision/the-vision/overarching-vision>.
15. Core Industries Overview. Fort Wayne–Allen County Economic Development Alliance. Available at <http://www.theallianceonline.com/core-industries.aspx>.
16. WorkOne Northeast. 2007, p. 2.
17. Ibid, p. 4.
18. Living Wage Project (A-9).
19. Caylor, Bob. 2013. A Century's worth of Work has made Fort Wayne less flood-prone. *News – Sentinel*, March 21. Available at <http://news-sentinel.com/apps/pbcs.dll/article?AID=/20130321/NEWS/303219997/1012/LOCAL>.
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21. Author interview with John Stafford, director, Community Research Institute at Indiana University–Purdue University Fort Wayne.
22. City of Fort Wayne Community Development Division. 2007. *Southeast Area Development Strategy*. Available at http://www.cityoffortwayne.org/images/stories/community_development/docs/Final_Document2_b.pdf.
23. *Mayor's Legacy Proposals to Common Council*. October 30, 2012. Available at <http://www.legacyfortwayne.org/projects/legacy-documents.html>.
24. Dekko Foundation initiatives. Available at <http://dekkofoundation.org/our-initiatives>.
25. Lincoln Financial Foundation. About Lincoln. Available at <https://www.lfg.com/LincolnPageServer?LFGPage=/lfg/lfgclient/abt/csr/lff/index.html>.
26. Parker, Maclyn. 1989. *Fort Wayne's Economy – Post Harvester to the Year 2000*, p. 7.
27. Community Foundation of Greater Fort Wayne. 2012. *Talent Initiative: Report to Lilly Endowment*, February 29, p. 3 and Appendix B. Available at <http://www.neindiana.com/docs/21st-century-talent/report-to-lilly-endowment-inc-2012.pdf?sfvrsn=6>.
28. A STEM curriculum focuses on science, technology, engineering, and math.
29. Community Foundation of Greater Fort Wayne. 2012. *Talent Initiative: Report to Lilly Endowment*, February 29, pp. 4 and 5. Available at <http://www.neindiana.com/docs/21st-century-talent/report-to-lilly-endowment-inc-2012.pdf?sfvrsn=6>.
30. International Economic Development Council. 2012. *Allen County Draft Economic Development Strategy Assessment*, p. 7.
31. Brown University (A-8).
32. Author interview with John Stafford, director, Community Research Institute at Indiana University–Purdue University Fort Wayne.
33. City of Fort Wayne. 2011. *2010-2014 Analysis of Impediments to Fair Housing Choice*. City of Fort Wayne, Community Development Division, p. 107. Available at http://www.cityoffortwayne.org/images/stories/community_development/housingns/docs/FINALFWA13.17.11ES_sm.pdf.
34. Ibid, p. 108.
35. City of Fort Wayne. 2011. *Consolidated Housing and Community Development Plan 2011-2015*. City of Fort Wayne, Office of Housing and Neighborhood Services, p. 13. Available at http://www.cityoffortwayne.org/images/stories/community_development/housingns/docs/housing_and_Neighborhood/Consolidated_Housing_and_Community_Development_Plan_2011-2015.pdf.
36. Author interview with Scott Naltner and Ashley Steenman, Fort Wayne – Allen County Economic Development Alliance.

Appendix A: Overview of key data sources and compilation methods

[1] U.S. Census Bureau

The U.S. Census collects information on the American population and housing every ten years for use in policy-making and research. Until recently, it was distributed in two forms: a short form that counts all residents as mandated by the Constitution, and a long form that samples the population for characteristics such as income, housing, and education. After the 2000 Census, the long form was replaced by the American Community Survey (ACS). All three are discussed below.

With a few exceptions, the Census-derived time series presented in these profiles represent an amalgamation of data points from these three sources. While we made every effort to ensure comparability between figures over time, in some cases – detailed in table 2 – this was not possible and/or was difficult to assess. Furthermore, for the sake of narrative efficiency, we indicated all ACS data as corresponding to 2010 throughout the text and charts, even though the majority of it actually corresponds to the five-year timeframe between 2005 and 2009.

Please note that, for tabulation purposes, the Census treats cities as political units rather than spatially-fixed communities. As such, apparent changes over time may reflect changes caused by annexation, as well as changes within the original city boundaries. The table below indicates the extent of annexation for each of the ten case cities between 1970 and 2010.

Table 1. Change in land area by city, 1970-2010

City	Land Area in Square Miles		Percent Change
	1970	2010	
Fort Wayne	51.5	110.6	115%
Gary	42.0	49.9	19%
Grand Rapids	44.9	44.4	-1%
Pontiac	19.7	20.0	1%
Aurora	14.1	44.9	219%
Joliet	16.5	62.1	276%
Racine	13.1	15.5	18%
Green Bay	41.7	45.5	9%
Cedar Rapids	50.7	70.8	40%
Waterloo	59.2	61.4	4%

Notes: 1. Data for 1970 come from 1972 County and City Databook as accessed through ICPSR.
2. Data for 2010 come from the U.S. Census Bureau State and County Quickfacts.

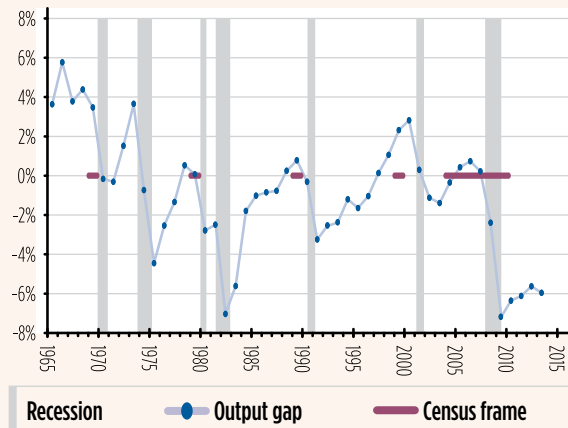
Inset 1: Census data and the business cycle

For most characteristics, observed changes over time neatly capture the long-term trends that interest us. For a handful of characteristics, however, historically meaningful structural changes may be somewhat obscured by short-term fluctuations in the business cycle. To illustrate, Census data indicate that real median family income in Green Bay increased by just over 12 percent between 1990 and 2000. This probably understates the true gain, however, insofar as the first measurement reflects income closer to the peak of a business cycle than the second one.¹

This concern mainly applies to income- and employment-related characteristics. Ideally, in the interest of holding cyclical change constant and thereby isolating structural change, comparisons between these types of characteristics should be made between measurements taken during the same stage of the business cycle (e.g., peak-to-peak or trough-to-trough). When not possible, however, such comparisons should at least take into account that differences in timing with respect to the business cycle may be relevant.

These differences are captured in chart 1, which displays the timeframe for income questions (Census frame) from the Census and ACS in relation to fluctuations in the business cycle. Note that both the formal definition of business cycles (in shading, and an informal measure depicted by the output gap (i.e., the difference between actual GDP and potential GDP), are depicted. The output gap rises during economic expansions and falls during contractions. We express it as a percent of real potential GDP to isolate this cyclical effect from long-term, structural increases in GDP. In the context of our example, the red line in 1989 highlights the period for which income was reported in the 1990 Census and the red line in 1999 highlights the same for the 2000 Census. Visually, we can see that the 1990 frame is closer to a recession and decline in the output gap; indicating it occurred closer to the peak of a business cycle.

Chart 1. Real U.S. output gap as a percent of real potential GDP



Source: Congressional Budget Office/Haver Analytics.

Lastly, in addition to the official U.S. Census website for sharing recent data (American FactFinder), for historical data we relied on two intermediary venues that organize the myriad older Census products into a coherent framework. In particular, for the period 1970-1990, we relied heavily on the National Historical Geographic Information System (NHGIS) maintained by the University of Minnesota. As a supplement, we also used data provided by the Interuniversity Consortium for Political and Social Research (ICPSR) maintained by the University of Michigan. Accordingly, the full citation for any specific Census-derived figure should be considered as “[the source] as obtained through [the venue], [the year]”. Additional detail for each of these venues is provided below.

Sources

[i] Short Form

Citation: *U.S. Census Bureau, Decennial Census, Short Form.*

In contrast to the long form or ACS, all persons complete the short form. All households and group quarters receive a questionnaire by mail every ten years. It asks for the age, sex, and race/ethnicity for each person living at the address, as well as whether the residence is owned or rented.² Addresses are primarily obtained from the Master Address File from previous Census years and the Delivery Sequence File from the U.S. Postal Service. Follow-ups are conducted by telephone and personal interviews for nonrespondents. Missing data are imputed. Since the published figures are enumerations and not estimates from a sample, there are no calculable margins of error associated with sampling bias. However, the decennial Census is accompanied by a post-enumeration survey to assess coverage error.⁴ The post-enumeration survey for the 2010 Census did not find a significant percent net undercount or overcount for the household population.⁵

[ii] Long Form

Citation: *U.S. Census Bureau, Decennial Census, Long Form.*

For Censuses 1970-2000, one in six residents received a long form questionnaire with detailed questions on population and housing. Though results from the long form are technically estimates (not enumerations), the Census Bureau considers the figures sufficiently precise that it does not publish margins of error.

[iii] American Community Survey

Citation: *U.S. Census Bureau, American Community Survey.*

The Census Bureau officially introduced the ACS in 2005 as a replacement for the Decennial Census long form. Instead of sampling the population at one point in time every ten years, the ACS draws monthly rolling samples from U.S. households and group quarters for release every year. Because these annual samples are smaller than the long form samples (about 1 in 40), geographies with smaller populations require greater than single-year periods to achieve appropriate margins of error. Thus the ACS also releases rolling three-year and five-year estimates, where the multi-year estimates are constructed by pooling data from all years. For our analysis of industrial cities, appropriate margins of error were typically only obtainable from 5-year data. In some cases, our assessment of the standard error relative to the estimate allowed us to use three-year data (this measure is known as the coefficient of variation (CV); see discussion below for additional detail). It should be noted that we only considered margins of error when selecting the timeframe for an estimate. We did not test whether differences in estimates are statistically significant. Comparisons of ACS data made in the profiles may not be statistically significant when the estimates are very close or from a small population.

[iv] County and City Data Book

Citation: *U.S. Census Bureau, County and City Data Book [United States] consolidated files, 1944-1977.*

The County and City Data Book is a compendium of local-area data compiled by the U.S. Census Bureau from a variety of sources. It was published as a supplement to the Statistical Abstract of the United States in 1952, 1956, 1962, 1972, 1977, 1983, 1988, 1994, 2000, and 2007. For budget reasons, the Bureau terminated the program in 2011.

Venues

[i] American Factfinder

Citation: *U.S. Census Bureau, American FactFinder, <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>.*

American FactFinder provides access to data about the United States, Puerto Rico, and the Island Areas. The data in American FactFinder come from several censuses and surveys.

For more information see “Using FactFinder” and “What We Provide.”^{9, 1}

[ii] NHGIS

Citation: *Minnesota Population Center. National Historical Geographic Information System: Version 2.0. Minneapolis, MN: University of Minnesota 2011, <http://www.nhgis.org>.*

The National Historical Geographic Information System (NHGIS) provides, free of charge, aggregate census data and GIS-compatible boundary files for the United States between 1790 and 2012.

[iii] ICPSR

Citation: *The Interuniversity Consortium for Political and Social Research. Ann Arbor, MI: University of Michigan, <http://www.icpsr.umich.edu/>.*

The Interuniversity Consortium for Political and Social Research maintains an extensive archive of data sets in the social sciences. Data are available to researchers at no charge.

[iv] Miscellaneous

Percent manufacturing in 1960 and two other national figures for 1970 were not found in the above venues and thus obtained elsewhere, as indicated below.

- Percent Manufacturing from University of Virginia Library
Citation: *University of Virginia Library, County and City Data Books, <http://www2.lib.virginia.edu/ccdb>.*
- Median Family Income from Current Population Reports
Citation: *U.S. Census Bureau, U.S. Department of Commerce, Current Population Reports, Consumer Income, Series P-60, No. 78. May 20, 1971, <http://www2.census.gov/prod2/popscan/p60-078.pdf>.*
- Median Value of Owner Occupied Homes from Historical Census of Housing Tables
Citation: *U.S. Census Bureau, U.S. Department of Commerce, Historical Census of Housing Tables, Home Values, <http://www.census.gov/hhes/www/housing/census/historic/values.html>.*

Table 2. U.S. Census figures by Decennial Form

Order	Figure	Description	Census Form	Notes
1	Total population	Total number of persons	Short	--
2	% < 19	% of total population aged 19 and under	Short	--
3	% 20-24	% of total population aged 20-24	Short	--
4	% 25-44	% of total population aged 25-44	Short	--
5	% 45-64	% of total population aged 45-64	Short	--
6	% > 65	% of total population aged 65 and over	Short	--
7	% Black	% of population that identified themselves as Black	Short	To ensure comparability with earlier years, universe is constrained to persons who identified with only one race.
8	% White	% of population that identified themselves as White	Short	To ensure comparability with earlier years, universe is constrained to persons who identified with only one race.
9	% Hispanic or Latino (of any race)	% of total population that reported a Hispanic country of origin	Short	Not found for 1970 and 1980. Unlike race figures, universe includes the entire population.
10	% Less than HS	% of population aged 25 and over that did not graduate from high school	Long	See % HS Grad note.
11	% HS Grad	% of population over 25 who graduated from high school but never attended college	Long	In 1970, there is no explicit distinction between high school graduate and non-high school graduate. Individuals assumed to have graduated high school if and only if they completed 4 years of high school.
12	% Some College & College Grad	% of persons aged 25 and over that ever attended college	Long	--
13	% Manufacturing	% of employed population aged 16 and over that work in the manufacturing industry	Long	Figures for 1970 appear to omit approximately 3-8% of eligible universe. Figures for 1960 come from County and City Data Book.
14	Civilian Work Force	Full civilian work force, including the unemployed	Long	--
15	% Civilian Unemployed	% of individuals who are in the labor force but not employed	Long	--
16	Real Median Family Income	Real median family income, adjusted using CPI-U-RS (2010=100)	Long	See extended note to figure 16 below.
17	% Families Below Poverty Line	% families below poverty line	Long	--
18	Mean Commute Time	Mean travel time to work (minutes)	Long	Only found for 2000 and 2010.
19	% Married (individuals 15 years and over)	% of population aged 15 and over that are married	Long	In 1970, includes persons 14 years and over.
20	Average HH size	Average number of persons per household	Short	Only found for 2000 and 2010.
21	Average Family Size	Average family size	Short	Not found for 1970 and 1980.
22	Total Units	Total number of housing units	Short	--
23	% Owner Occupied	% of occupied housing units that are owner occupied	Short	--
24	Real Median Value of Owner Occupied Homes	Real median value of specified owner occupied homes	Long	See extended note to figure 24 below.
25	% homes w- 0 Vehicle	% of occupied units with no vehicles	Long	--
26	% homes w- 1 Vehicle	% of occupied units with exactly 1 vehicle	Long	--
27	% homes w- 2+ Vehicles	% of occupied units with 2 or more vehicles	Long	--

Table 2. U.S. Census Figures by Decennial Form

28	% Foreign Born	% of entire population that was born abroad to non-native parents	Long	See extended note to figure 28 below.
29	Real Median Household Income	Real median household income, adjusted using CPI-U-RS (2010=100)	Long	See extended note to figure 29 below.
30	% Rent Burden	% of renting HHs whose gross rent is greater than or equal to 35% of income	Long	See extended note to figure 30 below.

General notes

In all cases:

- All data from 2000 and after were obtained through American FactFinder.
- Non-ACS figures that take into account income (median family income, median household income, and rent burden) are based on income from the year immediately prior to the indicated year (e.g., 1970 income data corresponds to 1969); the timeframe for ACS income-related figures is also offset by one year (e.g., income data from the 2005-2009 timeframe corresponds to 2004-2008).
- Real dollar amounts were adjusted using the CPI-U Research Series (CPI-U-RS, 2010=100).

Unless otherwise indicated:

- Figures indicated as deriving from the “Short Form,” do in fact derive from the Decennial Census Short Form for all years.
- Figures indicated as deriving from the “Long Form” derive from the Decennial Census Long Form for all years except 2010; in that case, data were derived from the 2005-2009 American Community Survey.
- All figures from 1960-1990 were obtained through the NHGIS.

Extended notes to figures

- 16 In 1970, city- and state-level figures were taken from the County and City Data Book as obtained through the ICPSR, while the U.S. level figure was taken from a Current Population Reports publication (see <http://www2.census.gov/prod2/popscan/p60-078.pdf>). We were unable to find sufficient documentation to confirm comparability between 1970 and later years.
- 24 The following caveat applies to comparisons between 1970 and later years: For 1980-2010, the population of units includes only “specified” units, which represents a subset of single-family homes (see http://quickfacts.census.gov/qfd/meta/long_HSG495210.htm for the definition of “specified” as employed in the ACS). In 1970, however, city- and state-level figures were taken from the County and City Data Book as obtained through the ICPSR. The codebook entry for that year is indicated as “OOU.SINGLE FAMILY MEDIAN VAL. \$1970.” We were unable to determine if this contains all single family homes, or just a subset thereof. The U.S. level figure for 1970 was obtained from Historical Census of Housing Tables (see <http://www.census.gov/hhes/www/housing/census/historic/values.html>), and appears to subset the population of units in a manner consistent with the definition of “specified.” Any potential difference in the underlying universe should be mitigated by our using the median rather than the mean.
- 28 For 1970 and 2000: We assume, but cannot verify, that “foreign” excludes individuals born abroad to native parents. In Joliet in 1970, 2.3% of the eligible universe appears to be missing. For the last data point, we used a narrower three-year timeframe (2009-2011), as the coefficients of variation were generally acceptable. The CV for Gary, however, straddled the informal threshold between “Good” and “Fair”.
- 29 We assume, but cannot verify, that the population includes all households, as opposed to a subset of households that meet a certain criteria. For 2010, we used ACS data from the 2009-2011, as all coefficients met the informal criteria for “good” reliability.
- 30 2010 figures correspond to ACS five-year estimates from the 2007-2011 timeframe. Due to changes in the universe, comparability might be problematic for 1970, and is definitely problematic for 2007-2011. Figures relating to 1980-2000 all take into account “specified renter occupied housing units,” while 1970 takes into account “renter-occupied units for which rent tabulated,” and 2010 takes into account “renter-occupied housing units.” The Census Bureau makes the disclaimer that the ACS data is not suitable for comparison with earlier long form data due to this change in the universe. By this logic, 1970 may be problematic as well. Renters who did not pay rent or who had a non-positive income are omitted from all calculations. Although we cannot verify the definition of gross rent for all years, in recent years “Gross rent is the contract rent plus the estimated average monthly cost of utilities...and fuels...if these are paid for by the renter.” (For example, see [http://www.socialexplorer.com/data/ACS2012/metadata/?ds=Social+Explorer+Tables%3A++ACS+2012+\(1-Year+Estimates\)&table=T102B](http://www.socialexplorer.com/data/ACS2012/metadata/?ds=Social+Explorer+Tables%3A++ACS+2012+(1-Year+Estimates)&table=T102B)).

Inset 2: Detailed discussion of ACS reliability and the coefficient of variation

Inherent in the design of the ACS is a tradeoff between timeliness, accuracy, and geographic specificity; given limited resources and therefore a limited sample size, it's impossible to have all three of these desirable properties simultaneously.

To give researchers better control over how exactly these tradeoffs are calibrated, the ACS provides estimates of demographic characteristics in terms of 5-year, 3-year, and 1-year timeframes. The 5-year estimates are the most reliable because they have the largest sample size. Furthermore, 5-year estimates are available for all geographies for which the ACS tabulates data. The obvious downside of the 5-year data is that it applies to a long period, and may therefore be unsuitable for understanding short-term trends and/or the current picture. The 1-year data, on the other hand, is suitable for analyzing short-term dynamics. The downside is that it is only available for larger geographies, and that estimates may have a high margin of error. The properties of the 3-year data are somewhere in between those of the 1-year and 5-year data.

Given that we are dealing with midsize cities, the choice was really between the 3-year and 5-year estimates. (1-year estimates are available for most cities, but omit Pontiac as well as several cities used for comparison. Further, as will be explained below, cities that barely met the population thresholds for inclusion in the 1-year data may suffer from high margins of error that would make their use questionable.)¹¹

To make the decision between the 3-year and 5-year data, we follow the Census Bureau's advice and look at a metric known as the Coefficient of Variation (CV). The Bureau emphasizes that an acceptable CV should ultimately be a function of the estimate's intended use, and declines to provide specific interpretive thresholds. However, an informative user guide compiled by the Washington State Office of Financial Management suggests that, as a general rule, estimates with CVs less than 15% may be considered "good," estimates with CVs between 15% and 30% may be considered "fair," and estimates with CVs in excess of 30% should be used "with caution."¹²

Throughout, we only used 3-year data when the CVs were acceptable for all case study cities.

[2] U.S. Bureau of Labor Statistics

[i] Quarterly Census of Employment and Wages

Citation: *Bureau of Labor Statistics, U.S. Department of Labor, Quarterly Census of Employment and Wages* [www.bls.gov/cew/].

Employment and location quotient data by industry are from the Quarterly Census of Employment and Wages as obtained through the Location Quotient Calculator. Employment is calculated from quarterly reports filed by nearly every employer in the U.S.

When used in the profiles, these data reflect annual averages for the county corresponding to the case-study cities. Please see below for the definition of "location quotient." Information on living wage calculations, which generally accompany these data in the profiles, is provided in A-9.

[iii] Occupational Employment Statistics

Citation: Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Employment Statistics*, (www.bls.gov/oes/).

Employment, location quotient, and wage data by occupation are from the May 2012 release of the Occupational Employment Statistics for Metropolitan and Nonmetropolitan Areas. These estimates were calculated based on a rolling sample of establishments from May 2012, November 2011, May 2011, November 2010, May 2010, and November 2009.¹ The Employer Cost Index is used to express wage data across the timeframe in terms of May 2012 constant dollars.

When used in the profiles, these data reflect figures for the CBSA or Metropolitan Division corresponding to the case study cities. Please see below for the definition of “location quotient.” Information on living wage calculations, which generally accompany these data in the profiles, is provided in A-9.

[iii] Employment Projections

Citation: Bureau of Labor Statistics, U.S. Department of Labor, *Employment Projections* (www.bls.gov/emp/).

All employment and output projections by industry are at the national level, and were taken from table 2.7 of the 2010-2020 Employment Projections Program.¹⁶

Inset 3: Location Quotient Definition

A location quotient (LQ) measures the concentration of a characteristic in one level of geography relative to that same concentration in a reference geography. In the profiles, we employ location quotient to examine employment by industry between county and U.S., and employment by occupation between MSA and U.S.

LQs greater than one indicate that the characteristic is more concentrated in the local geography than the nation, while LQs less than one indicate it is less concentrated. For example, the 2011 LQ of paper manufacturing in Kane County, IL, is 2.43. This means that the share of paper manufacturing employment in Kane County is 2.43 times greater than the national share.

Mathematically, a LQ is a representation ratio defined by:

$$LQ = \frac{e_i/e}{E_i/E}$$

Where:

e_i = Local employment in industry i

e = Total local employment

E_i = Base area employment in industry i

E = Total base area employment

[3] CPI-U-RS

Citation

- For 1978 and onward: U.S. Bureau of Labor Statistics, Consumer Price Index Research Series Using Current Methods (CPI-U-RS), U.S. city average, all items, December 1977=100 (see http://www.bls.gov/cpi/cpiursai1978_2012.pdf).
- For years prior to 1978: extrapolations as calculated by the U.S. Census Bureau (see <http://www.census.gov/hhes/www/income/data/incpovhlth/2012/CPI-U-RS-Index-2012.pdf>).

All values presented in real dollars were adjusted for inflation using the Consumer Price Index research series (CPI-U-RS) as employed by the U.S. Census Bureau. The CPI-U-RS is officially published by the Bureau of Labor Statistics (BLS) for a period beginning in 1978.¹ The Census Bureau derives values for prior years by applying the ratio of the CPI-U-RS and CPI-U in 1977 to the 1947-1976 CPI-U. Though the index is published such that December 1977=100, we transformed the series to present values in terms of 2010 dollars.

The CPI-U-RS tracks historical changes in the cost of living more consistently and accurately than the commonly reported Consumer Price Index for All Urban Consumers (CPI-U). It is more consistent because it applies current methodology to all years in the series, while the CPI-U – despite improving over the years – is not adjusted retroactively. Incorporating these improvements, in turn, improves accuracy. Current methods have reduced upward bias, which the Boskin commission reported to be 1.1 percent per year. For example, the CPI now accounts for lower-level substitution bias (i.e., substitutions made among purchases within the same class of good.) Accordingly, the research series exhibits lower rates of inflation than the CPI-U. These improvements are especially significant for longitudinal analysis where rates compound over time. The CPI-U estimates that the price level rose by 462 percent between 1970 and 2010, whereas the CPI-U-RS estimates the increase at 401 percent.²⁰

It should be noted that the CPI-U-RS, while an improvement over the CPI-U, still does not represent the BLS' best measure of a cost-of-living index because it does not accommodate for substitutions made between classes of goods (aka, upper-level substitutions).²¹ To appreciate the significance of this type of substitution, it's helpful to note that a cost-of-living index should estimate the increase in income necessary to make a consumer just as happy after an increase in the price level as before. As an example, if the price of pork increases relative to beef, a consumer may be just as happy purchasing more beef and less pork. Thus an index which presumes the consumer purchases the same amount of pork at a higher price is upwardly biased. The BLS produces a series that accounts for this effect, the Chained CPI-U, but it only extends back to year 2000. Examining the change in price level between 2000 and 2010 (years for which all three indices are available), the Chained CPI estimates an increase of 23 percent, while the CPI-U and CPI-U-RS both estimate an increase of 27 percent.²³

It should also be noted that the CPI-U-RS is a national index and may not reflect regional differences in the cost of living across the 10 cities. Thus readers are cautioned against interpreting cities with comparatively lower median incomes or median incomes that fail to keep pace with the CPI-U-RS as strictly worse off.

[4] HMDA

Main Citation: *Federal Financial Institutions Examination Council (FFIEC), Home Mortgage Disclosure Act (HMDA) loan application register flat files* (<http://www.ffiec.gov/hmda/hmdaflat.htm>).

Tract-to-City Crosswalk: *2000 U.S. Census Bureau boundary data, as obtained through Maptitude Version 5.*

The Home Mortgage Disclosure Act (HMDA) requires that certain lending institutions publically report information pertaining to loan applications for home purchases, improvements, and refinancing. Policymakers and regulators use the resulting report – which includes borrower characteristics such as race and income – to assess whether institutions are meeting the credit needs of the community, as well as to deter discriminatory practices. In addition to these regulatory purposes, the data are well suited to place-based analysis in general because they include the Census tract of the property.

In the profiles, we limited our data to home purchase loans that were either originated or denied by the lending institution after a full review of the application. Preapprovals and withdrawn applications were not considered. Data were aggregated by Census tract and then converted to city-level data using 2000 Census boundary data as obtained through Maptitude. All dollar values were adjusted for inflation using the CPI-U-RS.

[5] CRA

Main Citation: *Federal Financial Institutions Examination Council (FFIEC), Community Reinvestment Act (CRA) aggregate flat files* (<http://www.ffiec.gov/cra/craflatfiles.htm>).

Tract-to-City Crosswalk: *2000 U.S. Census Bureau boundary data, as obtained through Maptitude Version 5.*

The Community Reinvestment Act (CRA) requires certain depository institutions to report data on business lending for the public.²⁵

Data include loans made in amounts of less than \$1 million; to better focus on lending to small businesses we further limit the data to loans made to businesses with less than \$1 million in revenues. Tract-level data was converted to city-level data using 2000 Census boundary data as obtained through Maptitude. All dollar values were adjusted for inflation using the CPI-U-RS. Note that, unlike HMDA, CRA does not provide data regarding applications.

[6] FDIC Summary of Deposits

Main Citation: *FDIC Summary of Deposits* (<http://www2.fdic.gov/sod/>).

Geocoding-related Citations:

- Maptitude Version 5.
- 2000 U.S. Census Bureau boundary data, as obtained through Maptitude Version 5.
- The Google Geocoding API, Version 2 (<https://developers.google.com/maps/documentation/geocoding/>).
- Federal Reserve Bank of Chicago calculations.

The Federal Deposit Insurance Corporation (FDIC) Summary of Deposits is an annual report that reflects, among other things, the geographic distribution of deposits held by all FDIC-insured institutions. Information in the report is obtained from two sources: 1) a mandatory survey required of all FDIC-insured institutions that operate two or more branch locations, including foreign institutions that operate in the U.S. and 2) the Call Report, which may be used in place of the survey in cases where an institution operates in only one location. These data comprise the vast majority of deposits and deposit-like instruments held in the U.S.; credit unions – whose deposits collectively summed to about 12 percent of that of commercial banks in 2004 account for the remainder.²⁷

In the survey, institutional respondents are asked to allocate total deposits to physical bank locations in a manner consistent with their respective internal practices. For example, the allocation of a certain account to a certain branch office for SOD purposes might derive from matching the account holder’s address to the nearest branch, where the account is most active, or where the account was opened.

Furthermore, respondents are instructed to consolidate the deposits of limited-service outlets (such as ATMs) into more substantial branches located nearby (preferably in the same county). The sum of deposits distributed over the various locations should match the analogous figure in the Call Report or Report of Assets and Liabilities.²⁹

The subsequent availability of detailed address fields in the report can be used to pinpoint the exact latitude and longitude of bank locations (and their corresponding deposits), thereby making this source particularly useful for the sort of place-based analysis employed throughout the profiles. This process of converting addresses to coordinates is known as “geocoding”, and is implemented by a piece of software called a “geocoder.”

We used two geocoders to match deposits with the profiled cities: Maptitude (v5) and the Google Geocoding API (v2). After determining the coordinates of bank locations, we then used Maptitude again to determine the corresponding city with respect to boundaries from the 2000 Census.

It is important to note that all geocoders rely on matching techniques with degrees of uncertainty in order to reconcile text-based address fields between multiple data sources. Consequently, any geocoding procedure is subject to multiple types of error including: 1) failure to match at all, 2) matching to the wrong location, and 3) matching to a correct but imprecisely defined location (e.g., a zipcode as opposed to a building).

Regarding the first type of error, our geocoding success rate generally fell between about 90 percent and 95 percent, depending on the year. The second type of error, while important, is difficult to quantify. Since our goal was to link banking data with a relatively large target (cities), we imagine that the third type of error is insignificant.

A few general caveats are worth mentioning given how deposits are reported and geocoded:

- First, note that deposits figures reported throughout the profiles relate to deposits corresponding to bank locations in the cities, not residents of the cities. Throughout the profiles, however, we implicitly presume that these two measures are highly correlated, and use them interchangeably.
- Second, between the survey instructions and Banks’ internal practices, an area’s figures may be skewed upward if it contains a central location within which large amounts of deposits from nearby limited-service locations are consolidated. (This effect was particularly noticeable in the case of Green Bay, WI, where one location with consolidated deposits drove per-capita deposits to a level nearly three times higher than that of the next highest case study city.)
- Lastly, given that geocoding outcomes tend to be more successful for recent periods than for earlier periods, estimated growth in deposits may be subject to upward bias. Using two geocoders mitigates but does not eliminate this bias.

Miscellaneous notes:

- While all discussions pertaining to deposits amounts draw from geocoded data, discussions relating to institutional characteristics and market structure (e.g., number of branches, market share, community versus non-community bank) draw from Summary of Deposits data as assigned to cities based on their zipcodes. This assignment, in turn, was based on 2000 city and 2007 zipcode boundaries from the Census, as obtained through Maptitude.
- The FDIC began including the results of its internal geocoding procedure starting with the 6-2012 release. All deposits figures in our analysis, however, are entirely based on geocodes obtained through Maptitude and Google as described above.
- Data were aggregated by Census tract and then converted to city-level data using 2000 Census boundary data as obtained through Maptitude. All dollar values were adjusted for inflation using the CPI-U-RS.

[7] LPS Applied Analytics

Main Citation: *Lender Processing Services (LPS) Applied Analytics.*

Zipcode-to-City Crosswalk: *2000 U.S. Census Bureau boundary data, as obtained through Maptitude Version 5.*

Proprietary loan-level microdata furnished by LPS Applied Analytics details the monthly performance of mortgage loans in the residential housing market. LPS collects this data from large mortgage servicers, who collectively represent about two-thirds of this market.

The underlying raw data include numerous mortgage types including first mortgages, second mortgages, and various grades of home equity lines of credit. In an effort to better align our measures with properties as opposed to loans, however, we take into account only first-lien mortgages. Furthermore, we used Census data (as obtained through Maptitude V5) to assign loans to case study cities using the zipcode of the underlying property.

A variety of possible metrics may be derived from mortgage performance data to help gain insight into the health of a given housing market, including but not limited to: the foreclosure start, transition, and inventory rates. Throughout the profiles, we focus exclusively on the foreclosure inventory rate, a static measure that represents the number of mortgages in foreclosure as a proportion of all mortgages. The start and transition rates, on the other hand, are dynamic measures that provide insight into the flow of loans into and out of foreclosure status.³⁰

It's important to note that foreclosure inventory rates are highly sensitive to state laws that govern how foreclosures are processed. A foreclosure in Illinois, for example, takes about 300 days and often longer because every foreclosure must be processed through the courts. However, some states, like Michigan, do not require foreclosures to go through the courts. Still, depending on the situation, certain states like Iowa and Wisconsin employ both methods. All things being equal, foreclosure rates tend to be lower in states that rely primarily on non-judicial procedures, as any potential buildup resulting from new foreclosures in these states is tempered by the speed with which they can be resolved.³¹

Given this sensitivity to various legal procedures, foreclosure inventory rates should only be compared among states with similar process periods. In the profiles, we compare the foreclosure inventory rate in a given city with its home state and the average of a group of reference states. The four reference groups were constructed based on the quartiles of the process period, as shown in table 3.

Table 3. Typical foreclosure process period for reference states

Group	Process Period (days)	States
1	< 63	AL CT DC GA MD MI MO NH RI TN TX VA WY
2	63-136	AK AR AZ CA FL KS MA MN MS NC NV VT WA WV
3	136-180	CO IA ID KY LA MT ND NE NM OR SC SD UT
4	>180	DE HI IL IN ME NJ NY OH OK PA WI

Source: RealtyTrac (see <http://www.realtytrac.com/real-estate-guides/foreclosure-laws/>).

[8] Brown University

Citation: *Spatial Structures in the Social Sciences, Brown University, US2010 Project*, (<http://www.s4.brown.edu/us2010/Data/data.htm>).

Measures of residential segregation and racial/ethnic composition are from US2010, a project of Spatial Structures in the Social Sciences at Brown University, and based on data from the Decennial Census and the 2005-09 American Community Survey.

The dissimilarity index measures the extent to which one group is distributed proportionally across census tracts in a city relative to another group.³² The index ranges from 0 to 100 and equals zero if every tract exhibits the same ratio between groups as the city as a whole. The index equals 100 if the two groups are entirely segregated by census tract. Values of 60 or above are considered fairly high. It means that 60 percent of one group must move to a different tract to achieve a proportional distribution. Values between 40 and 60 are considered moderate, while values less than 40 are fairly low.

More generally, the index for two racial groups is defined as:³³

$$\frac{1}{2} \sum_{i=1}^N \left| \frac{x_i}{X} - \frac{y_i}{Y} \right|$$

Where:

x_i = the population of group X in census tract i

X = the total population of group X in the city

y_i = the population of group Y in census tract i

Y = the total population of group Y in the city

[9] Living Wage Project

Citation: *Poverty in America*, Massachusetts Institute of Technology, Living Wage Project, Living Wage Calculator (<http://livingwage.mit.edu/>).

Estimates of living wages are from the Living Wage Calculator, a tool provided by the Living Wage Project under the Poverty in America program at the Massachusetts Institute of Technology. A living wage represents a minimum cost of living for low wage families in a particular area based on cost estimates for food, child care, healthcare, housing, transportation, other necessities, and taxes. It is intended to highlight that working families may not earn enough to live locally, even if they earn more than the minimum wage and are not officially in poverty.

All estimates cited in the profiles are for one adult raising one child. The calculator uses data from a variety of federal sources to estimate costs, including the Bureau of Labor Statistics, the U.S. Department of Housing and Urban Development, and the U.S. Department of Agriculture. Estimates are made with respect to the latest source data that was available in June 2012.

Though the calculator allows users to select estimates for either place or county, it does not detail the various levels of geography represented by the source data. Therefore we cannot distinguish which cost estimates, if any, are particular to the place or county, and which represent some broader level of geography. Estimates cited in the profiles were selected by place, and these are likely more representative of the MSA or metropolitan division, where one exists.

Additionally, the calculator does not report whether values are given in constant dollars. Given the latest update in June 2012, we speculate that all values can be generally assumed to be in “recent” dollars.

Notes

1. As the table below indicates, please note that income reported in the 1980 and 1990 Census corresponds to income from 1979 and 1989, respectively.
2. U.S. Census Bureau, Explore the Form, available at <http://www.census.gov/2010census/about/interactive-form.php>.
3. U.S. Census Bureau, Summary Population and Housing Characteristics, Selected Appendixes, May 2012, available at <http://www.census.gov/prod/cen2010/cph-1-a.pdf>.
4. U.S. Census Bureau, Coverage Measurement, available at https://www.census.gov/coverage_measurement/.
5. U.S. Census Bureau, Census Coverage Estimation Report, May 2012, available at http://www.census.gov/coverage_measurement/pdfs/g01.pdf.
6. U.S. Census Bureau, American Community Survey, Design and Methodology, available at http://www.census.gov/acs/www/methodology/methodology_main/.
7. Basic information on sample size and data quality by state can be found at http://www.census.gov/acs/www/methodology/sample_size_and_data_quality/.
8. U.S. Census Bureau, County and City Data Book: 2007, available at <http://www.census.gov/prod/2008pubs/07ccdb/ccdb-07.pdf>.
9. U.S. Census Bureau, Using FactFinder, available at http://factfinder2.census.gov/faces/nav/jsf/pages/using_factfinder.xhtml.
10. U.S. Census Bureau, What We Provide, available at http://factfinder2.census.gov/faces/nav/jsf/pages/what_we_provide.xhtml.
11. U.S. Census Bureau, American Community Survey, Guidance for Data Users, available at http://www.census.gov/acs/www/guidance_for_data_users/estimates/.
12. Washington State Office of Financial Management, American Community Survey User Guide, May 2012, available at http://www.ofm.wa.gov/pop/acs/userguide/ofm_acs_user_guide.pdf.
13. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Location Quotient Calculator, available at http://data.bls.gov/location_quotient/ControllerServlet.
14. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Frequently Asked Questions, available at <http://www.bls.gov/cew/cewfaq.htm#Q14>.
15. Bureau of Labor Statistics, Occupational Employment Statistics, Overview, available at http://www.bls.gov/oes/oes_emp.htm.
16. Bureau of Labor Statistics, Employment Projections, available at http://bls.gov/emp/ep_table_207.htm.
17. Bureau of Labor Statistics, Help & Tutorials, available at http://www.bls.gov/help/def/lq.htm#location_quotient.
18. Bureau of Labor Statistics, CPI Research Series Using Current Methods, available at <http://www.bls.gov/cpi/cpirsdc.htm>.
19. Bureau of Labor Statistics, Price Measurement in the United States: a decade after the Boskin Report, Monthly Labor Review, May 2006, available at <http://www.bls.gov/opub/mlr/2006/05/art2full.pdf>.
20. Calculated from the annual averages of the national CPI-U, All items as obtained from <http://www.bls.gov/cpi/data.htm>.
21. Bureau of Labor Statistics, Frequently Asked Questions about the Chained Consumer Price Index for All Urban Consumers, available at <http://www.bls.gov/cpi/cpisupqa.htm>.
22. Bureau of Labor Statistics, Note on the Chained Consumer Price Index for All Urban Consumers, available at <http://www.bls.gov/cpi/superlink.htm>.
23. Calculated from the annual averages of the national Chained CPI-U, All items as obtained from <http://www.bls.gov/cpi/data.htm>.
24. Depository and non-depository institutions alike are covered by HMDA, subject to their asset size, presence in the MSA, and whether they are involved in the business of residential mortgage lending. See page 3 of the HMDA reporting guide (<http://www.ffiec.gov/hmda/pdf/2010guide.pdf>) for details.
25. Subject to asset thresholds updated annually (for example, see: <http://www.ffiec.gov/cra/pdf/Explanation%20of%20the%20Community%20Reinvestment%20Act%20Asset%20Threshold%20Change%20121712.pdf>), all state member banks, state nonmember banks, national banks, and savings associations are required to report. Institutions that do not meet these thresholds have the option of reporting voluntarily.
26. Federal Deposit Insurance Corporation, Summary of Deposits Reporting Instructions, available at http://www2.fdic.gov/sod/pdf/SOD_Instructions.pdf, page 1.
27. Federal Reserve Bank of San Francisco, Are credit unions regulated or supervised by the Federal Reserve System?, Dr. Econ blog, March 2005, available at <http://www.frbsf.org/education/publications/doctor-econ/2005/march/credit-unions-regulation-supervision>.
28. Federal Deposit Insurance Corporation, Summary of Deposits Reporting Instructions, available at http://www2.fdic.gov/sod/pdf/SOD_Instructions.pdf, page 1.
29. Ibid, page 3.
30. For a detailed discussion of how these rates interrelate, please see our guest blog at http://midwest.chicagofedblogs.org/archives/2011/10/emily_engel_for.html.
31. Lower inventories, however, do not necessarily translate into healthier housing markets. Properties that moved through foreclosure quickly in Michigan, for example, may show up subsequently as real estate owned (REO) by the mortgagee. We do not track post-foreclosure statuses like REO because we're unsure to what extent LPS tracks them.
32. Spatial Structures in the Social Sciences, Brown University US2010 Project, Interpreting a Data Set, available at <http://www.s4.brown.edu/us2010/Data/Explanation.htm>.
33. Population Studies Center, University of Michigan, Racial Residential Segregation Measurement Project, available at <http://enceladus.isr.umich.edu/race/calculate.html>.

	Fort Wayne			Indiana			United States						
	1970	1980	1990	2000	2010	% change, 1970-2010	1970	1980	1990	2000	2010	% change, 1970-2010	% change, 1970-2010
Total Population	177,671	172,196	173,072	205,727	253,691	42.79%	5,933,669	5,490,224	5,544,159	6,080,485	6,483,802	24.84%	51.93%
Age													
% < 19	38.21%	31.86%	29.39%	30.03%	29.30%	-23.3%	39.24%	33.45%	29.64%	29.00%	27.86%	-29.00%	-29.02%
% 20 - 24	9.25%	10.86%	8.08%	7.71%	7.30%	-21.0%	7.88%	9.45%	7.53%	7.00%	6.97%	-11.51%	-11.78%
% 25 - 44	22.41%	26.83%	32.76%	30.15%	26.50%	18.24%	23.53%	27.10%	31.28%	29.47%	25.73%	9.37%	12.67%
% 45 -64	19.83%	18.55%	16.44%	19.66%	24.90%	25.59%	19.84%	19.34%	18.99%	22.15%	26.46%	33.41%	28.26%
% > 65	10.30%	11.89%	13.34%	12.45%	12.00%	16.50%	9.52%	10.66%	12.56%	12.38%	12.97%	36.31%	31.85%
Race													
% White	88.92%	83.77%	80.45%	75.45%	73.60%	-17.23%	92.81%	91.23%	90.56%	87.19%	84.33%	-9.14%	-17.81%
% Black	10.65%	14.31%	16.75%	17.38%	15.40%	44.61%	6.88%	7.55%	7.79%	8.39%	9.12%	32.52%	13.00%
% Hispanic or Latino (of any race)	-	-	2.70%	5.78%	8.00%	-	-	-	1.78%	3.53%	6.01%	-	-
Education													
% Less than HS	44.33%	31.30%	22.88%	16.83%	12.60%	-71.58%	47.05%	33.62%	24.36%	17.87%	14.28%	-69.65%	-67.64%
% HS Grad	34.75%	38.95%	33.50%	32.75%	31.03%	-10.71%	36.11%	41.74%	38.20%	37.19%	36.53%	1.16%	-5.71%
% Some College & College Grad	20.92%	29.75%	43.62%	50.41%	56.37%	169.47%	16.84%	24.63%	37.44%	44.95%	49.19%	192.11%	159.95%
Industry, Employment, & Income													
% Manufacturing	31.52%	26.03%	21.42%	21.22%	18.79%	-40.40%	36.07%	30.93%	25.17%	22.87%	19.52%	-45.89%	-58.92%
Civilian Work Force	76,318	84,963	90,629	107,319	130,605	71.13%	2,103,434	2,566,755	2,788,838	3,117,897	3,252,608	54.63%	90.22%
% Civilian Unemployed	3.40%	8.87%	6.17%	6.19%	8.59%	152.54%	4.14%	7.81%	5.74%	4.90%	7.67%	85.21%	64.89%
Real Median Family Income	\$54,676	\$54,803	\$54,296	\$58,937	\$55,300	1.14%	\$52,399	\$57,476	\$57,864	\$65,769	\$59,546	13.64%	27.86%
% Families Below Poverty Line	6.25%	8.54%	8.33%	9.65%	11.70%	87.23%	7.38%	7.35%	7.93%	6.73%	9.50%	28.72%	-7.26%
Mean Commute Time	-	-	-	19.90	19.60	-	-	-	-	22.60	22.70	-	-
Household Composition													
Married (individuals 15 years and over)	59.50%	52.62%	49.35%	47.60%	47.45%	-20.29%	64.13%	60.40%	57.37%	56.33%	52.32%	-18.42%	-18.19%
Average HH size	-	-	-	2.41	2.44	-	-	-	-	2.53	2.52	-	-
Average Family Size	-	-	3.08	3.08	3.09	-	-	-	3.11	3.05	3.05	-	-
Housing													
Total Units	61,377	70,607	77,166	90,909	113,541	84.99%	1,730,099	2,091,795	2,246,046	2,532,319	2,795,541	61.58%	91.77%
% Owner Occupied	66.56%	61.90%	59.63%	61.58%	63.30%	-4.90%	71.65%	71.71%	70.25%	71.44%	69.86%	-25.0%	33.7%
Median Value of Owner Occupied Home	\$68,279	\$81,373	\$77,301	\$94,452	\$99,516	45.75%	\$69,677	\$93,717	\$87,166	\$119,394	\$122,184	75.36%	127.23%
% homes w- 0 Vehicle	14.66%	14.18%	11.10%	9.18%	7.12%	-51.41%	13.11%	11.04%	8.47%	7.19%	6.32%	-51.82%	-49.62%
% homes w- 1 Vehicle	51.16%	50.13%	39.93%	40.39%	37.68%	-26.35%	51.91%	49.39%	32.43%	32.39%	32.01%	-38.34%	-30.38%
% homes w- 2+ Vehicles	34.18%	35.69%	48.98%	50.44%	55.19%	61.49%	34.98%	39.58%	59.10%	60.42%	61.68%	76.33%	66.50%



Cover art by

Donald K. Lake

Industry: Chamber
Transparent Watercolor

For additional information
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