



2025-2029

Comprehensive Economic Development Strategy

DRAFT



DRAFT

2025-2029

**COMPREHENSIVE ECONOMIC
DEVELOPMENT STRATEGY**

Michiana Area Council of Governments
227 W. Jefferson Blvd.
County-City Building, Room 1120
South Bend, IN 46601

ACKNOWLEDGMENTS



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MACOG POLICY BOARD APPROVAL

Reserved page to include the Resolution by the
MACOG Policy Board following their April 9, 2025 Meeting.

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Chapter 1
Introduction



1



Our Region

The Michiana Area Council of Governments (MACOG) is a council of governments that serves as a regional forum to our local governments to study and resolve interlocal issues on transportation, environment, and development. We serve our local governments to achieve our collective vision to advance the region's economic vitality, quality of life, create diverse and resilient hometowns, and explore ways to attract and retain talented individuals and organizations.

As a council of governments, we provide technical planning services to local governments in our four-county planning region of Elkhart, Kosciusko, Marshall, and St. Joseph Counties. Together, these counties have a population of nearly 600,000 people. Our region is located in northern Indiana and is fortunate to be within 200 miles of major Midwestern cities and amenities in Indianapolis, Chicago, Detroit, and Columbus. We have access to many quality of life amenities such as Lake Michigan beaches, year-round trails, a burgeoning culinary scene, major and minor league professional sports teams, theaters, zoos, and shopping. Additional amenities include the cultural arts, festivals, and sporting events from our local communities and higher education institutions.

As an Economic Development District

To better serve our local governments, MACOG holds many federal and state designations that enable us to act as a liaison and a conduit for our communities to access the many federal and state funding opportunities.

One of the designations MACOG holds is an Economic Development District (EDD), administered by the U.S. Department of Commerce's Economic Development Administration (EDA). MACOG was officially designated as an EDD by EDA in August 2010.

As an EDD, our communities are eligible to receive EDA funds to improve our public infrastructure systems and construct projects that build strong and resilient hometowns. This designation laid the foundation for future regional collaboration and economic planning success.

Partnerships

Each of our four counties has local economic development organizations (LEDOs) that focus on economic development initiatives such as business retention, expansion, and recruitment. These LEDOs include the Economic Development Corporation of Elkhart County, Kosciusko Economic Development Corporation, Marshall County Economic Development Corporation, and the South Bend Regional Chamber.

In 2011, the LEDOs saw a need to better market our region and established the South Bend-Elkhart Regional Partnership. The Regional Partnership has been an integral economic development entity in our region. They focus on a systemic approach to advance the region's economy and unify our regional communities to achieve our collective vision.

As an EDD, we bring together these key private and public sector stakeholders to create a coordinated effort to advance the region's economy to be diverse, innovative, and resilient. One of the ways we accomplish this is by holding regional economic development summits. Attendees have the opportunity to network and share best practices. Being an EDD has served as a foundation for regional collaboration that has built lasting partnerships with our federal, state, and local organizations, and instilled cooperative regional planning.

Purpose of the Plan

The purpose of the Comprehensive Economic Development Strategy (CEDS) is to be a roadmap to guide the region's economic development initiatives over five years. The CEDS guides us in prioritizing a regional list of projects and ensuring they align with the CEDS goals and EDA's investment priorities. The CEDS also enables MACOG to retain its EDD designation.

The CEDS allows us to examine our economic conditions, identify opportunities and areas that need improving, create a "plan of action," and establish a framework to measure our progress.





Background

A major milestone in regional collaboration came during the development of the 2015-2019 CEDS. Around the same time, the Indiana Economic Development Corporation (IEDC) launched the Regional Cities Initiative, a program designed to encourage transformative economic development projects that would make Indiana's regions more competitive and attractive to businesses and talent.

Rather than duplicating efforts, MACOG worked closely with the Regional Partnership, LEDOs, and community stakeholders to align the CEDS with the Regional Cities Initiative. This collaboration led to the formation of the Regional Cities of Northern Indiana plan and the Northern Indiana Regional Development Authority (RDA). The CEDS served as the foundation for the Regional Cities plan, ensuring a coordinated approach to regional economic growth.

In 2016, Northern Indiana was selected as one of three regions to receive \$42 million from the IEDC's Regional Cities Initiative. The Regional Partnership was responsible for administering the grant and overseeing the implementation of key projects.

Following the success of these planning efforts, community leaders recognized the need to look beyond the Regional Cities Initiative and focus on long-term economic sustainability. This led to the creation of the Regional Economic Development Strategy Plan (REDS) and the 2020-2024 CEDS, developed in collaboration between the RDA, Regional Partnership, and MACOG.

In 2021, our region was selected to receive \$50 million from the IEDC's READI program. Additionally, the region was selected to receive \$42.5 million from the IEDC's READI 2.0 program. The regional collaboration and economic planning have been critical foundational elements for these investments.

As the 2020-2024 CEDS nears completion, it is time to update the plan to reflect current economic conditions, new challenges, and emerging opportunities for the region.

CEDS Planning Process

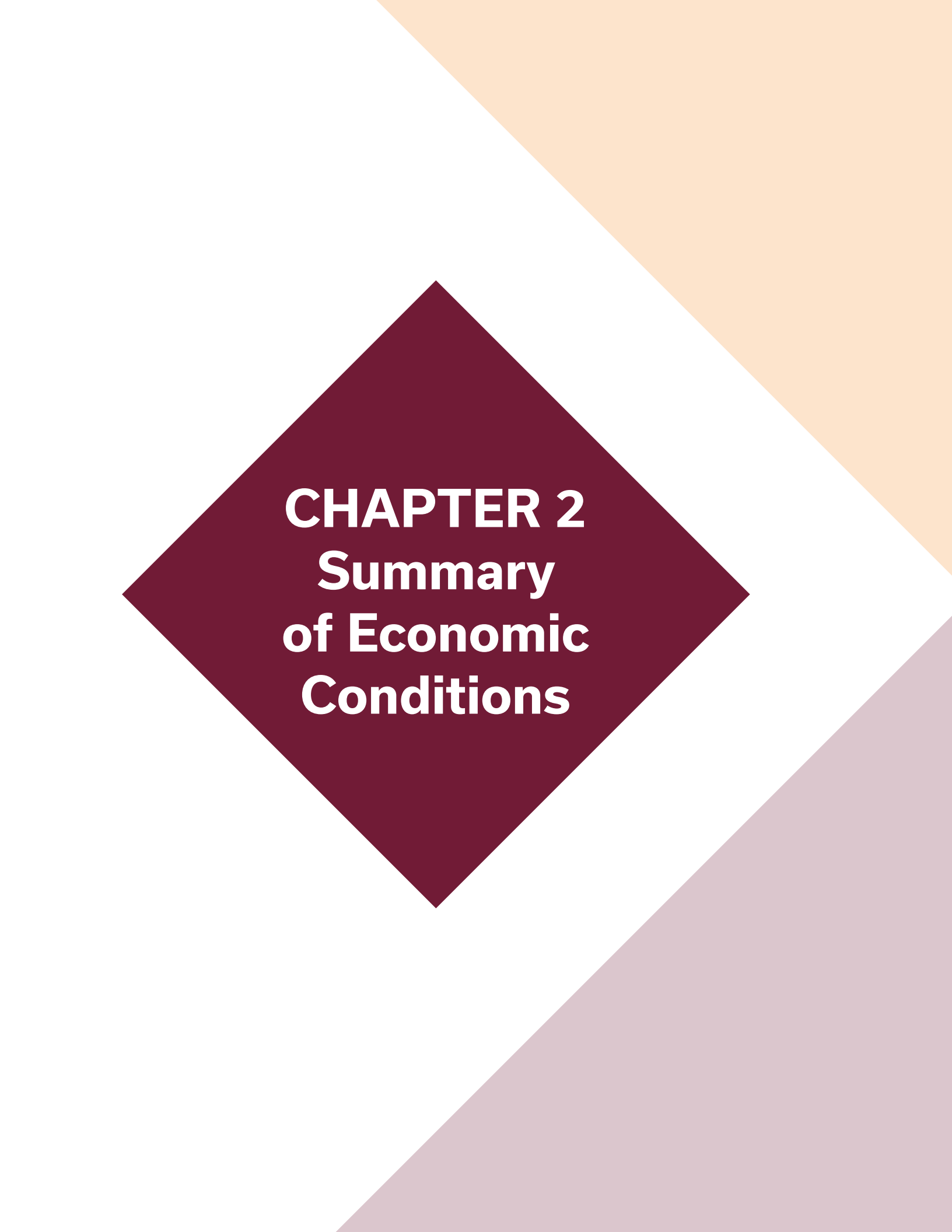
MACOG kicked off the process in 2024 to update our CEDS to reflect our economic conditions and priorities through the next five years (2025-2029). A Steering Committee was first organized to guide and oversee the development of the CEDS. The Steering Committee consisted of LEDOs, the South Bend-Elkhart Regional Partnership, local government officials, private sector business owners, economic specialists, Community Foundations, education institutions, broadband, and transportation representatives.

MACOG held bi-monthly Committee meetings that first refined our vision and goals, and analyzed our strengths, weaknesses, opportunities, and threats (SWOT). This analysis is summarized in Chapter 3. The Steering Committee next reviewed and refined the objectives as related to our regional goals. This was accomplished through a series of exercises that identified future priorities. Lastly, the Committee identified the performance measures to monitor the progress of implementation, summarized in Chapter 5.

Public participation was offered throughout the development of the updated CEDS. This included presenting at our LEDOs' Board of Directors and conducting a stakeholder survey. Representation at these meetings included local government officials, the private sector, and economic specialists. Board members were asked to rank the goals and indicate a priority level for the objectives. The results from the survey will help serve as a guide for focusing our implementation efforts over the next five years.

Additionally, from March 5th to April 4th, MACOG is holding a 30-day public comment period. This will provide an opportunity for the public to review and comment on the draft CEDS. During the public comment period, MACOG is offering two public open houses; the first will occur during the week of March 24th at the Greater Elkhart Chamber's office, and the second will occur during the week of March 31st at the St. Joseph County Public Library Community Learning Center in Classroom D.





CHAPTER 2
Summary
of Economic
Conditions

2



Economic Trends & Indicators

Economic development can best be understood as activities, programs, or policies that seek to improve the economic well-being and quality of life of a community and its residents. In the last decade, economic development has added a priority to create places that attract people, in addition to businesses, by building quality of life amenities. The expectation is attracting populations of employees will attract businesses as well. This is in addition to other economic development priorities such as job growth, business attraction, business retention, and support for entrepreneurs.

This section summarizes key economic trends and indicators in the MACOG region. This section helped inform the identification of the region's strengths, weaknesses, opportunities, and threats outlined in Chapter 3, the goals of this plan in Chapter 4, and the performance metrics in Chapter 5.

Gross Domestic Product

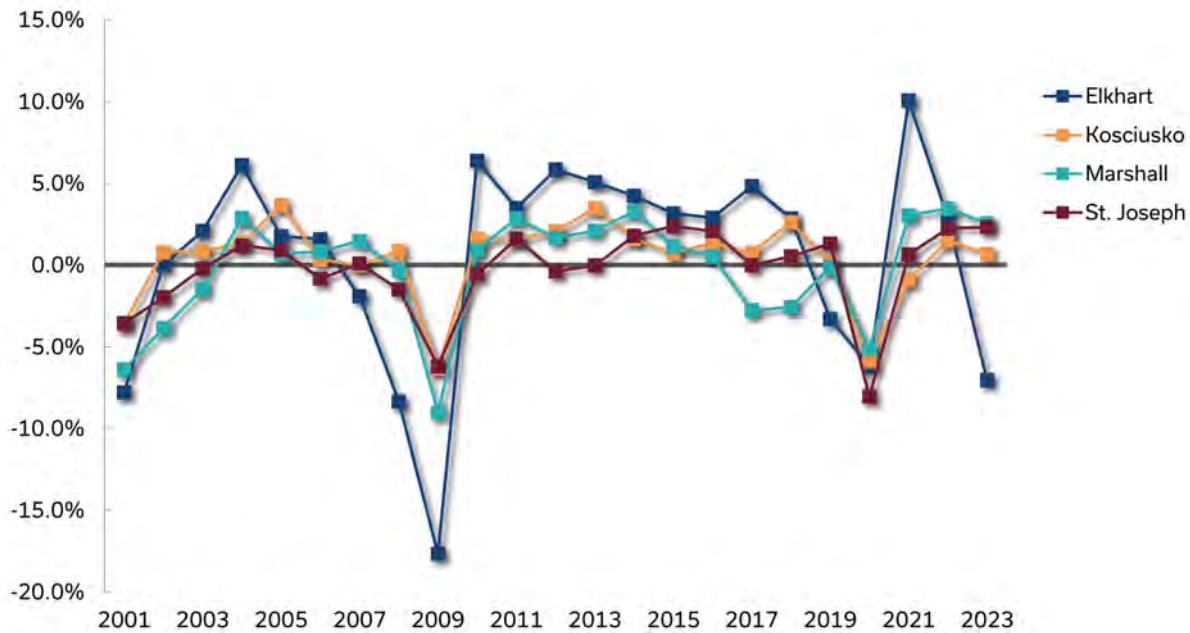
Gross Domestic Product (GDP) represents the total value of the goods and services produced in the United States. According to the Bureau of Economic Analysis (BEA), between 2022 and 2023, Elkhart County significantly decreased at -9.3 percent. The durable goods manufacturing industry was the leading contributor to the decline. Kosciusko, Marshall, and St. Joseph Counties increased at 2.2 percent, 2.2 percent, and 1.5 percent, respectively.

Employment

Over the last decade, Elkhart County has led in employment compared to Kosciusko, Marshall, and St. Joseph Counties and had significant growth from 2020 to 2021 with a 10 percent increase and a three percent increase to 2022. However, in 2023, Elkhart County had a seven percent decrease. See **Figure 2-1**. Kosciusko County had a 0.9 percent loss of employment between 2020 to 2021, whereas Marshall County had a three percent increase and St. Joseph County had a 0.7 percent increase. All three of these counties had an increase of employment in 2022 with Kosciusko County at 1.5 percent, Marshall County at 3.5 percent, and St. Joseph County at 2.2 percent. In 2023, Kosciusko County saw a 0.7 percent increase in employment, Marshall County had 2.5 percent increase, and St. Joseph County had 2.3 percent increase.



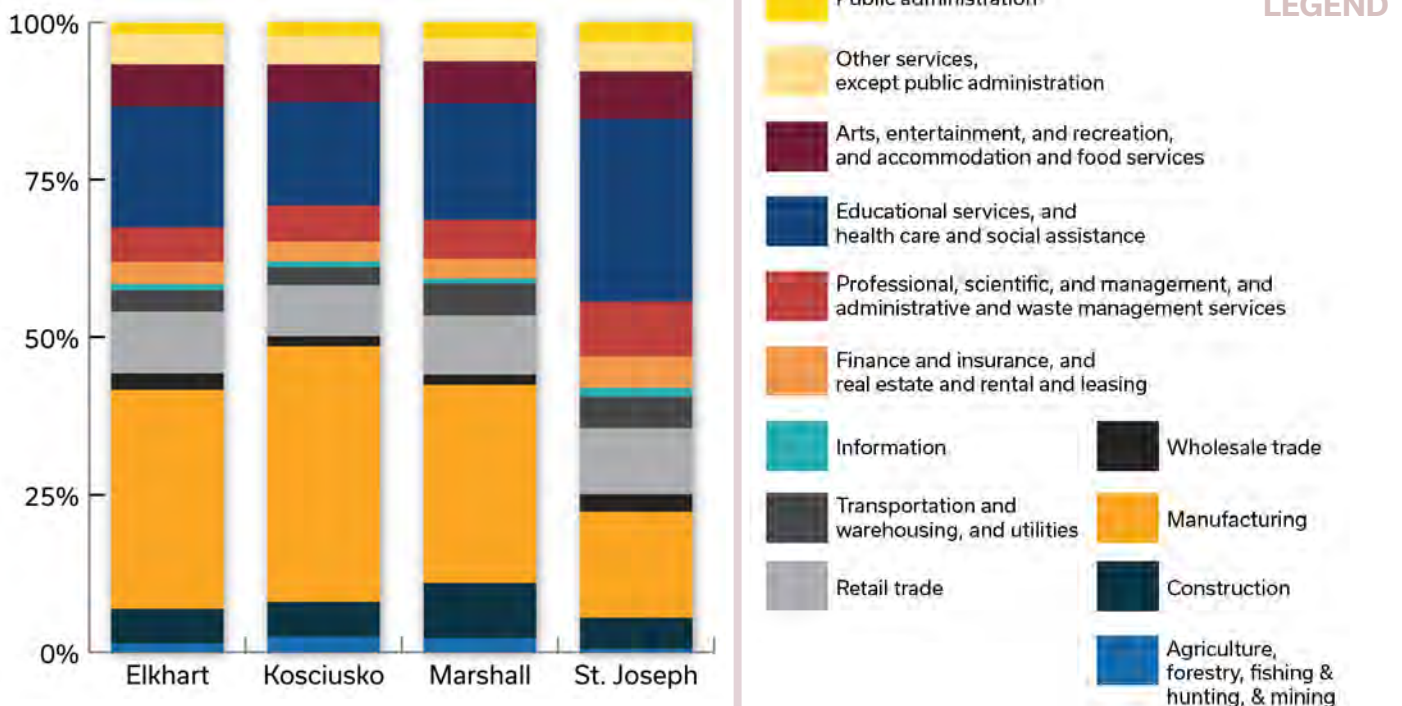
Figure 2-1: Annual Employment Change



Source: STATSIndiana, Quarterly Census of Employment and Wages (QCEW)

The manufacturing industry continues to be the leading industry sector in the MACOG region with a third of jobs in Elkhart and Kosciusko Counties, respectively, and 40 percent of jobs in Marshall County. The manufacturing industry is the second highest industry in St. Joseph County at 16.8 percent, with the educational services, health care, and social assistance industry as the leading industry at 29 percent. This is higher than the state (23 percent) and the nation (23 percent). See **Figure 2-2** for the breakdown of employment by industries.

Figure 2-2: Employment by Industry



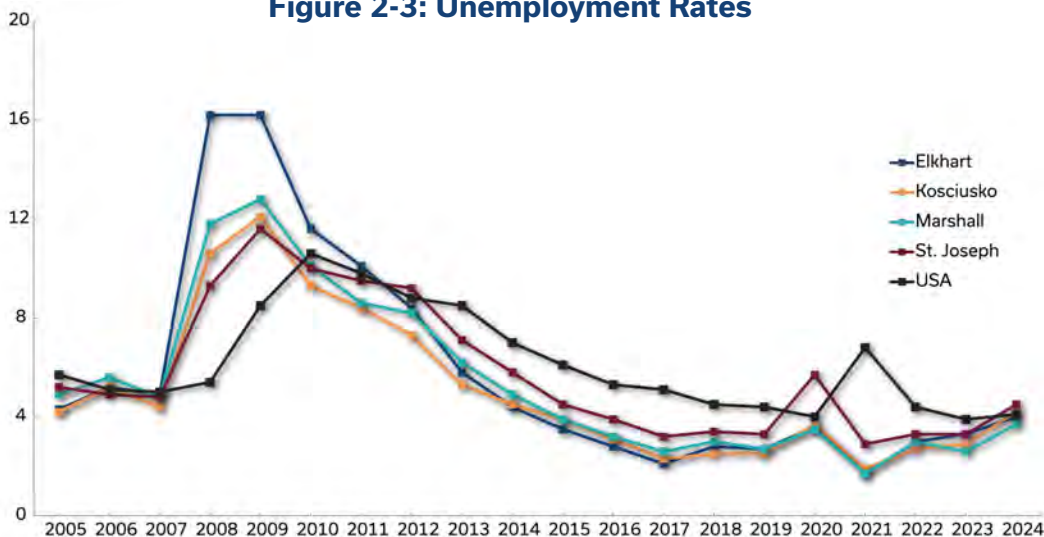
Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates

Distress

EDA has a requisite for eligible grant applicants to demonstrate how the project’s service area meets one of three distress criteria. One criterion is an unemployment rate that is one percent greater than the national average unemployment rate for the most recent 24-month period. The second criterion is the area’s per capita personal income must be below 80 percent of the national average. The third criterion is a special need determined by EDA. Projects typically seek to achieve either of the first two criteria.

The unemployment rates in the region have increased since 2020, with St. Joseph County having the highest rate (4.5) compared to the three other counties (Elkhart County at 4, Kosciusko County at 4.2, and Marshall County at 3.7) and the nation at 4.1, see **Figure 2-3**.

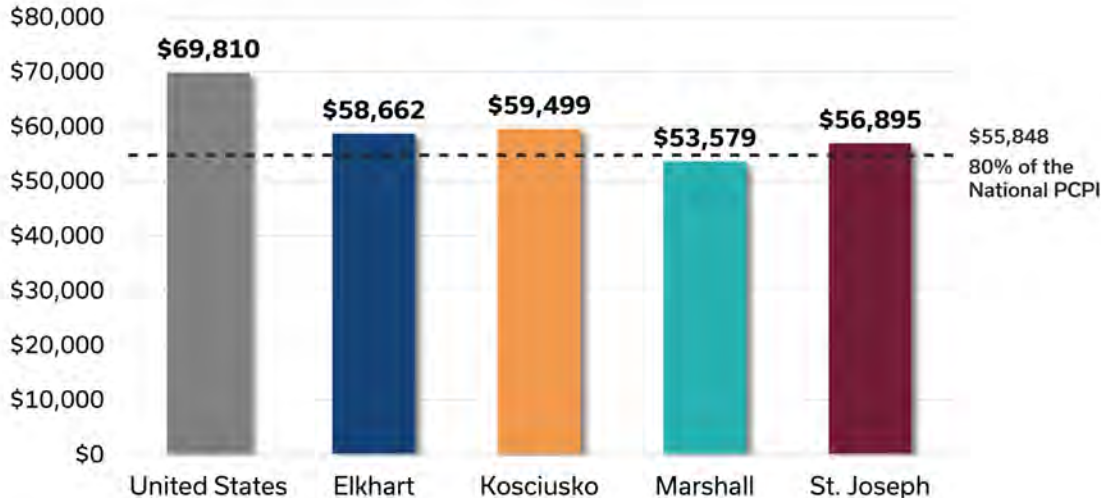
Figure 2-3: Unemployment Rates



Source: Bureau of Labor Statistics

According to the Bureau of Economic Analysis, the 2023 average per capita personal income for the nation is \$69,810, meaning the 80 percent threshold is \$55,848. In the MACOG region, only Marshall County falls below the 80 percent threshold at \$53,579, see **Figure 2-4**.

Figure 2-4: Per Capita Personal Income



Source: 2023 PCPI, Bureau of Economic Analysis



Demographic Profile

Population

The combined population in 2020 in the MACOG region was 606,294, with St. Joseph County representing the highest population at 45 percent, and Elkhart County represents 34 percent of the region’s population. See **Figure 2-5** for the population distribution for the four counties. According to projection data estimated by Woods and Poole, the region is projected to grow to 663,286 people by 2050, see **Figure 2-6** for the estimated population projections in the four counties.

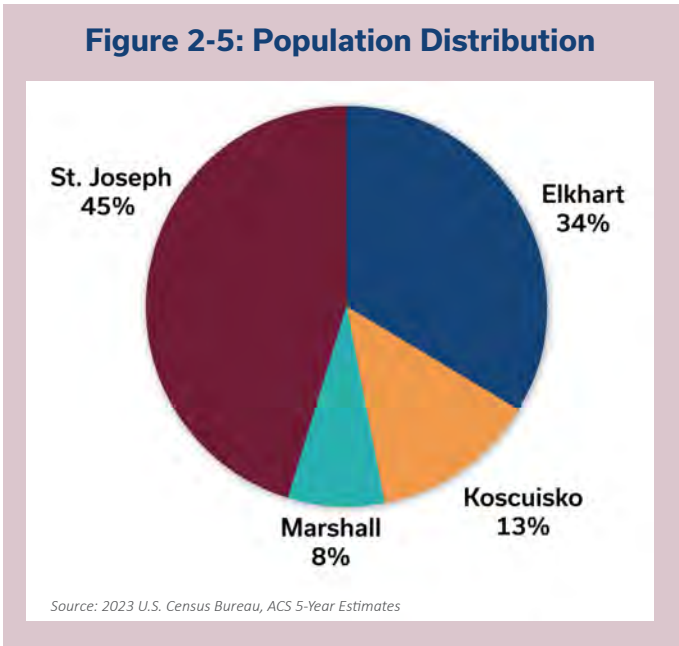
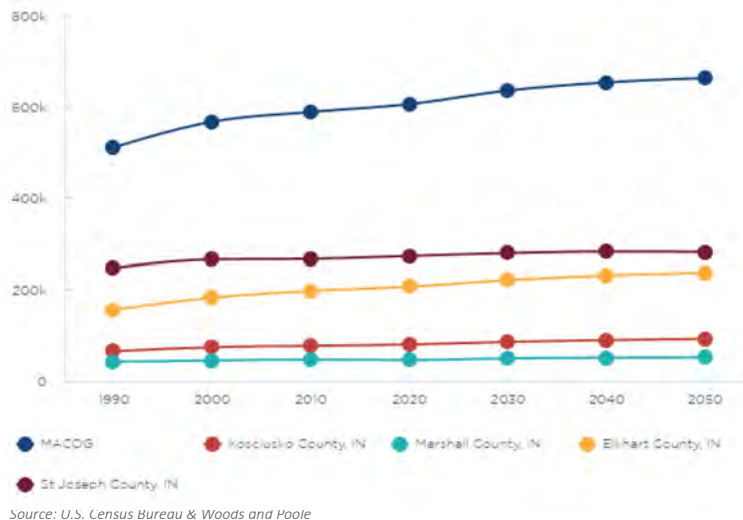


Figure 2-6: Population Projections



Race & Ethnicity

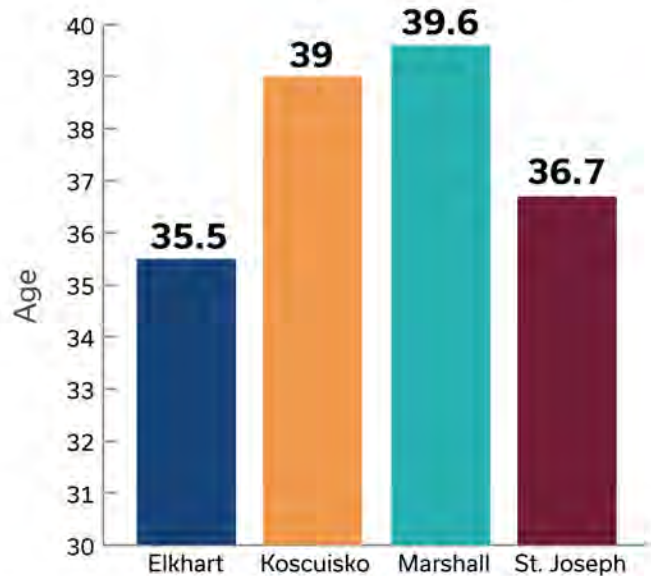
According to the U.S. Census Bureau ACS 5-year estimates for 2023, approximately 26 percent of the MACOG region identifies with an ethnic or racial community. Approximately 7.3 percent of the region’s population is Black or African American, 1.8 percent is Asian, and 3.6 percent is Multiracial. Additionally, 13.4 percent is Hispanic or Latino.

Spanish is the main non-English language spoken in the region, with the area having a higher percentage of Spanish-speakers, at 8 percent, as compared to 5 percent of Indiana’s population. Of the population that speaks Spanish, fewer than half speak English less than very well. An additional 5.2% of the MACOG region population speaks neither Spanish nor English, only slightly more than the state as a whole where 4.5% of the population speaks neither Spanish nor English. This is likely due to the number of people who speak German or Other West Germanic Languages. This include Pennsylvania Dutch, which is commonly spoken in portions of the region with a higher proportion of Amish.

Median Age

The median age of an area can be a key indicator of possible economic productivity. Typically, communities and regions with a large working age population have more economic productivity. As the median age increases, the demand and types of housing and daily services will also shift. Since 2010, the median age for the four counties has been increasing. Marshall County and Kosciusko County have older median ages increasing from 38.4 and 37.7 in 2010 to 40.2 and 39 in 2020 and then to 39.6 and 39 in 2023, respectively. While Elkhart County and St. Joseph County have younger median ages and remained around the same median ages during the same time period. Elkhart County’s median age increased from 34.9 in 2010 to 35.7 in 2020 and remained at 35.5 in 2023. St. Joseph County’s median age in 2010 was 36.2, in 2020 was 36.8, and remained in 2023 at 36.7. See **Figure 2-7** for the 2023 median ages.

Figure 2-7: Median Age

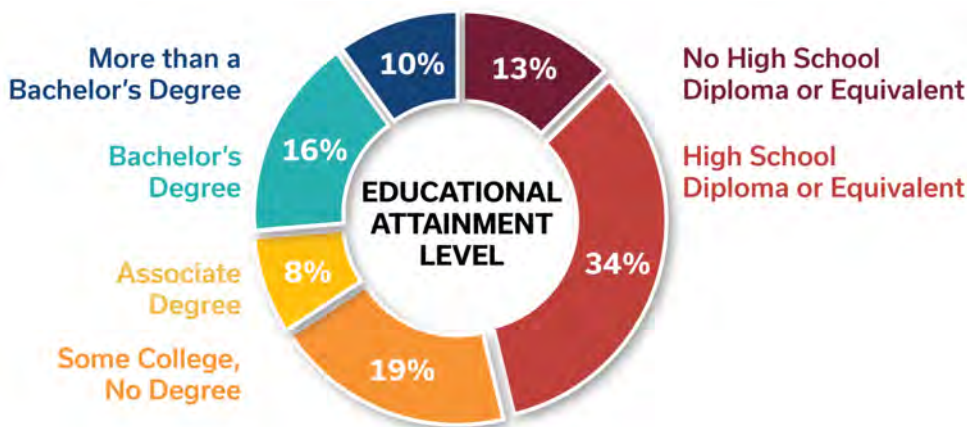


Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates

Educational Attainment

The educational attainment in the MACOG region remains lower than the state with 34 percent receiving a post-secondary degree in 2023. The state’s average post-secondary attainment is 38 percent in 2023. The educational attainment with the highest percentage in the region is attaining a high school diploma or equivalent. See **Figure 2-8** for the breakdown of the Educational Attainment in the MACOG region in 2023. If we were to examine the population 25 years and over in each of the four counties, averages to be an approximate 80/20 percent split between those with a high school diploma and a Bachelor’s Degree or higher, respectively. If we were to examine the population between

Figure 2-8: Regional Educational Attainment Level



Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



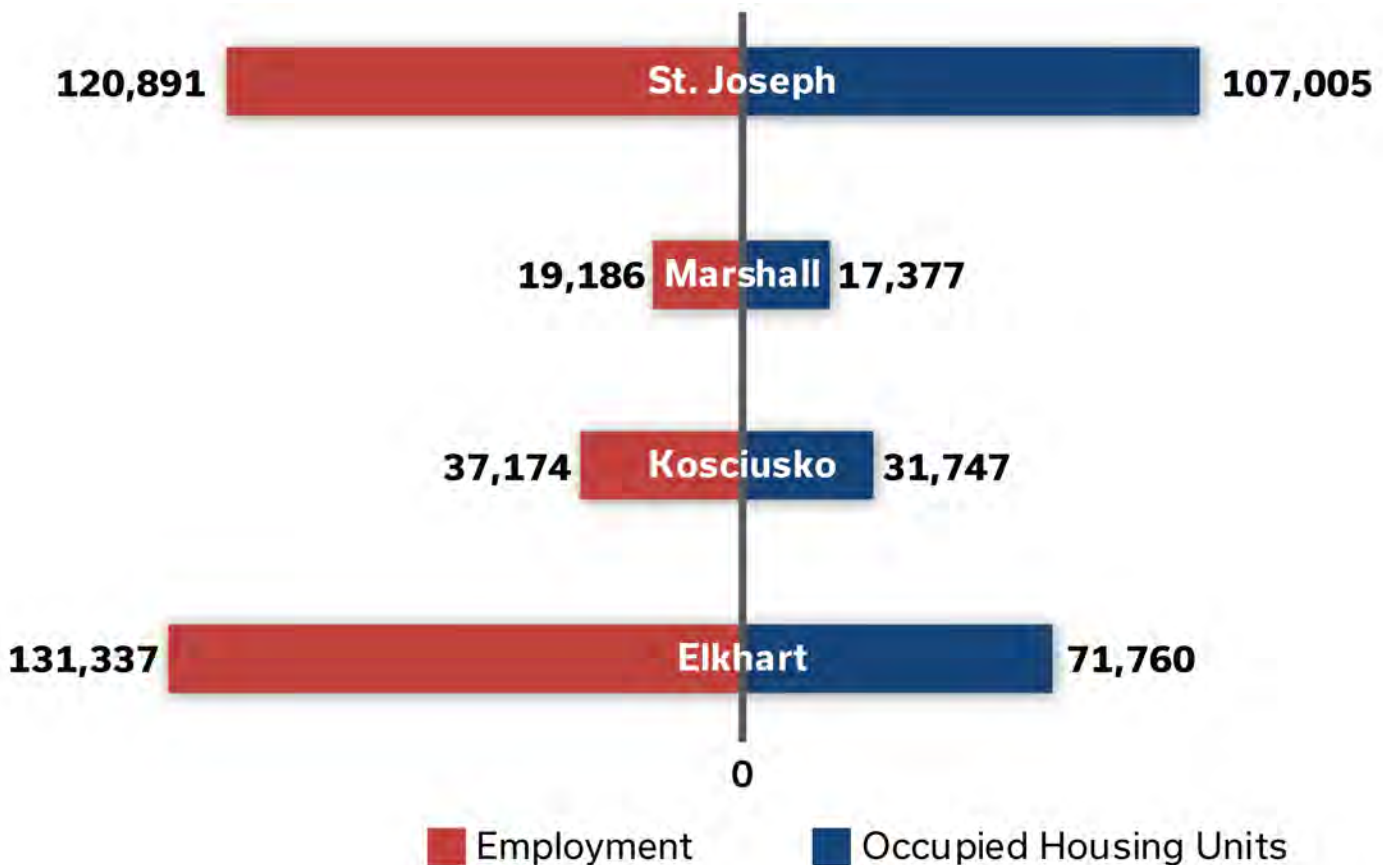
18 years and 24 years in the four counties, the highest percentage of attainment in Elkhart, Kosciusko, and Marshall Counties is a high school diploma or equivalent. However, in St. Joseph County, the highest percentage of attainment is Some College or Associates Degree. The industries in the region need a labor force of varying skills and training. Many require higher education skills while some have programs that begin training in high school.

Housing

The jobs-to-housing ratio gauges the distribution of jobs and housing across a geographic area to determine if a community has a higher, lower, or equal balance. A ratio between 1.0 and 1.5 indicates a community has approximately an equal balance of jobs and housing. A ratio of less than 1.0 indicates a community has more housing than jobs, whereas a ratio greater than 1.5 indicates a community has more jobs than housing. The ideal situation for a community is to have an equal balance of jobs and housing.

The jobs-to-housing ratio in 2023 varies across the four counties in the MACOG region. Elkhart County has the highest ratio at 1.83 with 131,337 jobs to 71,760 of homes. This indicates Elkhart has more jobs than housing. Kosciusko, Marshall, and St. Joseph Counties average around a balanced ratio of jobs to housing with 1.17, 1.10, and 1.13 respectively. **Figure 2-9** displays the balance between jobs and housing.

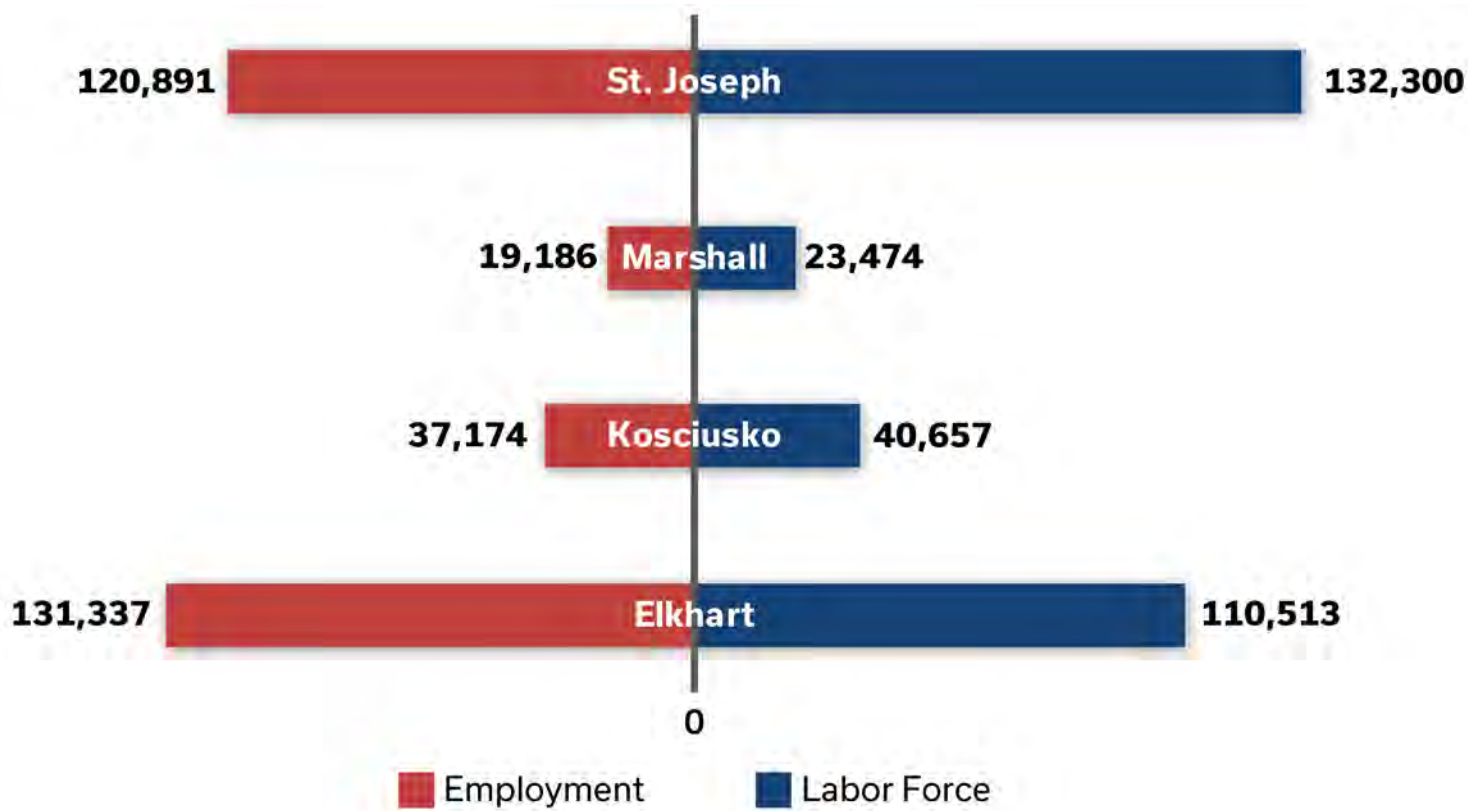
Figure 2-9: Jobs to Housing Ratio



Source: 2023 ACS 5-Yr Estimates, Occupied Housing Units
Jobs: STATSIndiana, Annual Census of Employment and Wages (CEW), Jobs 2023

A similar ratio a community should be mindful of is the balance of jobs and the labor force (the working age population of 16 years and older - those employed and unemployed). A ratio closer to 1.0 indicates an equal balance of jobs and labor force. In the MACOG region, in 2023, Elkhart County had a ratio of 1.19, with more jobs than those in the labor force. Kosciusko, Marshall, and St. Joseph Counties have ratios below 1.0 at 0.91, 0.82, and 0.91, respectively. **Figure 2-10** displays the balance between jobs and the labor force.

Figure 2-10: Jobs to Labor Force Ratio



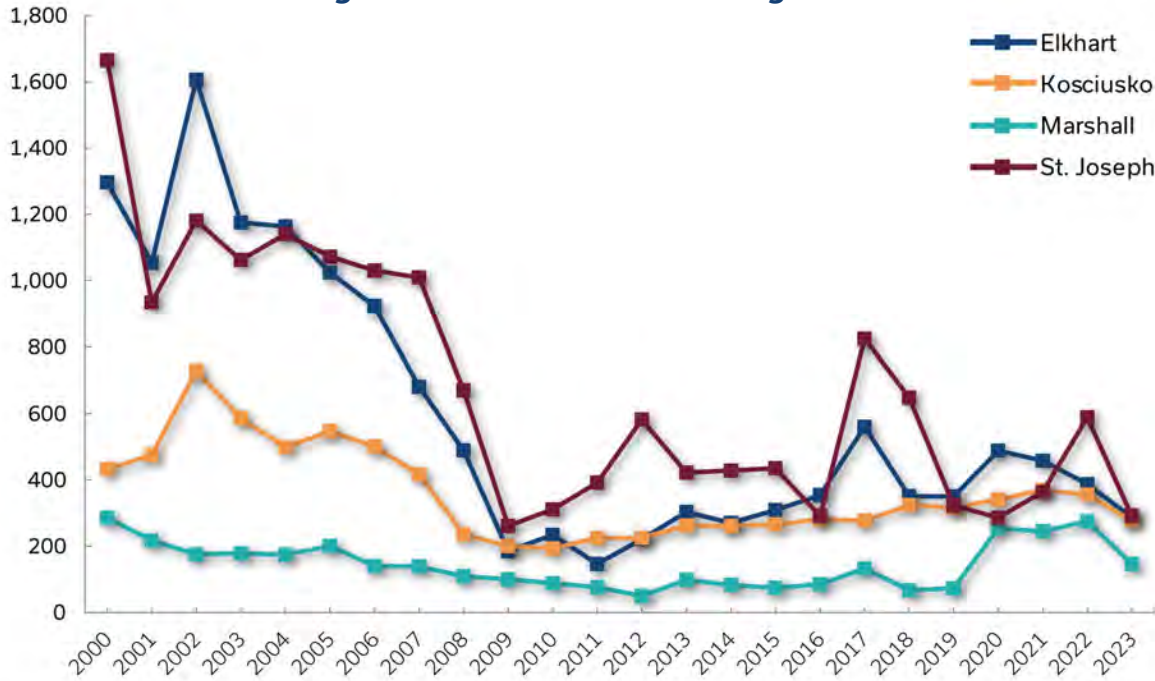
Source: Labor Force, STATS Indiana
Jobs: STATSIndiana, Annual Census of Employment and Wages (CEW), Jobs 2023

Residential Building Permits

In 2023, approximately 1,001 residential building permits were filed in the MACOG region. **Figure 2-11** displays the trend of filed permits in each of the four counties. In 2023, St. Joseph County had the highest recorded filed residential building permits with 291 permits, of which 233 permits were for the construction of single-family homes, 40 permits were for two-unit homes, and 18 permits were for five or more unit homes. Elkhart County had the second highest recorded filed residential building permits with 287 permits, of which 279 permits were for the construction of single-family homes, and the remaining eight permits were for three and four-unit homes.



Figure 2-11: Residential Building Permits



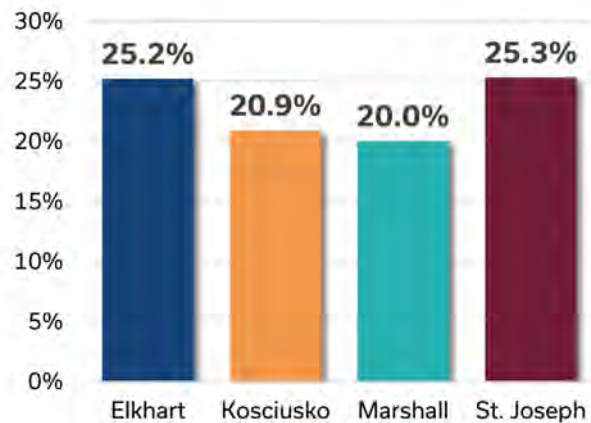
Source: STATSIIndiana, U.S. Census Bureau

Housing Affordability

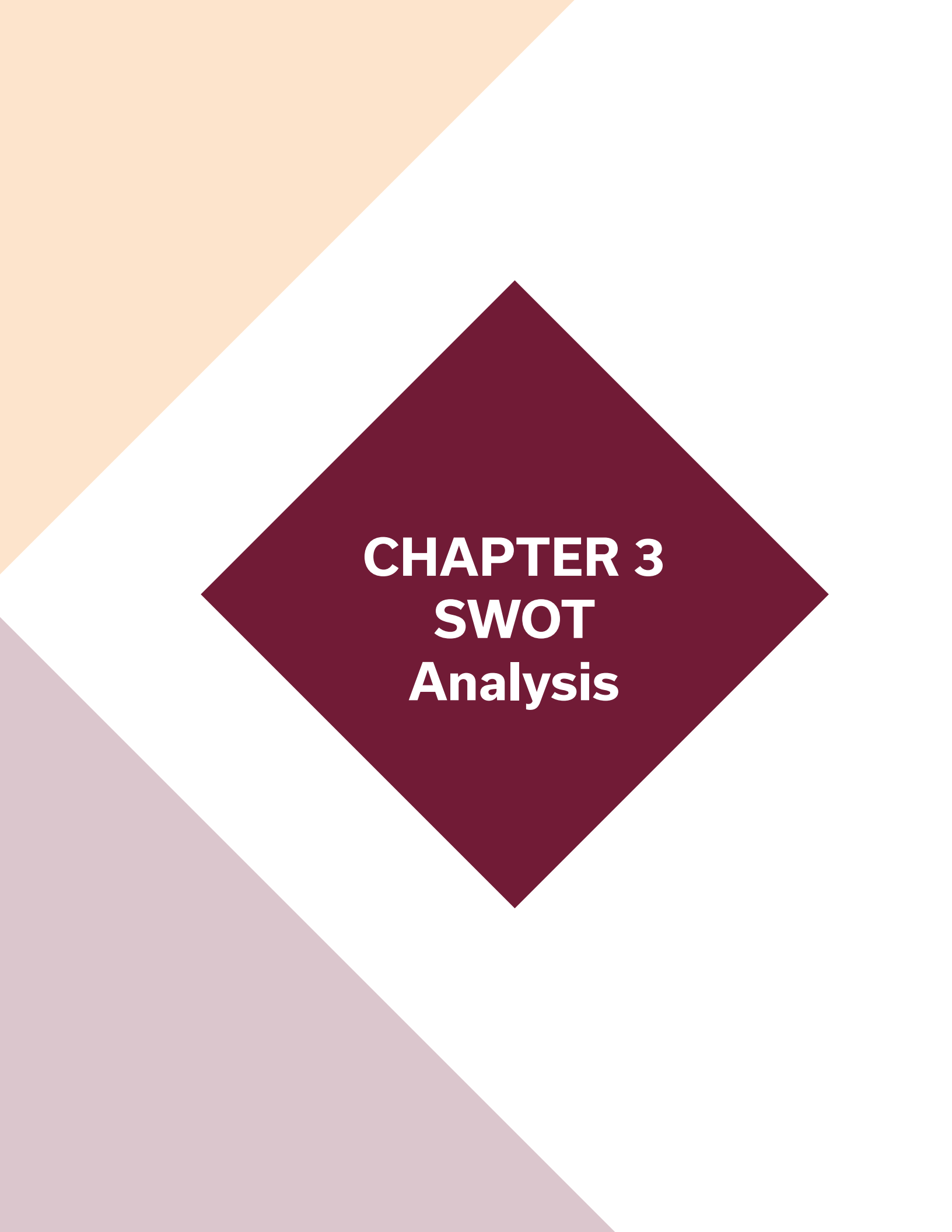
Housing affordability is crucial when considering the percentage of household income spent on housing costs. Households are considered cost-burdened when they spend more than 30 percent of their income to pay their mortgage or rent and utilities. If a household is cost-burdened, it may be more difficult to afford daily necessities such as groceries, clothing, transportation, and medical care.

Figure 2-12 displays the breakdown of the housing cost-burden in the MACOG region. St. Joseph and Elkhart Counties had the highest percentage, 25 percent, of the population who pay more than 30 percent of their incomes on housing. Approximately 21 percent of Kosciusko County’s population and 20 percent of Marshall County’s population are considered cost burdened. Stakeholders engaged during this planning process and in the recently completed MACOG Regional Housing Study, identified the disparities for first-time homebuyer or those needing a larger-size home in the middle home value market as a major barrier to attract and retain families and individuals.

Figure 2-12: Housing Affordability



Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



CHAPTER 3
SWOT
Analysis



3

SWOT Analysis

The MACOG region presents a dynamic mix of assets and challenges that shape its economic landscape. This SWOT analysis was identified by the Steering Committee and from the stakeholder engagement, and evaluates the region's strengths, weaknesses, opportunities, and threats. It provides insights into current conditions, forming a foundation for strategic economic development over the next five years.



Strengths

The MACOG region benefits from strategic geographic positioning, robust economic performance, and diverse community assets that support growth and resilience. Its location within the Great Lakes mega-region offers proximity to major metropolitan hubs such as Chicago, Indianapolis, Detroit, and Columbus, enhancing connectivity and market access. The region boasts quality-of-life amenities, strong higher education institutions, and thriving local economies contributing to its economic vitality.

Key Strengths:

- **Increased support** for entrepreneurship and innovation
- **Continued effort to diversify our industry sectors**, including manufacturing, healthcare, and education
- **Increased employment growth**, supported by investments from new companies like AWS and GM-Samsung
- **Strategic location** near major metro areas with strong transportation connectivity and attraction of new businesses
- **Strong regional collaboration and public-private partnerships**, to address key regional barriers and capitalize on funding opportunities i.e. READI
- **Higher education institutions** fostering workforce development initiatives and CTE and dual-credit attainment during high school
- **Quality of life amenities**, including natural resources, trails, arts, and entertainment, and recognition these amenities support economic development
- **Infrastructure investments**, such as broadband, expansion of public utility services, and multi-modal transportation improvements

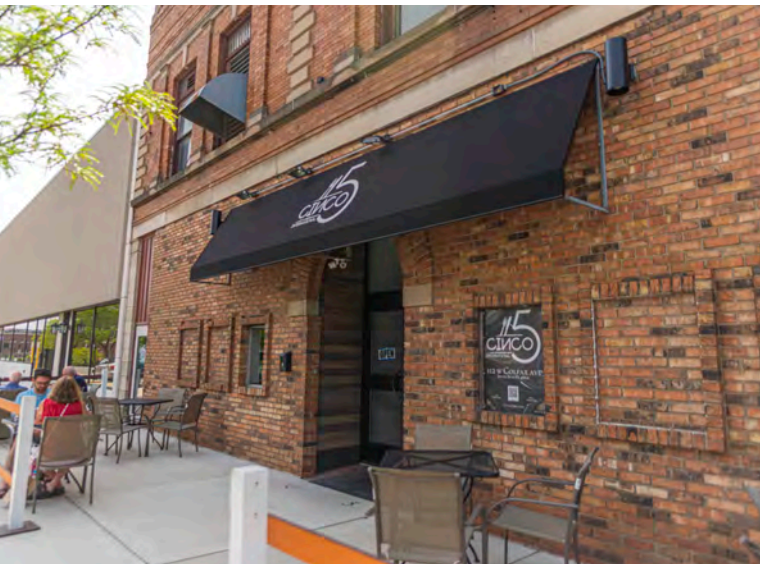


Weaknesses

Despite its strengths, the region faces barriers to sustaining economic growth. Housing shortages and affordability challenges impact workforce attraction and retention, as does the slower population growth and advancement of workers' skill levels. Gaps in broadband, trails, and transportation networks hinder economic mobility.

Key Weaknesses:

- **Gaps in broadband access**, particularly in rural areas
- **Housing affordability challenges** and lack of diverse housing options
- **Older housing stock** is in need of renovation or upgrading
- **Local communities' zoning ordinances** need to be amended to support adding a mix of housing types
- **Need a better partnership** with financial institutions
- **Slow population growth**, limiting workforce expansion
- **Slower advancement of workers** from repetitive low skill jobs to higher skilled jobs
- **Below-average educational attainment** compared to peer regions
- **Gaps in trail and transit networks**
- **Better control of growth** to ensure infrastructure and services can adequately serve current and future users





Opportunities

The MACOG region has numerous opportunities to leverage its existing assets and address current challenges. Regional planning momentum, workforce development programs, and innovation partnerships can drive economic growth. Expanding broadband, improving housing availability, and enhancing livability through placemaking and connectivity projects will further strengthen the region's competitiveness.

Key Opportunities:

- **Leverage regional planning efforts** to support long-term growth and resilience
- **Enhance innovation ecosystems** through higher education partnerships
- **Influx of higher paying jobs and increase of private sector investments** in local communities to add quality of life amenities
- **Continue to market** our regional assets and workforce opportunities
- **Expand workforce development** by strengthening K-12 career pathways and talent retention programs
- **Improve access** to trade schools and career advancement programs
- **Invest in broadband infrastructure** to support businesses and communities
- **Develop walkable, mixed-use communities** to attract and retain talent
- **Expand trails, parks, and transit** to improve connectivity
- **Revitalize brownfields** and foster industry cluster growth
- **Align housing strategies** with workforce needs and economic expansion





Threats

The region faces several threats, such as population stagnation, talent out-migration, and housing shortages, which pose long-term risks. Reliance on the manufacturing sector without sufficient diversification increases vulnerability to economic downturns. Workforce challenges—including an aging labor force and gaps in training for emerging industries—add further pressure. The high cost needed to build and maintain our infrastructure systems constrains development opportunities. Our natural resources continue to be an attractive asset and amenity but are threatened by development pressures that may lose their economic development appeal.

Key Threats:

- **Economic vulnerability** due to high reliance on a single manufacturing sector, with a need for further diversification into emerging industries
- **Slow population growth** and talent out-migration
- **Aging workforce** and gaps in the talent pipeline
- **Housing shortages** and affordability challenges
- **High cost to build and maintenance** of the infrastructure service lines and systems
- **Competition from other regions** with more desirable amenities and attractions
- **Preservation of our natural resources**
- **Environmental hazards**, including brownfield contamination
- **Blight and disinvestment** impacting community development
- **Federal and state funding assistance** may no longer be available





CHAPTER 4
Plan of Action

4

OUR VISION

"Northern Indiana is a growing and interconnected region that serves and provides access to a robust and dynamic economy."



We will be recognized by our four goals.

1



A thriving economy that fosters innovation, supports businesses, and creates high-quality jobs for all.

2



A world-class education system that empowers every individual with the skills and knowledge to succeed.

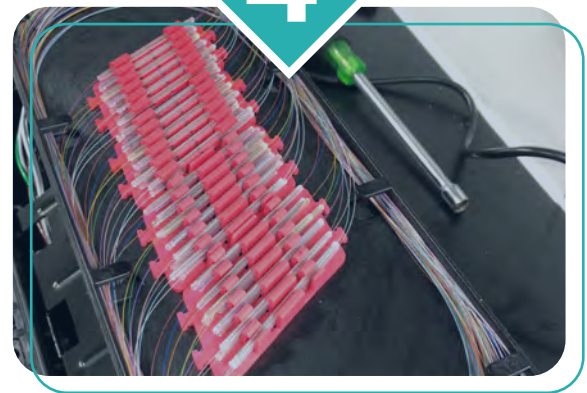


3



High-quality hometowns that offer diverse housing, vibrant downtowns, and a strong sense of community for all residents.

4



Strong connections ensure access to opportunity through a robust transportation network, reliable technology, and a region that is seamlessly connected to the world.

Goal 1 Thriving & Innovative Economies



Foster a thriving and innovative regional economy characterized by robust business growth, strong entrepreneurial ecosystem, talent attraction and retention, and regional partnerships.

- **Objective 1: Support and Develop Existing Businesses:** Foster a business-friendly environment and provide access to resources to assist with expansion, modernization, and workforce training.
- **Objective 2: Attract and Grow Diverse Businesses:** Target high-growth industries and industries of the future, i.e. advanced manufacturing, robotics, biotechnology, and technology.
- **Objective 3: Champion Entrepreneurship:** Promote a culture of innovation by supporting the development of incubators, accelerators, and co-working spaces that foster entrepreneurial activity.
- **Objective 4: Attract and Retain Talent:** Market the region's career development opportunities and the quality of life amenities, i.e. access to outdoor recreation, arts and culture, and destinations.
- **Objective 5: Promote Regional Economic Growth:** Foster regional collaboration and encourage partnerships between businesses, government agencies, educational institutions, and non-profit organizations.



Goal

2

World-Class Education & Community Partnerships



Cultivate a highly skilled and competitive workforce by fostering strong partnerships between education and industries, expanding access to education and training opportunities at all levels, and prioritizing early childhood learning.

- **Objective 1: Align Workforce Development Programs:** Collaborate with educational institutions to align workforce development programs with the needs of emerging industries to provide opportunities to earn industry-recognized credentials and provide access to high-quality training and up-skilling opportunities for new and existing workers.
- **Objective 2: Promote Work-Based Learning Programs:** Expand robust Career and Technical Education (CTE) pathways and work-based learning programs to provide students with real-world skills and industry connections, especially in high-demand industries such as advanced manufacturing, healthcare, information technology, and skilled trades.
- **Objective 3: Foster Community Partnerships:** Encourage and support strong partnerships between businesses and schools to provide mentorship and internship opportunities, curriculum development, and equip students with skills and knowledge to succeed.
- **Objective 4: Enhance K-12 Education:** Promote high-quality education (including STEM) at all levels to cultivate a future-ready workforce while closing achievement gaps and ensuring all students graduate college- and career-ready.
- **Objective 5: Invest in Early Childhood Education:** Recognize that high-quality early childhood education and childcare are essential for both child development and the economic well-being of families and employers.

Goal 3 High-Quality Hometowns

3



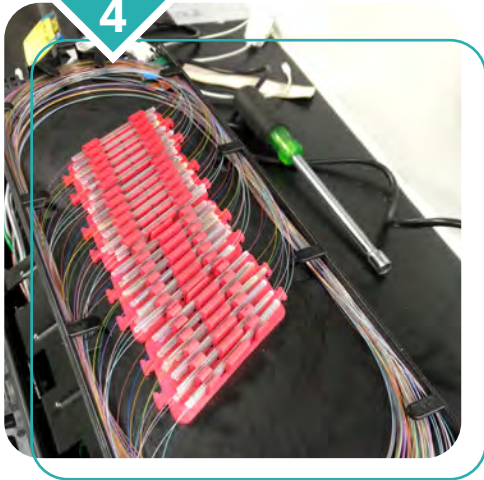
Create vibrant and thriving communities throughout the region that offer a high quality of life for all residents by developing diverse and attainable housing options, revitalizing downtowns, enhancing community amenities, and supporting the well-being of all residents.

- **Objective 1: Develop Diverse and Attainable Housing:** Support the development of a diverse range of housing options for families and individuals at all income levels.
- **Objective 2: Promote Infill Development:** Encourage mixed-use redevelopment of vacant and underutilized properties within existing communities.
- **Objective 3: Revitalize Downtown and Main Streets:** Encourage growth in locally-owned businesses, create vibrant public spaces, and enhance the visual appeal of downtowns through streetscape improvements, facade upgrades, and public art.
- **Objective 4: Enhance Community Amenities:** Encourage investing and supporting parks and recreation, regional trail development, arts and culture, social activities and events, and improve community infrastructure.
- **Objective 5: Promote Resident Well-Being:** Support community organizations that provide social services, mental health support, and youth programs, as well as those that improve access to medical services, particularly in rural and underserved areas of the region.



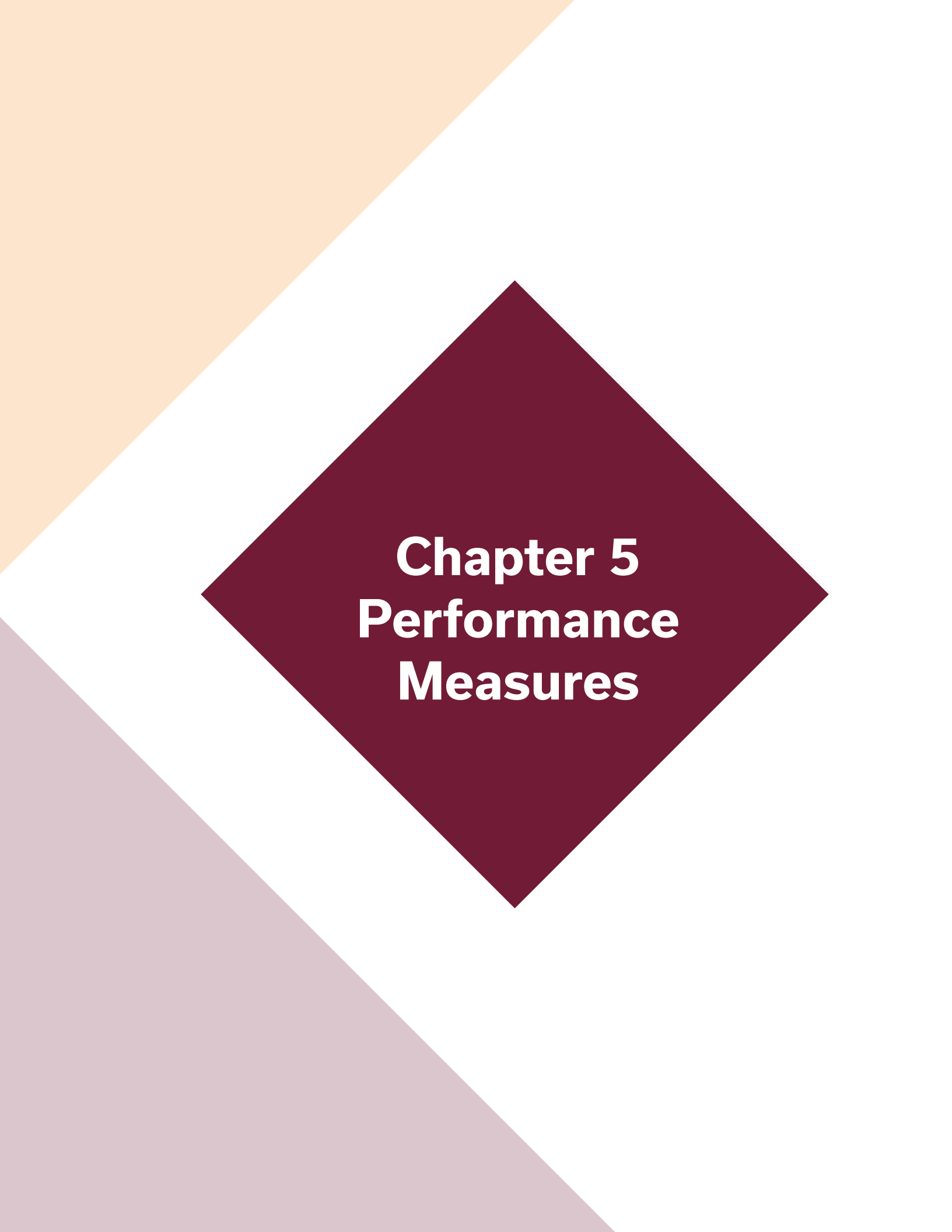
Goal 4 Access & Connectivity

4



Create a region that is seamlessly connected and accessible by expanding access to high-speed internet, improving transportation infrastructure, enhancing regional connectivity, preparing for the future of transportation, and fostering a strong sense of community.

- **Objective 1: Enhance Broadband Access:**
Work to bridge the digital divide by providing affordable, high-speed internet and digital literacy training, especially in low-income and/or rural households.
- **Objective 2: Improve Transportation Connectivity:**
Promote high-quality public transit and active transportation networks and programs that enhance accessibility to key destinations, including education and employment opportunities, medical services, and regional amenities.
- **Objective 3: Broaden the Access to National and Global Markets:** Support investment in expanded and improved rail, freight, and air services to enhance connectivity to major markets.
- **Objective 4: Prepare for the Future of Transportation:** Support the development of a robust network of electric vehicle (EV) charging stations and explore the deployment and integration of autonomous vehicle technology into the transportation system.
- **Objective 5: Enhance Social Connectivity:** Create spaces and routes that encourage community interactions and promote a sense of belonging to the community.



**Chapter 5
Performance
Measures**



5

Performance measures allow for benchmarking progress towards the CEDS’s vision and goals. MACOG will continue to monitor progress on each goal and the plan of action through annual reporting and other tools. The performance measures demonstrate some of the data collected to support the goals. Some data is collected in collaboration with the South Bend—Elkhart Regional Partnership, which assists the local economic development organizations with various local and regional economic efforts.

The following datasets are key performance indicators to track the implementation of the CEDS. Other data indicators and sources may be incorporated to accurately reflect our region’s priorities and needs.

Goal 1: Thriving & Innovative Economies

Our economic development professionals and industry leaders recognize that to endure another economic recession, we must diversify our industry sectors to offer higher paying jobs, create a culture that fosters innovation, and continue to support our entrepreneurs and local business grow and thrive.

Population Growth & Net Migration

It is essential to keep growing our population for a strong economy. This leads to a larger labor force, more opportunities in the consumer market, and increased tax revenue for local governments.

Population Growth - Percent Change from 2010 to 2020

Source: U.S. Census Bureau, Decennial Census



Net Migration Rate

The net migration rate indicates how many people arrive minus those who leave per 1,000 people annually. A positive rate means more arrivals than departures, while a negative rate indicates more departures than arrivals.

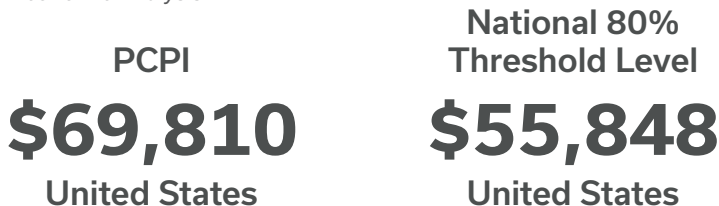
Source: 2021-2022 Income Tax Returns



Per Capita Personal Income

Per capita personal income (PCPI) serves as a key measurement of the stability and wealth within a region. It evaluates the standard of living and quality of life of the region to determine the region's level of prosperity.

Source: 2023 PCPI, Bureau of Economic Analysis



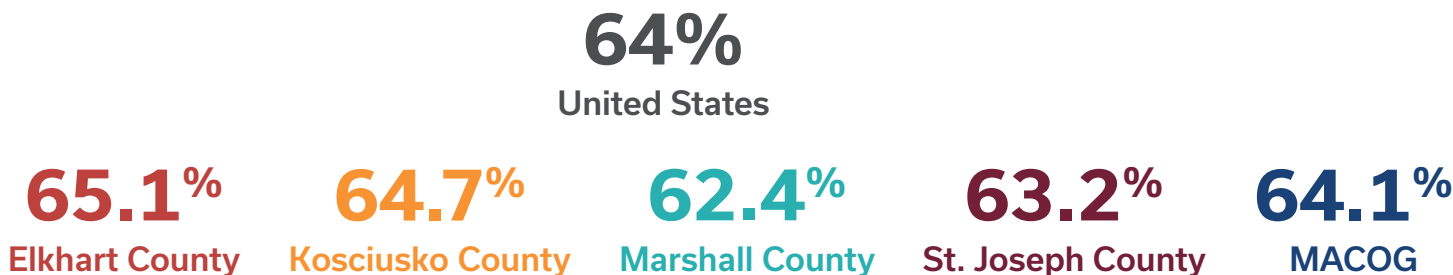
Percent of the National PCPI



Labor Force Participation Rate

The labor force participation rate refers to the percentage of working-age individuals who are either employed or actively seeking employment. This metric is a crucial indicator of the economy's overall strength and the prevailing labor market conditions.

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Business Growth

Private businesses are major employment providers and drivers in the local economy. A higher number of private businesses typically indicates a diverse economy, which can stabilize economic fluctuations.

Source: Bureau of Labor Statistics, 2023 Quarterly Census of Employment and Wages (QCEW)

Average Number of Establishments - Percent Change from 2019 to 2023





Innovation Intelligence Index

The Innovation Index is derived from five key categories that assist regional leaders in recognizing economic opportunities for businesses and higher education institutions. The Index enables comparisons between our region and others nationwide.

Source: 2023 Stats America, <https://www.statsamerica.org/innovation2/>



Goal 2: World-Class Education & Community Partnerships

As a region, we are dedicated to attracting talent by improving education attainment levels. The rate of educational attainment can reflect the types of workforce programs and training necessary to effectively attract and retain jobs in desired sectors of industries.

Educational Attainment

Measuring educational attainment will help us evaluate the access to educational opportunities our residents need to access the higher-paying jobs they want.

Population with a High School Diploma or Equivalent or Higher Per Capita Over 25

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Population with Some College or Higher Education Per Capita Over 25

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Population with a Bachelor's Degree or Higher Education Per Capita Over 25

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Early Childhood Education

Measuring the enrollment and availability of early childhood education and childcare services acknowledges their vital role in child development and in supporting the economic health of families and employers.

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates

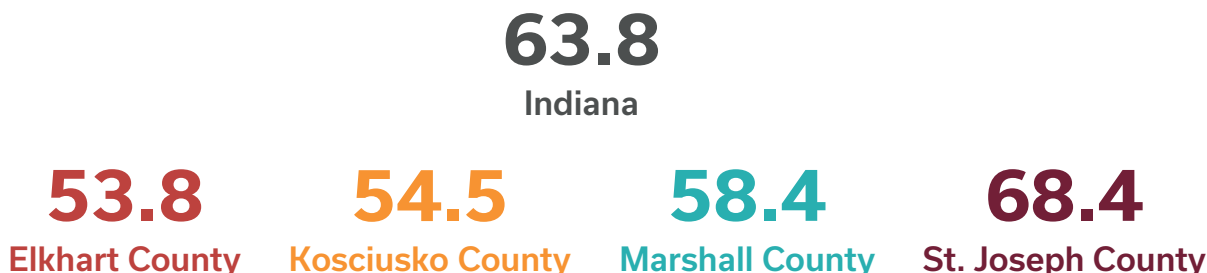
Percent Population Age 3 to 4 Enrolled in School



Early Learning Access Index

The Early Learning Access Index (developed by Early Learning Indiana) summarizes a statistical analysis of families’ abilities to access high-quality care across Indiana. Scaled from 0 to 100, it combines four elements into one composite score: Capacity, Quality, Affordability, and Choice.

Source: 2024 Early Learning Indiana Report, <https://earlylearningin.org/closing-the-gap/county-profiles/#2024countyaccess>

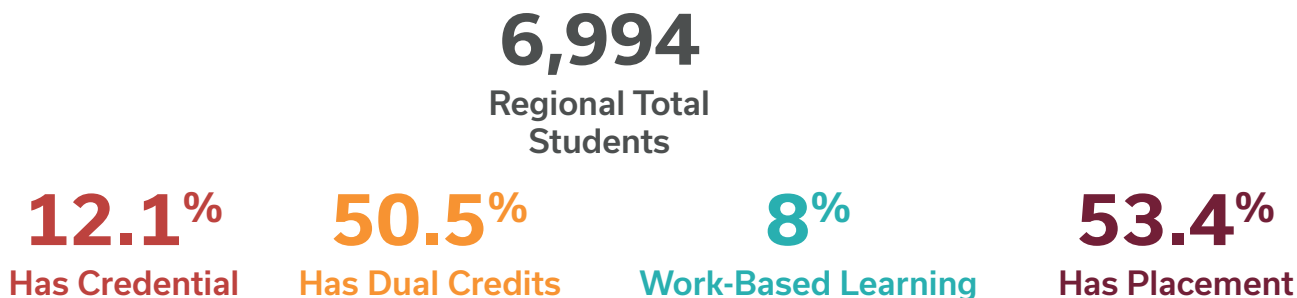


Career & Technical Education (CTE)

Career and Technical Education (CTE) in Indiana prepares students for high-demand careers. It is an important part of Indiana’s education system, connecting students to higher education, industry, and workforce development.

Source: Indiana Commission for Higher Education, <https://cte.inters-dwd.com/DataExplorer/#home>

Graduating Cohort Students - Percent Change from 2023 to 2024



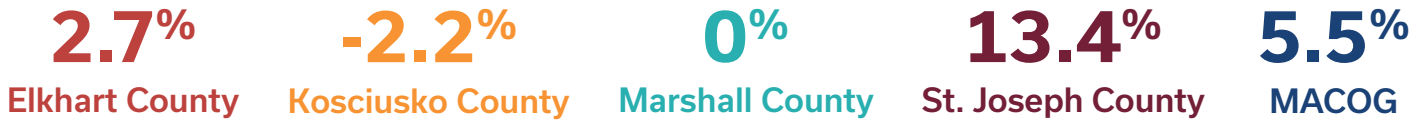


Registered Apprenticeship

Registered Apprenticeship is a structured talent development strategy that combines on-the-job learning, classroom learning, and mentorship to train individuals to be experts in their field.

Source: FY 2025 RAPIDS, U.S. Department of Labor, <https://www.apprenticeship.gov/data-and-statistics>

Registered Apprenticeship - Percent Change from the Previous Year

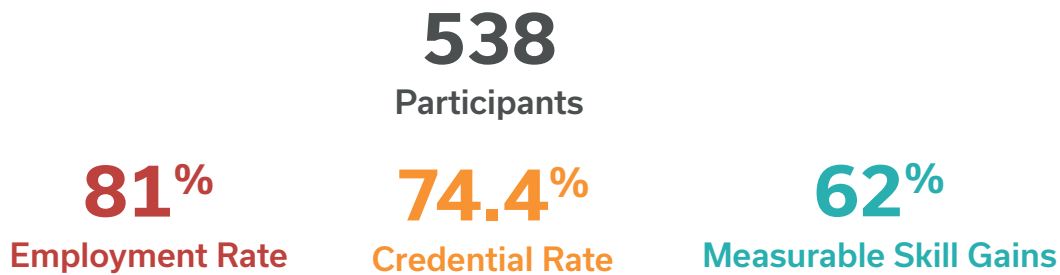


Workforce Development Programs

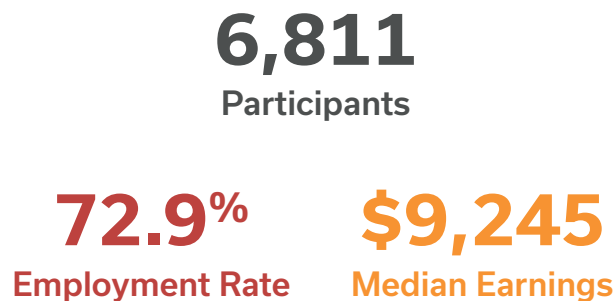
Indiana Department of Workforce Development helps adults find employment and training through the Workforce Innovation and Opportunity Act (WIOA).

Source: Indiana Department of Workforce Development, <https://www.in.gov/dwd/performance/wioa-title-i-data/>

WIOA Title I Adult Program - Region 2



WIOA Title III Wagner-Peyer Program - Region 2



College Preparedness

Preparing our High School Students for their careers is key to cultivating a future-ready workforce.

Source: 2022 Indiana Commission for Higher Education

Percent of High School Graduates that Earned Dual Credits, Other Certificates, or Associate Degrees During High School



Percent of High School Graduates Enrolled in College



Percent of High School Graduates Enrolled in a STEM or Health Program at College



Goal 3: High-Quality Hometowns

The region is dedicated to creating vibrant downtowns, implementing development principles that promote biking and walking, expanding our recreational amenities, and leveraging our natural assets to enhance our communities' quality of life.

Housing Affordability

Housing affordability is crucial when considering the percentage of household income spent on housing costs. Households are considered cost-burdened when they spend more than 30 percent of their income to pay their mortgage or rent and utilities. If a household is cost-burdened, it may be more difficult to afford daily necessities such as groceries, clothing, transportation, and medical care.

Excessive Housing Costs (Housing Costs 30% or More of Income)

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



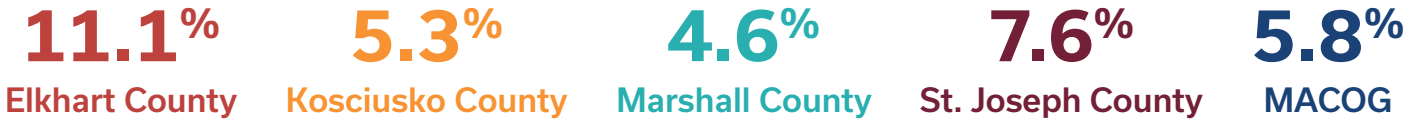


Vacant Housing Rate

Vacancy rates measure the percentage of available housing units that are vacant. They are used to assess the health of the real estate market.

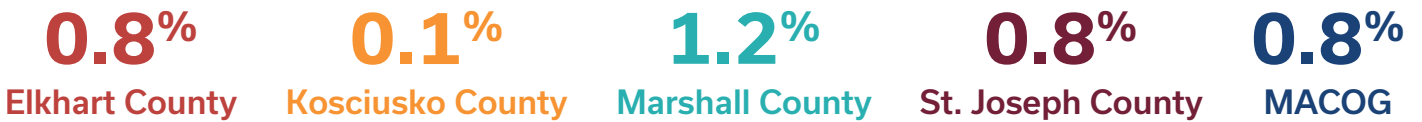
Rental Vacancy Rates

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Homeowner Vacancy Rates

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Jobs to Housing Ratio

The jobs-to-housing ratio gauges the distribution of jobs and housing across a geographic area to determine if a community has a higher, lower, or equal balance. A ratio between 1.0 and 1.5 indicates a community has approximately an equal balance of jobs and housing. A ratio of less than 1.0 indicates a community has more housing than jobs, whereas a ratio greater than 1.5 indicates a community has more jobs than housing.

Number of Jobs to Housing Units

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Trail Development and Counts

Trails connect community amenities, including parks, arts and cultural centers, and other community assets.

Percent of the Population within 2 miles and 1 mile a Trail, Walking Path, or Bike Lane

Source: MACOG, 2023



Daily Average Users

Source: MACOG, 2023



Access to Healthcare

Healthcare provider ratios to population compare the number of people in a given area to the number of healthcare providers in that area. These ratios can be used to identify areas with shortages of healthcare providers.

Primary Care Physician Ratio

Source: The National Plan and Provider Enumeration System (NPPES) National Provider Identifier (NIP) - 2024

951

Indiana

1,567
Elkhart County

1,828
Kosciusko County

1,359
Marshall County

778
St. Joseph County

1,082
MACOG

Mental Health Provider Ratio

Source: The National Plan and Provider Enumeration System (NPPES) National Provider Identifier (NIP) - 2024

884

Indiana

1,457
Elkhart County

796
Kosciusko County

1,320
Marshall County

1,036
St. Joseph County

1,120
MACOG

Pediatric Care Physician Ratio

Source: The National Plan and Provider Enumeration System (NPPES) National Provider Identifier (NIP) - 2024

991

Indiana

3,144
Elkhart County

2,707
Kosciusko County

5,703
Marshall County

1,070
St. Joseph County

1,745
MACOG



Goal 4: Access & Connectivity

Ensuring our businesses and residents have the appropriate access and connectivity to competitive markets, high quality infrastructure systems and technology, and employment are key indicators in attracting and retaining businesses and talented professionals. Our region’s quality of life is also impacted by the reliability and efficiency of the transportation network, the accessibility of places, and how people travel to meet their daily needs.

Internet & Computer Access

Households with Internet Access with an Internet Subscription

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Households with a Computer Device

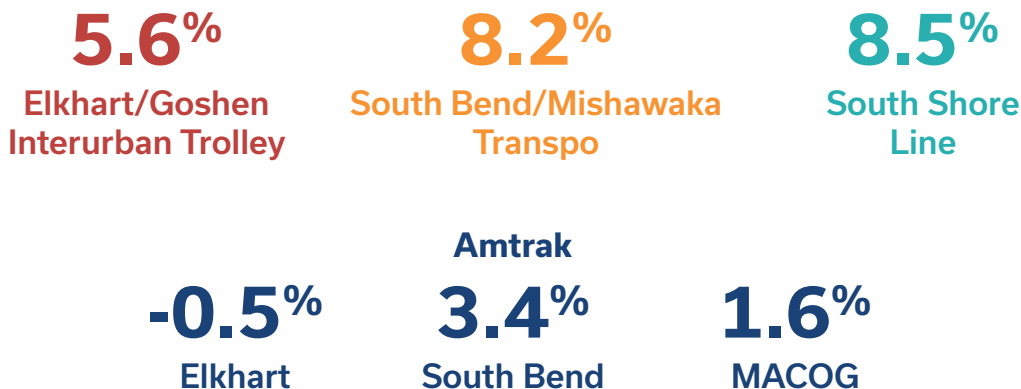
Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



Public Transportation

Ridership - Percent Change from 2022 to 2023

Source: National Transit Database & Amtrak Data Sheets



Number of Jobs Accessible by Transit

Source: 2022 LEHD Origin-Destination Employment Statistics (LODES)



Commute to Work

Percentage of Population Who Commute By Walking, Biking, or Public Transit

Source: 2023 U.S. Census Bureau, ACS 5-Year Estimates



South Bend International Airport

Percent Change from 2022 to 2023

Source: 2023 South Bend International Airport Annual Report



Alternative Fueling Stations

Source: US Department of Energy - Alternative Fueling Station Finder - March 2025





2025-2029

**Comprehensive
Economic
Development
Strategy**



Michiana Area Council of Governments
227 W. Jefferson Blvd.
County-City Building, Room 1120
South Bend, IN 46601