

## Harbor Country

## Berrien County

<b>Population</b>	<b>2000</b>			<b>2010</b>			<b>2015</b>			<b>2000</b>			<b>2010</b>			<b>2015</b>		
Total Population	11,295			11,217			11,140			162,453			159,697			158,240		
Total Households	4,867			4,961			4,961			63,569			63,617			63,329		
Average Household Size	2.3			2.3			2.2			2.5			2.4			2.4		
Total Families	3,236			3,245			3,224			43,336			42,843			42,420		
Average Family Size	2.8			2.8			2.8			3.0			3.0			3.0		
<b>Age</b>	<b>2000</b>			<b>2010</b>			<b>2015</b>			<b>2000</b>			<b>2010</b>			<b>2015</b>		
Median Age	43.6			47.9			50.0			37.3			39.8			40.1		
Population: Under 20	2,609	23.1%		2,364	21.1%		2,263	20.3%		46,669	28.7%		41,856	26.2%		40,373	25.5%	
Population: Age 20-29	980	8.7%		964	8.6%		920	8.3%		18,462	11.4%		20,566	12.9%		19,789	12.5%	
Population: Age 30-39	1,404	12.4%		1,113	9.9%		1,127	10.1%		22,657	13.9%		17,765	11.1%		18,819	11.9%	
Population: Age 40-49	1,859	16.5%		1,524	13.6%		1,269	11.4%		24,822	15.3%		22,139	13.9%		18,827	11.9%	
Population: Age 50-59	1,667	14.8%		1,994	17.8%		1,848	16.6%		19,375	11.9%		23,501	14.7%		22,931	14.5%	
Population: Age 60-69	1,287	11.4%		1,739	15.5%		2,068	18.6%		13,169	8.1%		16,980	10.6%		19,806	12.5%	
Population: Age 70-79	1,007	8.9%		940	8.4%		1,079	9.7%		11,063	6.8%		9,588	6.0%		10,898	6.9%	
Population: Age 80+	483	4.3%		580	5.2%		567	5.1%		6,236	3.8%		7,302	4.6%		6,797	4.3%	
Population: Age 18+	8,910	78.9%		9,077	80.9%		9,097	81.7%		120,151	74.0%		122,117	76.5%		121,708	76.9%	
Population: Age 65+	2,139	18.9%		2,270	20.2%		2,634	23.6%		23,449	14.4%		24,181	15.1%		26,743	16.9%	
<b>Ethnicity And Race</b>	<b>2000</b>			<b>2010</b>			<b>2015</b>			<b>2000</b>			<b>2010</b>			<b>2015</b>		
White / Caucasian	10,817	95.8%		10,709	95.5%		10,620	95.3%		129,459	79.7%		127,981	80.1%		126,934	80.2%	
Black / African American	208	1.8%		176	1.6%		158	1.4%		25,879	15.9%		22,676	14.2%		21,181	13.4%	
Asian	33	0.3%		47	0.4%		57	0.5%		1,849	1.1%		2,531	1.6%		2,931	1.9%	
Pacific Islander	3	0.0%		3	0.0%		3	0.0%		73	0.0%		90	0.1%		94	0.1%	
Other	97	0.9%		119	1.1%		129	1.2%		2,536	1.6%		3,215	2.0%		3,601	2.3%	
More Than One Race	136	1.2%		163	1.5%		174	1.6%		2,657	1.6%		3,204	2.0%		3,499	2.2%	
Hispanic Ethnicity (any race )	186	1.6%		257	2.3%		298	2.7%		4,888	3.0%		6,698	4.2%		7,747	4.9%	

Source: ERSI, Inc. 2012

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

## Harbor Country

## Berrien County

Income	Harbor Country						Berrien County					
	2000		2010		2015		2000		2010		2015	
Per Capita Income	\$26,823		\$29,274		33,941		\$19,952		\$22,674		25,628	
Median Household Income	\$43,792		\$51,807		\$58,208		\$38,513		\$46,939		\$53,566	
Median Family Income	\$52,655		\$60,689		\$68,448		\$46,595		\$56,173		\$63,103	
Households w/Inc \$14,999 and Below	648	13.3%	504	10.2%	424	8.6%	11,451	18.0%	8,585	13.5%	7,480	11.8%
Households w/Inc \$15,000 - \$29,999	923	19.0%	756	15.3%	592	11.9%	13,227	20.8%	10,472	16.5%	8,477	13.4%
Households w/Inc \$30,000 - \$44,999	931	19.1%	919	18.5%	742	15.0%	12,004	18.9%	11,593	18.2%	9,441	14.9%
Households w/Inc \$45,000 - \$59,999	653	13.4%	682	13.8%	817	16.5%	8,999	14.1%	9,592	15.1%	11,612	18.3%
Households w/Inc \$60,000 - \$74,999	625	12.9%	882	17.8%	837	16.9%	6,572	10.3%	10,632	16.7%	10,349	16.3%
Households w/Inc \$75,000 - \$99,999	490	10.1%	529	10.7%	605	12.2%	5,825	9.2%	6,368	10.0%	7,279	11.5%
Households w/Inc \$100,000 - \$124,999	221	4.5%	293	5.9%	394	7.9%	2,529	4.0%	2,986	4.7%	4,020	6.3%
Households w/ Inc \$125,000 - \$149,999	85	1.7%	106	2.1%	150	3.0%	1,106	1.7%	1,287	2.0%	1,796	2.8%
Households w/Inc \$150,000 - \$199,999	98	2.0%	101	2.0%	147	3.0%	933	1.5%	1,076	1.7%	1,495	2.4%
Households w/Inc \$200,000 and Above	188	3.9%	185	3.7%	251	5.1%	998	1.6%	1,026	1.6%	1,380	2.2%

Source: ERSI, Inc. 2012

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

Occupancy	Harbor Country			Berrien County		
	2000	2011	2016	2000	2011	2016
Total Housing Units	8,322	9,247	9,672	73,445	76,922	77,525
Owner Occupied Housing Units	4,008	3,656	3,655	45,938	44,619	44,423
Renter Occupied Housing Units	859	849	827	17,631	18,122	17,569
Vacant Housing Units	3,455	4,743	5,191	9,876	14,181	15,533
For Rent	96	157	-	1,550	2,387	-
For Sale Only	125	238	-	908	1,410	-
Rented or Sold, Not Occupied	41	24	-	563	402	-
Seasonal / Recreational / Occasional Use	2,954	4,202	-	5,259	7,367	-
<i>Share of Total Housing Units</i>	<i>35.5%</i>	<i>45.4%</i>	<i>-</i>	<i>7.2%</i>	<i>9.6%</i>	<i>-</i>
For Migrant Workers	0	4	-	159	268	-
Other Vacant	239	118	-	1,437	2,348	-
% Owner Occupied Housing Units	48.2%	39.5%	37.8%	62.5%	58.0%	57.3%
% Renter Occupied Housing Units	10.3%	9.2%	8.6%	24.0%	23.6%	22.7%
% Vacant Housing Units	41.5%	51.3%	53.7%	13.4%	18.4%	20.0%
For Rent	2.8%	3.3%	-	15.7%	16.8%	-
For Sale Only	3.6%	5.0%	-	9.2%	9.9%	-
Rented or Sold, Not Occupied	1.2%	0.5%	-	5.7%	2.8%	-
Seasonal / Recreational / Occasional Use	85.5%	88.6%	-	53.3%	51.9%	-
For Migrant Workers	0.0%	0.1%	-	1.6%	1.9%	-
Other Vacant	6.9%	2.5%	-	14.6%	16.6%	-

Source: ERSI, Inc. 2012; U.S. Census Bureau

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

Adult Educational Attainment	Harbor Country					Berrien County				
	2000		2010		2015	2000		2010		2015
Population 25+ by Educ Base	8,219		8,396		na	106,690		107,539		na
Less Than HS Grad	1,225	14.9%	837	10.0%	na	19,284	18.1%	13,426	12.5%	na
HS Grad	2,634	32.0%	2,692	32.1%	na	33,998	31.9%	34,782	32.3%	na
Some College	2,007	24.4%	2,016	24.0%	na	24,234	22.7%	24,415	22.7%	na
Associate Degree	542	6.6%	645	7.7%	na	8,244	7.7%	9,940	9.2%	na
Bachelor Degree	1,100	13.4%	1,319	15.7%	na	13,031	12.2%	15,234	14.2%	na
Graduate Degree or Higher	708	8.6%	887	10.6%	na	7,899	7.4%	9,742	9.1%	na

Source: ERSI, Inc. 2012

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

<b>Employment by Industry</b>	<b>Harbor Country</b>		<b>Berrien County</b>	
	<b>2000</b>	<b>2010</b>	<b>2000</b>	<b>2010</b>
Ag, Forestry, Fishing, Hunting, Mining	71	70	1,462	1,572
Construction	545	382	4,601	3,201
Manufacturing	1,033	611	18,825	11,349
Wholesale Trade	114	91	2,229	1,753
Retail Trade	613	525	8,254	7,079
Transportation and Warehousing	285	238	2,817	2,336
Utilities	104	80	2,186	1,777
Information	61	41	1,285	880
Finance, Insurance, Real Estate	344	320	2,911	2,773
Prof, Scientific and Tech Services	349	332	2,590	2,443
Mgmt of Companies and Enterprises	0	0	15	36
Admin, Support, and Waste Mgmt Svcs	166	168	2,331	2,382
Educational Services	329	375	7,394	8,168
Health Care and Social Assistance	390	448	8,153	9,383
Arts, Entertainment and Recreation	159	132	1,021	828
Accommodation and Food Services	673	610	4,669	4,293
Other Services (excl Publ Adm)	304	282	3,784	3,509
Public Administration	182	195	2,030	2,108
<b>Employment Total</b>	<b>5,726</b>	<b>4,904</b>	<b>76,557</b>	<b>65,870</b>

<b>Employment by Occupation</b>	<b>2000</b>	<b>2010</b>	<b>2000</b>	<b>2010</b>
Management, incl. Farm Managers	649	559	6,173	5,619
Business and Financial	212	187	2,307	2,088
Computer and Mathematical	69	61	1,028	872
Architecture and Engineering	114	90	1,874	1,520
Life, Physical, and Social Science	51	44	477	423
Community and Social Services	50	56	1,248	1,409
Legal	71	74	450	477
Education/Training and Library	192	218	4,404	4,996
Arts, Design, Entertain, Sports, Media	118	102	1,077	919
Healthcare Practitioners and Techs	210	246	3,377	3,948
Healthcare Support	82	96	1,421	1,720
Protective Service	100	112	1,208	1,381
Food Preparation and Serving Related	458	431	4,140	3,965
Building/Grounds Cleaning and Maint	193	183	2,640	2,557
Personal Care and Service	161	171	2,325	2,433
Sales and Related	563	513	7,425	6,790
Office and Administrative Support	752	551	11,007	8,236
Farming, Fishing and Forestry	47	8	1,244	503
Construction and Extraction	456	325	3,727	2,690
Installation and Maintenance/Repair	265	211	3,116	2,536
Production	522	293	11,403	6,494
Transportation and Material Moving	423	371	4,936	4,294
<b>Employment Total</b>	<b>5,726</b>	<b>4,904</b>	<b>76,557</b>	<b>65,870</b>

Source: ERSI, Inc. 2012

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

**Work Destination - Where Workers are Employed  
Who Live in Harbor Country**

Work Destination Name	2010	
	Count	Share
New Buffalo City, Michigan	482	22.2%
Michigan City, Indiana	133	6.1%
St. Joseph City, Michigan	78	3.6%
	78	3.6%
Shorewood-Tower Hills-Harbert CDP, Michigan		
	64	2.9%
South Bend City, Indiana		
Bridgman City, Michigan	60	2.8%
Three Oaks Village, Michigan	49	2.3%
La Porte City, Indiana	28	1.3%
Niles City, Michigan	26	1.2%
Kalamazoo City, Michigan	25	1.2%
Lansing City, Michigan	22	1.0%
Mishawaka City, Indiana	21	1.0%
Benton Harbor City, Michigan	18	0.8%
Portage City, Michigan	18	0.8%
Southfield City, Michigan	18	0.8%
Elkhart City, Indiana	16	0.7%
Grand Rapids City, Michigan	16	0.7%
Berrien Springs Village, Michigan	13	0.6%
Detroit City, Michigan	12	0.6%
Kentwood City, Michigan	12	0.6%
Chicago City, IL	11	0.5%
Waverly CDP, Michigan	11	0.5%
Buchanan City, Michigan	10	0.5%
Galien Village, Michigan	10	0.5%
Jackson City, Michigan	10	0.5%
All Other Locations	930	42.8%
<b>Total Primary Jobs</b>	<b>2,171</b>	<b>100.00%</b>

**Home Destination - Where Workers Live  
Who are Employed in Harbor Country**

Home Destination Name	2010	
	Count	Share
Michigan City, Indiana	267	7.0%
New Buffalo City, Michigan	231	6.1%
Three Oaks Village, Michigan	222	5.8%
	103	2.7%
La Porte City, Indiana		
Shorewood-Tower Hills-Harbert CDP, Michigan	99	2.6%
Bridgman City, Michigan	94	2.5%
Buchanan City, Michigan	84	2.2%
South Bend City, Indiana	58	1.5%
Portage City, Indiana	53	1.4%
Niles City, Michigan	53	1.4%
St. Joseph City, Michigan	45	1.2%
Valparaiso City, Indiana	38	1.0%
Benton Harbor City, Michigan	29	0.8%
Mishawaka City, Indiana	28	0.7%
Fair Plain CDP, Michigan	28	0.7%
Chesterton town, Indiana	26	0.7%
Grand Beach Village, Michigan	26	0.7%
Gary City, Indiana	22	0.6%
Galien Village, Michigan	22	0.6%
New Troy CDP, Michigan	22	0.6%
Long Beach, Indiana	20	0.5%
Trail Creek, Indiana	19	0.5%
Baroda Village, Michigan	19	0.5%
Merrillville, Indiana	18	0.5%
Granger CDP, Indiana	17	0.4%
All Other Locations	2166	56.9%
<b>Total Primary Jobs</b>	<b>3,809</b>	<b>100.0%</b>

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, On the Map  
Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

Consumer Expenditures	Harbor Country		Berrien County	
	2010 Total	Per Capita	2010 Total	Per Capita
Alcoholic Beverages	\$2,504,310	\$223	\$29,395,204	\$184
Apparel and Services	\$7,436,674	\$663	\$84,769,679	\$531
Education (inc. school books & supplies)	\$5,214,079	\$465	\$63,507,785	\$398
Entertainment/Recreation	\$16,180,961	\$1,443	\$169,633,330	\$1,062
Food at Home	\$21,692,626	\$1,934	\$234,171,759	\$1,466
Food Away from Home	\$14,765,740	\$1,316	\$165,891,989	\$1,039
Financial	\$35,796,616	\$3,191	\$354,587,062	\$2,220
Health Care	\$20,766,808	\$1,851	\$206,834,001	\$1,295
Shelter (inc. mortgage, rent, maint.)	\$67,547,800	\$6,022	\$769,702,299	\$4,820
Utilities	\$29,694,933	\$2,647	\$323,202,423	\$2,024
HH Furnishings and Equipment	\$8,619,058	\$768	\$91,831,854	\$575
HH Operations & Services	\$6,203,394	\$553	\$66,850,330	\$419
Insurance (other than home)	\$2,250,173	\$201	\$23,046,588	\$144
Personal Care Products	\$1,889,227	\$168	\$20,592,785	\$129
Smoking Products	\$2,334,950	\$208	\$24,941,804	\$156
Transportation	\$22,008,684	\$1,962	\$229,861,106	\$1,439
Travel	\$8,853,614	\$789	\$93,029,661	\$583
Annual Budget Expenditures*	\$313,541,953	\$27,952	\$3,408,916,936	\$21,346

Source: ERSI, Inc. 2012

Analysis: Anderson Economic Group, LLC for Harbor Country Chamber of Commerce

\* Consumer expenditure categories will not sum to total annual budget amount as some minor expenditure categories are excluded.