

# DEMOGRAPHIC INFORMATION

## Introduction

Demographic trends are important to recognize in a comprehensive planning process. Communities need to be concerned with growth: how to anticipate it and how to accommodate it. Various techniques are used to model how populations change over time. An analysis of existing census data showing population trends over the recent past can help project forward the future size and composition of the population and help a community plan for future change.

South Bend's population grew over the 1990s for the first time since the 1950s. At the beginning of the 21st Century, Census 2000 revealed South Bend to be far more racially and ethnically diverse than it was in 1960, when the city reached its peak population. Growth in the 1990s occurred on the city's fringe, though not exclusively there. South Bend's downtown residential population increased considerably, accounting for 33% of the City's population growth during that decade.

The regional economy once depended on the Studebaker Corporation which was one of the major employers until the early 1960s. During the 1990s, South Bend's economy continued its transformation from an industrial concentration to greater diversification seeing significant growth in the educational and medical fields, as well as in warehousing and distribution. Accompanying these welcome improvements were some ongoing challenges including the growing disparity of wealth between the City and the unincorporated areas of the County.

The demographic information in this chapter is organized by:

- I. Population Characteristics
- II. Household Characteristics
- III. Employment

## I. POPULATION CHARACTERISTICS

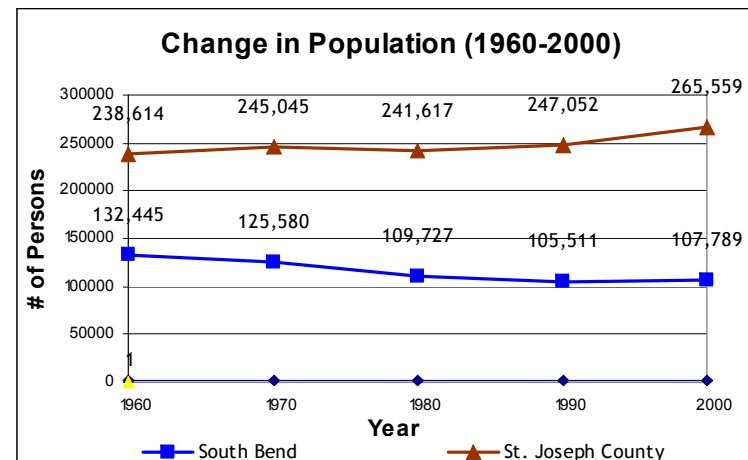
### Historical Change in Population

South Bend's population peaked in 1960. Population declined from 1960 to 1990. The 2000 Census showed that South Bend had a net population growth over the 1990s for the first time since the 1960 Census. Since 1990, the population increased by 2,278 persons, 2.1%. Comparatively, St. Joseph County grew by 18,507, 7.4%, over the same time period.

### Racial Change in South Bend

By 2000 South Bend had become an increasingly diverse community, approximately 66% Caucasian, 25% African American and 8.5% Hispanic.

Figure 1



Source: U.S Census Bureau & City of South Bend

Table 1: South Bend: Racial / Ethnic comparisons, 1990 to 2000

Race/ethnicity	1990	2000	Change, + / -	% Change
Caucasian	80,221	71,195	- 9,026	-11%
African American	22,049	26,522	4,473	20%
Asian/P.I./Nat Hawaiian	916	1,361	445	49%
Native American	386	440	54	14%
Some other race	1,939	5,250	3,311	171%
2 or more races	n/a	3,021	3,021	n/a
<b>Totals</b>	<b>105,511</b>	<b>107,789</b>	<b>2,278</b>	
<i>Hispanic (of any race)</i>	<i>3,546</i>	<i>9,110</i>	<i>5,564</i>	<i>157%</i>

Source: U.S. Census Bureau & City of South Bend

#### Age and Race

The median age for South Bend is 33 years. Population is spread out with 27.3% under the age of 18, 10.4% from 18 to 24, 29.3% from 25 to 44, 18.2% from 45 to 64, and 14.8% who are 65 years of age or older.

Table 2: South Bend, Age Distribution by Race/Ethnicity: Census 2000

Age range	Caucasian Alone	African American Alone	All Other Races Alone	Two or More Races	Hispanic or Latino
< 5	4,593	2,717	933	652	1,354
5 - 19	12,130	8,062	1,899	1,128	2,715
20 - 24	5,441	1,933	913	231	1,145
25 - 44	21,088	7,524	2,365	631	2,848
45 - 64	14,486	4,109	739	264	840
65 - 74	5,892	1,223	133	64	134
75 and up	7,565	954	59	50	74
totals	71,195	26,522	7,041	3,020	9,110
% of total	66.1%	24.6%	6.5%	2.8%	8.5%
Total city population	107,778				

Source: U.S. Census Bureau & City of South Bend

### Educational Attainment

The overall educational attainment for South Bend residents has improved since 1990. In 2000 almost 78% of South Bend residents had completed high school and more than 20% had earned a bachelor's degree or higher.

Table 3: Educational Attainment

	1990 Population		2000 Population	
Population 25 years and over	67,916	100%	66,715	100%
Less than 9th grade	6,243	9.2%	4,326	6.5%
9th to 12th grade, no diploma	12,786	18.8%	10,550	15.8%
High school graduate (includes equivalency)	21,301	31.4%	20,857	31.3%
Some college, no degree	11,423	16.8%	13,816	20.7%
Associate degree	3,629	5.3%	3,618	5.4%
Bachelor's degree	7,234	10.7%	7,932	11.9%
Graduate or professional degree	5,300	7.8%	5,616	8.4%
Percent high school graduate or higher	72.0		77.7	
Percent bachelor's degree or higher	18.5		20.3	

Source: U.S. Census Bureau & City of South Bend

### Population Projections

The City of South Bend commissioned the Indiana Research Business Center (IBRC), an integral component of the Indiana University Kelly School of Business, to do the following population projections.

Two different projection methods were utilized for comparison: shift-share and share-of-growth. Both of these are ratio methods, which are a specific type of trend extrapolation method. They are used for projecting the population of a smaller area in relation to independent projections for a larger area of which it is a part.

Volatile variables such as employment levels and unemployment rates are not part of the models. Nonetheless, changes in employment can have lasting effects on population growth. For example, the opening or closing of a major manufacturing plant would have an impact on migration trends. Demographic projection models do not account for the possibility of these occurrences because those variables are not as predictable as the movement and life-cycles of population, which are in and of themselves the best inputs to determine future population growth or decline.

The Share of Growth Method was used to project South Bend's population in 2025. This method focuses on shares of population growth and was considered by the IBRC to be the most accurate for the South Bend area. (Detailed explanation in Appendix C)

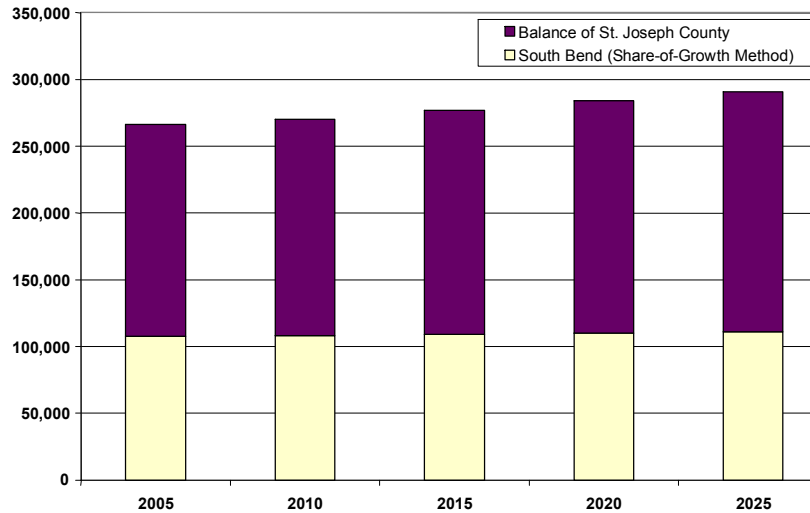
Table 4: South Bend Population Projections

Year	2005	2010	2015	2020	2025
St. Joseph County	266,371	270,266	276,679	283,885	290,946
South Bend	107,889	108,368	109,158	110,045	110,914

Source: Indiana Business Research Center

The chart below shows the projected population of South Bend versus that of St. Joseph County. Note that South Bend’s population growth is very small throughout the projection horizon, while the population of St. Joseph County as a whole is expected to increase by about 25,000 residents.

Projected Population: South Bend & St. Joseph County



Source: Indiana Business Research Center

## II. HOUSEHOLD CHARACTERISTICS

### Households

According to the 2000 Census, 30.5% of households have children under the age of 18 living with them, 39.0% are married couples living together, 17.0% have a female householder with no husband present, and 39.5% are non-families. 32.5% of all households are made up of individuals and 12.7% have someone living alone who is 65 years of age or older. The average household size is 2.45 and the average family size is 3.12.

Table 5: Household Size

Race	Average Household Size
Caucasian	2.26
African American	2.80
American Indian	3.00
Two or more	2.89
Hispanic (Of any race)	4.02

Source: U.S Census Bureau & City of South Bend

### Income

In 1999, there were 42,627 households in South Bend. South Bend's households are 42% of all households in the County. 54.1% of all households in the County earning under \$25,000 live in South Bend, though only 24.5% of those earning over \$100,000 do.

Table 6: Household Income, 1999

	St. Joseph County	South Bend	% of households in South Bend
# and % earning < \$25,000	29,319 (29.1%)	15,866 (37.2%)	54.1%
# and % earning \$25,000 - \$99,999	62,353 (62.0%)	24,568 (57.7%)	39.4%
# and % earning \$100,000 and up	8,957 (8.9%)	2,193 (5.1%)	24.5%
Total # of households	100,629 (100%)	42,627 (100%)	42.4%

Source: U.S Census Bureau & City of South Bend

Table 7: Median Household Income:

St. Joseph County and South Bend Compared, 1980-2000

	1980	1990	2000
St. Joseph County	\$17,570	\$28,235	\$40,420
South Bend	\$15,678	\$24,131	\$32,439
SB as % of County	89.2%	85.4%	80.2%

Source: U.S Census Bureau & City of South Bend

### Home values

Income will determine to a large extent the value of a home a household can afford to buy. South Bend has a larger percentage of its housing units valued at less than \$50,000 than does the County as a whole.

The “Value” of the homes comes from the value assigned by the head-of-household who completed the census long form. The data indicates that South Bend contains more than its “share” of homes valued under \$50,000 while the County enjoys a much larger percentage of homes at the upper end of the price scale.

Related data shows that in 1970, South Bend contained 53.7% of all net assessed value in the County; in 2001, 29.9% of the County’s net assessed value lay within South Bend city limits.

**Table 8: Specified Owner-Occupied Units**

VALUE	St. Joseph County	South Bend
< \$50,000	9,534 (14.5%)	6,941 (27.3%)
\$50,000 - \$149,999	45,880 (70.2%)	17,220 (67.9%)
\$150,000 and up	9,941 (15.3%)	1,212 (4.8%)
<b>Total units in sample</b>	<b>65,355 (100%)</b>	<b>25,373 (100%)</b>

Source: U.S. Census Bureau & City of South Bend

### Homeownership

Census 2000 indicates that the rate of home ownership in South Bend has declined while homeownership in the County remainder (i.e. unincorporated St. Joseph County) has continued to increase.

**Table 9: Owner-occupied housing compared, 1980 - 2000**

		1980	1990	2000
<b>County remainder</b>	total occupied units	27,834	32,104	37,587
	owner-occupied	24,014	27,893	33,632
	% owner-occupied	86.3%	86.9%	89.5%
<b>South Bend</b>	total occupied units	42,082	42,260	42,908
	owner-occupied	29,530	27,867	27,054
	% owner-occupied	70.2%	65.9%	63.1%

Source: U.S. Census Bureau & City of South Bend

### III. EMPLOYMENT

For decades the area economy was known for its dependence on large manufacturing operations. In 1950, the Studebaker Corporation alone employed over 24,000 people. Since that time the economy has diversified registering growth in education and health care as well as in warehousing and distribution. As indicated in Table 10, manufacturing still remains a significant sector of employment in the area.

#### Occupation of Employed Persons

Table 10 illustrates the industry classification of employed persons 16 years and older according to the 2000 Census. Educational, health and social service made for the largest employment sector with 11,422 jobs. Manufacturing was second with 9,338 jobs.

Table 10: Occupation of Employed Persons

Industry	Employment
<b>South Bend - Employed civilian population 16 years and over:</b>	<b>47,107</b>
Educational, health and social services	11,422
Manufacturing	9,338
Retail trade	5,759
Arts, entertainment, recreation, accommodation and food services	3,628
Professional, scientific, management, administrative, and waste management services	3,518
Finance, insurance, real estate and rental and leasing	2,577
Other services (except public administration)	2,336
Construction	2,333
Transportation and warehousing, and utilities	1,934
Wholesale trade	1,789
Public administration	1,199
Information	1,189
Agriculture, forestry, fishing and hunting, and mining	85

Source: U.S Census Bureau & City of South Bend

**Largest Employers**

In 2001, the University of Notre Dame was the largest employer in the region. Following University of Notre Dame, the South Bend Community School Corp, Memorial Health System and St. Joseph Regional Medical Center are the largest employers in the region.

**Table 11: Area Largest Employers (January 2001)**

Employers	
University of Notre Dame	4,174
South Bend Community School Corp	3,400
Memorial Health System	3,094
Saint Joseph Regional Medical Center, Inc.	3,030
AM General	2,360
Honeywell	1,840
St. Joseph County	1,631
Indiana University South Bend	1,481
Martin's Super Markets	1,443
City of South Bend	1,342

*Source: Chamber of Commerce of St. Joseph County*

For more information on population projections and further demographic analysis refer to **Appendix C: IBRC Population Projections** in this report.