Senior Citizens in Indiana Metros

New population projections from the Indiana Business Research Center highlight the impact aging baby boomers will have upon the demographic makeup of Indiana. Statewide, adults age 65 and older made up 13 percent of the population as of Census 2010. This number is projected to grow to 20 percent of the population by 2030. This article focuses on the growth in senior citizens across Indiana's metropolitan areas.

Figure 1 shows that five of Indiana's metros will see increases of more than 80 percent in the population age 65 and older in the next 20 years. In fact, spurred by a relatively strong net in-migration of older adults, the senior population in the Indiana portion of the Cincinnati-Middletown metro will more than double. The fast-growing Indianapolis-Carmel metro—which accounts for more than one-quarter of the state's total population—will see its senior population nearly double over the same period.

Figure 1: Percent Change in Population Age 65 and Older, 2010 to 2030

Note: The percent change for the non-metro portion of the state is 55 percent.
Source: Indiana Business Research Center
Meanwhile, only four metros will experience growth in seniors less than 50 percent, ranging from 32.5 percent in Anderson to 48 percent in Kokomo. However, it is worth noting that three of those will experience declines in total population and the fourth (Terre Haute) has total population growth of just a few hundred residents.

In other words, even though the senior population in Kokomo is expected to grow by one of the smaller percentages statewide, this age group will continue to hold a comparatively large share of Kokomo’s total population. As of Census 2010, 16.4 percent of Kokomo’s population was 65 or older—the largest share among metro areas. At the other end of the spectrum, Lafayette (with its large share of college students) had the lowest share at 10.4 percent.

Figure 2 shows that by 2030, Lafayette will reach 16.4 percent while more than a quarter of Kokomo’s population will be made up of senior citizens. The Indiana portion of the Cincinnati-Middletown metro is expected to experience the most dramatic growth in seniors—shooting up by almost 12 percentage points—and will slightly exceed Kokomo’s share.¹

Figure 2: Percent of Population Age 65 and Older, 2010 and 2030

![Figure 2](image)

*Indiana portion only

Note: The share for the non-metro portion of the state is expected to grow from 15 percent in 2010 to 23.3 percent by 2030.

Source: Indiana Business Research Center

Beyond 2030

The entire baby boomer cohort will be of traditional retirement age by 2030. After that point, growth in the 65+ category is expected to level off somewhat. However, between 2030 and 2050, large increases are anticipated in the 85+ age group as those boomers continue to age (see Figure 3).²

Figure 3: Percent of Population Age 65 and Older, 2010 to 2050

Click play below to watch how aging baby boomers will shift state demographics in the coming decades.
Access more data and maps from the state's official population projections (available for counties, metros, regions and statewide) on STATS Indiana at [www.stats.indiana.edu/topic/projections.asp](http://www.stats.indiana.edu/topic/projections.asp).

**Notes**

1. Two factors help explain the comparatively rapid aging in the Indiana portion of the Cincinnati-Middletown metro. First is the strong net in-migration of older adults mentioned earlier. Second, this region is unique among Indiana's metro areas (or metro parts) in that it consists of just three counties—Dearborn, Franklin and Ohio—that are on the periphery of the metro area and have relatively small populations. By themselves, these counties lack the large urban core that will tend to keep many metro areas relatively young. This area has already seen rapid aging. Between 2000 and 2010, Ohio County had Indiana's second-largest increase in median age of the population while Franklin and Dearborn counties ranked 13th and 21st, respectively.

2. Note that the population projections do take into account increases in life expectancy over time, using rates based on prior projections from the Census Bureau.

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Indiana Recession Employment Patterns

A recent opinion piece appearing on CNN online presented an argument looking at national trends indicating a labor market shift from fixed and stable employment to that of a turbulent market. Using Bureau of Labor Statistics (BLS) national numbers as a basis, the author suggested that in the future our workforce will be more transient with people working multiple temporary jobs in order to maintain a specific standard of living. The argument was made that the "Great Recession" re-enforced and escalated this trend.

Given the availability of micro wage data contained in the Indiana Workforce Information System (IWIS) back to 2001, an attempt was made to analyze the data to verify this claim. Second quarter employment data was used to prevent the influence of seasonal employment trends associated with either the holidays or late summer.

The first analysis examined the author’s claim of increased levels of temporary work and multiple job holders. The total number of Indiana employees for the second quarter of each year totaled approximately 3 million employees. Of the identified individuals, the total with multiple employers was also summed. Less than 14 percent of workers in Indiana held multiple jobs and that percentage declined during the recession years in both percentage and absolute terms (see Figure 1 and Figure 2).

The second analysis examined labor force churn. Again, the total number of employees for the second quarter of each year was counted. Using these unique individuals, the prior year’s wage record was also examined to determine how many held employment at the same employer. The results indicated that a growing percentage of workers maintained their place of employment in recession years (see Figure 3 and Figure 4).

Figure 1: Percent of Indiana Employees with Multiple Employers, 2001 to 2011
![Figure 1](image1.png)
Source: Indiana Department of Workforce Development, using IWIS data

Figure 2: Indiana Employees with Multiple Employers, 2001 to 2011
![Figure 2](image2.png)
Source: Indiana Department of Workforce Development, using IWIS data

Figure 3: Percent of Indiana Employees with Same Employer from Previous Year, 2002 to 2011
![Figure 3](image3.png)
While these results are Indiana specific, they run counter to the claims presented in the article. The recent recession possibly shed the most mobile workers first. Those that remained were more likely to reside longer at the position. As the recession took hold, extra hours and side jobs likely disappeared as people focused on core employment, or one of the positions was lost in favor of another. The Indiana data suggest that the recession was witness to fewer multiple job holders and less churn.

**Notes**

2. The available data includes wage records for firms with employees which are subject to Indiana unemployment tax.

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Living Solo

The latest trend in many industrialized countries, including ours, is that of living alone. More people in Indiana are going it alone, living by themselves in an apartment or condo or their empty-nested family home. Each decade brings a larger percentage of people who live alone, and in Indiana that number is now more than one in four households – 26.9 percent of all households in Indiana compared to 26.7 percent nationally (see Figure 1). Consider this: the percentage of households comprised of married couples with children is now 19.9 percent in Indiana and 20.2 percent nationally.

Figure 1: Living Solo Timeline for Indiana, 1940 to 2010

As shown in Table 1, the Census counted 671,920 Hoosiers living alone, with the majority (55 percent) women. Most of those living alone tend to own rather than rent, with 56 percent of them owning and the remaining 44 percent renting. Among seniors living alone, nearly three in four are women (73 percent).

Table 1: Living Solo in Indiana—Results from Census 2010

<table>
<thead>
<tr>
<th>Category</th>
<th>Number Living Alone</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>By Sex</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>671,920</td>
<td>100%</td>
</tr>
<tr>
<td>Men</td>
<td>393,513</td>
<td>45%</td>
</tr>
<tr>
<td>Women</td>
<td>368,407</td>
<td>55%</td>
</tr>
<tr>
<td><strong>By Tenure</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner</td>
<td>379,164</td>
<td>56%</td>
</tr>
<tr>
<td>Renter</td>
<td>292,756</td>
<td>44%</td>
</tr>
<tr>
<td><strong>By Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than Age 65</td>
<td>433,803</td>
<td>65%</td>
</tr>
<tr>
<td>65 and Older</td>
<td>238,117</td>
<td>35%</td>
</tr>
<tr>
<td>Men 65+</td>
<td>64,936</td>
<td>27%</td>
</tr>
<tr>
<td>Women 65+</td>
<td>173,181</td>
<td>73%</td>
</tr>
<tr>
<td><strong>For Context</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>65+ Living in Group Quarters</td>
<td>39,942</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: IBRC, using U.S. Census Bureau data

We will continue to mine the 2010 census in InContext, but if you are hungry for more data be sure to visit American FactFinder (http://factfinder2.census.gov), the repository for the 2010 Census as well as the American Community Survey.

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