STATE OF AGING IN CENTRAL INDIANA

SECTION 1
DEMOGRAPHICS

June 2022
DEMOGRAPHICS

A growing population of nearly half a million adults age 55 and older live in Central Indiana. This older adult population is not a monolithic group, but rather varies by age group, race, ethnicity, household composition, socioeconomic status and other characteristics. This section of the report presents key population trends and demographics highlighting the diverse nature of older adults in Central Indiana. Key findings include:

• Our 2022 update shows long-term trends continue: The older adult population grew by 12,000 from the previous data year and became slightly more diverse. Older adults of color increased by 4,300 and now make up 18% of the older adult population.

• The older adult population is increasing at over five times the rate of the younger population.

• People of color comprise one in six older adults. The older adult population will become increasingly diverse as the more heterogeneous younger population ages.

• More than one third of older adults live alone.

• Older adults of color are almost three times more likely to experience poverty compared to White older adults.
493,360 older adults in Central Indiana
26% OF TOTAL POPULATION

+117,000 more older adults since 2012
31% increase, compared to 6% increase in population under 55

82% of older adults are White, compared to 67% of population under 55

87,100 older adults of color in Central Indiana

Latinx 11,100
Other or multiple races 15,500
Black 60,400

Sources: PUMS, American Community Survey, 2016-2020
LOCATION OF OLDER ADULTS IN CENTRAL INDIANA

- = 100 people age 55+

Source: American Community Survey 2016-2020 5-Year Average
50% of households with older adults are married, but only 24% of those 85 and older are married.

36% of older adults live alone, which increases with age:
- Age 55-64: 25%
- 65-84: 35%
- 85+: 54%

5.0% of households with an adult 55+ live with their grandchildren.

- 3.9% White householders live with grandchildren
- 8.6% Black householders live with grandchildren
- 15.0% Latinx householders live with grandchildren

8.3% of older adults experience poverty.

- White: 6.5%
- Black: 18.6%
- Latinx: 14.3%

The poverty rate is lowest for middle-old age groups.

Source: PUMS, American Community Survey, 2016-2020
CONCENTRATION OF OLDER ADULTS EXPERIENCING POVERTY

Larger bubbles represent census tracts with more older adults experiencing poverty. Darker bubbles represent census tracts where older adults make up a larger share of the population experiencing poverty.

Northside neighborhoods near I-465 have many older adults experiencing poverty, but few younger people experiencing poverty.

Over 500 older adults in poverty. Almost half of people in poverty are older adults.

Many older adults experiencing poverty live on the Eastside of Indianapolis, where poverty is more common overall.

Almost 300 older adults in poverty. 72% of people in poverty are older adults.

Source: American Community Survey 2016-2020 5-Year Average
Older adult population grew faster than younger population

Percent change in population since 2012

Because this shows population change since 2012, the chart for both groups begins at 0% in 2012. There are many more people under age 55, but the growth rate is greater among those 55 and older.

Source: PUMS, ACS 2008-2012 and 2016-2020 five-year estimates

As younger cohorts age, the older adult population will become more diverse

As the Baby Boomer’s age, the older adult population in Central Indiana increased by 31% between 2012 and 2020. In contrast, the population under age 55 increased by 6%. Population increases were significant for all age groups. This is typical in decennial census year, as results from the census inform estimates in the American Community Survey. As of 2020, older adults were one quarter (26%) of the Central Indiana population, which is slightly lower than for the state as a whole (29%). The oldest-old age group, those age 85 and older, are 2% of the population in Central Indiana. The younger-old (55 to 64 years) and the middle-old (65 to 84 years) age groups each make up 12% of the population.

While older adults in Central Indiana are more diverse than the rest of the state, the majority (82%) age 55 and older in Central Indiana are White. The older adult population is less diverse than subsequent generations. One third of those under age 55 (33%) are people of color. The racial makeup of older adults will change as this younger, more diverse cohort grows older.
DISTRIBUTION OF OLDER ADULTS BY POPULATION SIZE AND AGE

Larger bubbles represent census tracts with more older adults.

Darker bubbles represent census tracts where people age 85 or older make up a high share of older adults.

Source: American Community Survey 2016-2020 5-Year Average
OLDER ADULT HOUSEHOLDS

Age, race, and ethnicity relate strongly to the kinds of households and families in which older adults live. As householders age, they are more likely to become widowed, less likely to be married and more likely to live alone. Latinx older adults are more likely than older Black adults and older White adults to live in households where more than one generation lives together, and are more likely to be married, making them less likely to live alone.

More than one third (36%) older adult households in Central Indiana consist of individuals living alone. The oldest-old (those age 85 and older) are much more likely to be living alone (54%) compared to the middle-old (35%) and younger-old (25%). Black older adult households are more likely to consist of those living alone (45%) compared to Latinx older adult households (28%) and White older adult households (34%).

Younger-old and middle-old households are much more likely to be currently married (43% and 36% respectively), compared to the oldest-old, of which only 19% are married. Black older adults are the least likely to be married (23%), compared to Latinx older adults (40%) and White older adults (35%). Among all older adults in Central Indiana, over one third (32%) are divorced, separated or widowed.

Five percent of older adults live in households with their grandchildren. This rate is highest for the younger-old (5.7%) and lowest for the oldest-old (2.6%). A larger share of Latinx older adults live with their grandchildren (15.0%), while this rate is 8.6% and 3.9% for Black and White older adults, respectively.

Differences between these rates and the 2021 State of Aging Report are attributable to methodology changes. The 2021 and 2022 reports are not comparable for statistics about marriage rates, living alone, or living with grandchildren.

Latinx older adults frequently live with their grandchildren.

Percent of adults age 55+ who live in the same household as their grandchildren

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latinx households</td>
<td>15.0%</td>
</tr>
<tr>
<td>Black households</td>
<td>8.6%</td>
</tr>
<tr>
<td>White households</td>
<td>3.9%</td>
</tr>
</tbody>
</table>

Source: PUMS, ACS 2016-2020 five-year estimates

Living with grandchildren is most common among those age 55-64.

Percent of adults in each age group living with their grandchildren

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age 55-64</td>
<td>5.7%</td>
</tr>
<tr>
<td>Age 65-84</td>
<td>4.8%</td>
</tr>
<tr>
<td>Age 85+</td>
<td>2.6%</td>
</tr>
</tbody>
</table>

Source: PUMS, ACS 2016-2020 five-year estimates
Download the data used in this chapter.

Download spreadsheets containing our source data by clicking here or scanning the QR code below.