

STATE OF AGING IN CENTRAL INDIANA



SECTION 1 DEMOGRAPHICS

May 2023



In this report, we refer to three subsets of older adults.

Younger-old: age 55-64

Middle-old: age 65-84

Oldest-old: age 85+

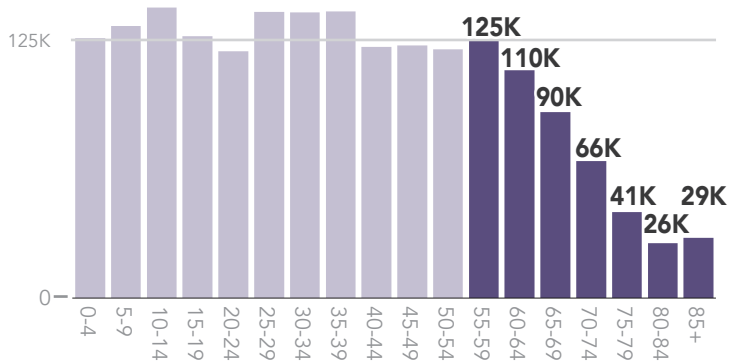
DEMOGRAPHICS

Demographics

A growing population of nearly half a million adults age 55 and older lives in Central Indiana. This older adult population is not a monolithic group, but 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:

- This 2023 chapter update shows long-term trends continue. Between 2020 and 2021, the older adult population increased by 11,589 and became slightly more diverse. Older adults of color increased by 4,400 and now make up 18 percent of the older adult population.
- The older adult population is increasing at over four 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.

CURRENT POPULATION



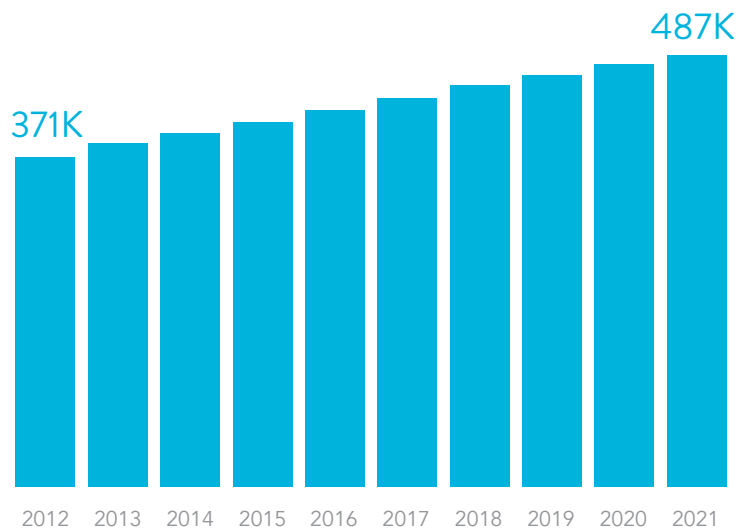
487,404

older adults in
Central Indiana

25 PERCENT OF
TOTAL POPULATION

Sources: PUMS, American Community Survey, 2017-2021 five-year estimates

POPULATION TRENDS



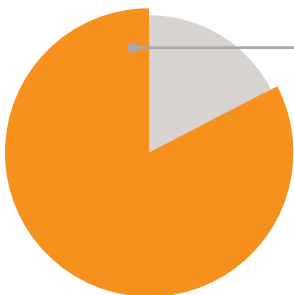
+116,430

more older adults since 2012

31% increase, compared to six
percent increase in population
under age 55

Sources: PUMS, American Community Survey, 2012- 2016 and 2017-2021 five-year estimates

RACE AND ETHNICITY



82%

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

91,500

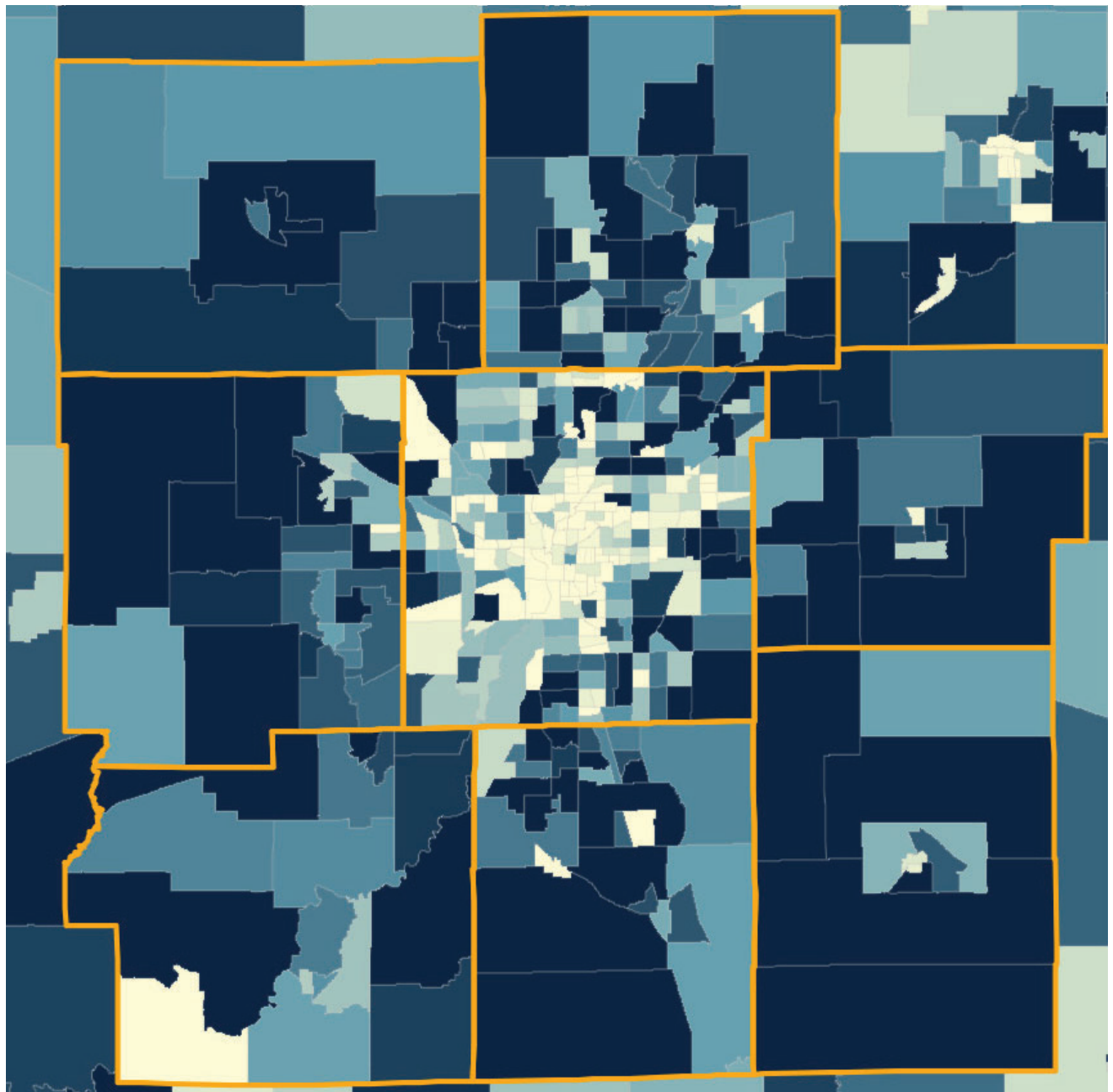
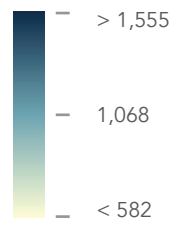
older adults of color
in Central Indiana



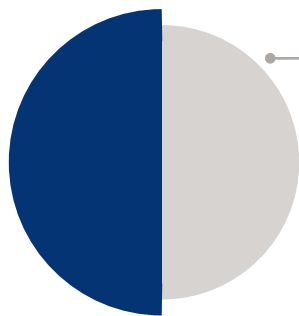
Sources: PUMS, American Community Survey, 2017-2021 five-year estimates

LOCATION OF OLDER ADULTS IN CENTRAL INDIANA

Population Age 55+ (count):



Source: American Community Survey 2017-2021 five-year estimates

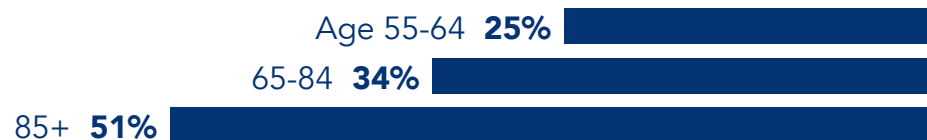


50%

of households with older adults are married, but only **24 percent** of those age 85 and older are married

35%

of older adults live alone, which increases with age



4.5%

OF HOUSEHOLDS WITH AN ADULT AGE 55+ LIVE WITH THEIR GRANDCHILDREN

3.4% WHITE
HOUSEHOLDERS
LIVE WITH GRANDCHILDREN

7.0% BLACK
HOUSEHOLDERS
LIVE WITH GRANDCHILDREN

15.2% LATINX
HOUSEHOLDERS
LIVE WITH GRANDCHILDREN

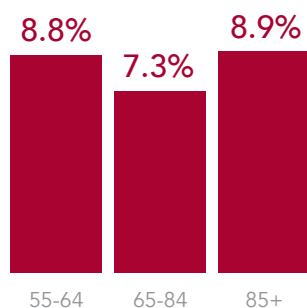
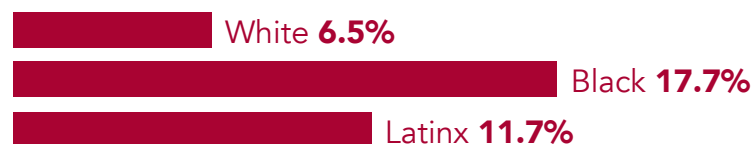
Source: PUMS, American Community Survey, 2017-2021 five-year estimates

INCOME AND POVERTY

8.1%

OF OLDER ADULTS EXPERIENCE POVERTY

Black older adults are almost three times more likely to experience poverty than White older adults



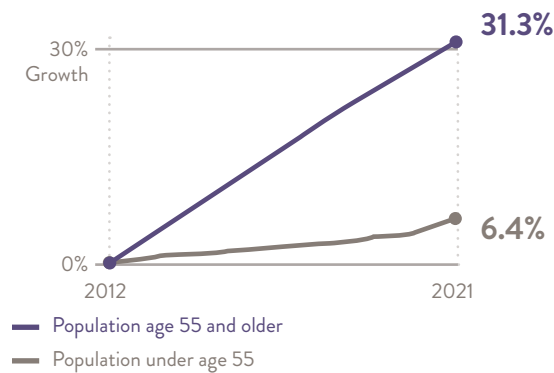
The poverty rate is lowest for middle-old age groups.

Source: PUMS, American Community Survey, 2017-2021 five-year estimates

DEMOGRAPHICS

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 age 55 and older.

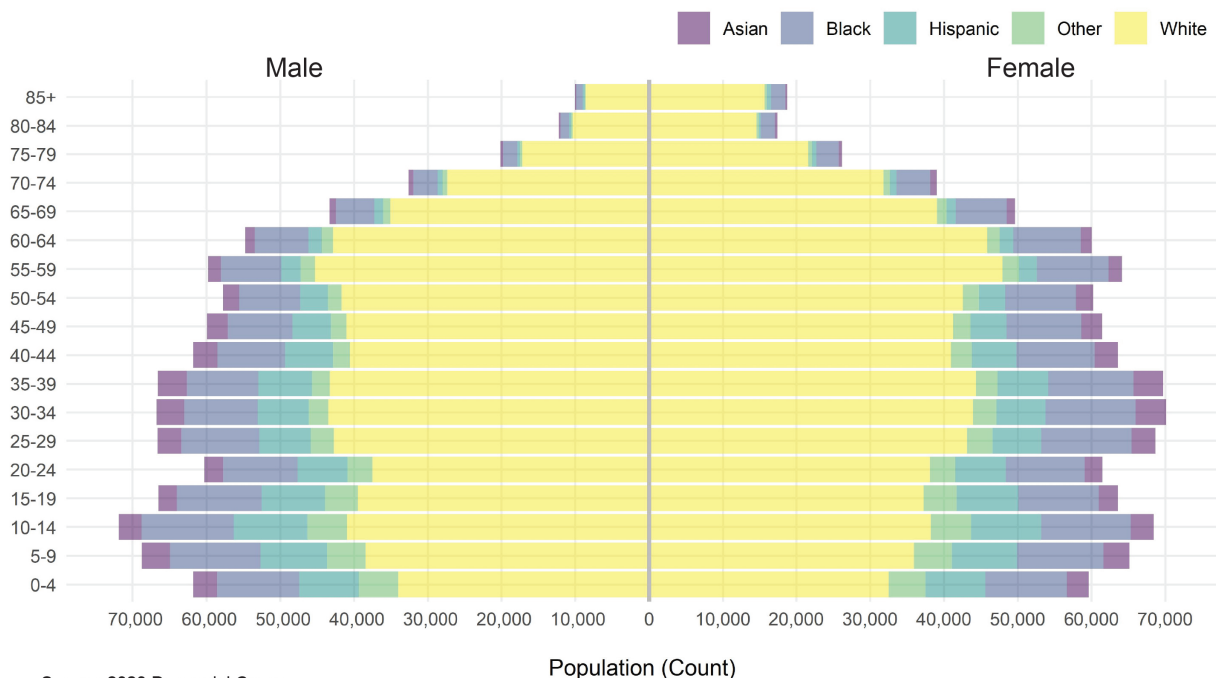
Source: PUMS, ACS 2008-2012 and 2017-2021 five-year estimates

As the Baby Boomer's age, the older adult population in Central Indiana increased by 31 percent between 2012 and 2021. In contrast, the population under age 55 increased by six percent. Population increases were significant for all age groups. As of 2021, older adults were one quarter (25 percent) of the Central Indiana population, which is slightly lower than for the state (29 percent). The oldest-old age group, those age 85 and older, is 1.5 percent of the population in Central Indiana. The younger-old (55 to 64 years) are 12 percent of the total population and the middle-old (65 to 84 years) age groups each make up 12 percent of the population.

While older adults in Central Indiana are more diverse than the rest of the state, the majority (82 percent) 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 percent) are people of color. The racial makeup of older adults will change as this younger, more diverse cohort grows older.

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

Population distribution by age and race in Central Indiana



Source: 2020 Decennial Census

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. They are also more likely to be married, making them less likely to live alone.

More than one third (35 percent) of 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 (51 percent) compared to the middle-old (34 percent) and younger-old (25 percent). Black older adult households are more likely to consist of those living alone (44 percent) compared to Latinx older adult households (23 percent) and White older adult households (33 percent).

Younger-old and middle-old households are much more likely to be currently married (57 percent and 49 percent respectively), compared to the oldest-old, of which only 24 percent are married. Black older adults are the least likely to be married (30 percent), compared to Latinx older adults (59 percent) and White older adults (54 percent). Among all older adults in Central Indiana, over one-third (32 percent) are divorced, separated or widowed.

Just under five percent (4.5 percent) of older adults live in households with their grandchildren. This rate is highest for the middle-old (4.7 percent) and lowest for the oldest-old (1.0 percent). A larger share of Latinx older adults live with their grandchildren (15.2 percent), while this rate is 7.0 percent and 3.4 percent for Black and White older adults, respectively.

Living with grandchildren is most common among those age 65-84.

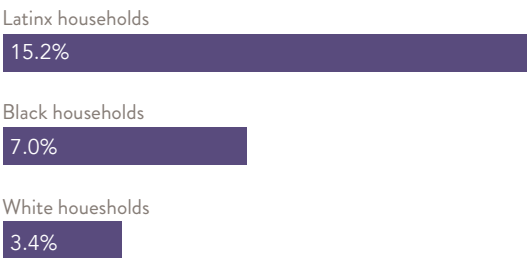
Percent of adults age 55+ in each age group living with their grandchildren



Source: PUMS, ACS 2017-2021 five-year estimates

Latinx older adults frequently live with their grandchildren.

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



Source: PUMS, ACS 2017-2021 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.

