

## IN the Spotlight:

### Hoosier Demographics: A Regional Perspective

Indiana has many regions, official and otherwise. The formal ones include the newly and federally defined metropolitan (and micropolitan) statistical areas; the Indiana Department of Commerce regions; the Indiana Department of Workforce regions; and others from various state and federal agencies. Informally, many people carve up the state into however they personally define north, central and south or northeast and northwest. For all of these needs, there is a special customizing feature on the web service STATS Indiana ([www.stats.indiana.edu](http://www.stats.indiana.edu)), allowing users to determine how they want to define a particular part of the state for a particular reason.

For this article, however, we are going to focus on the 12 relatively new Commerce regions, which are now fully functional in terms of offices, and staff are beginning their work as catalysts to economic development in their regions.

What is the current social and economic state of those regions? This article mines Census 2000 data to provide a view of the regions from a comparative perspective,

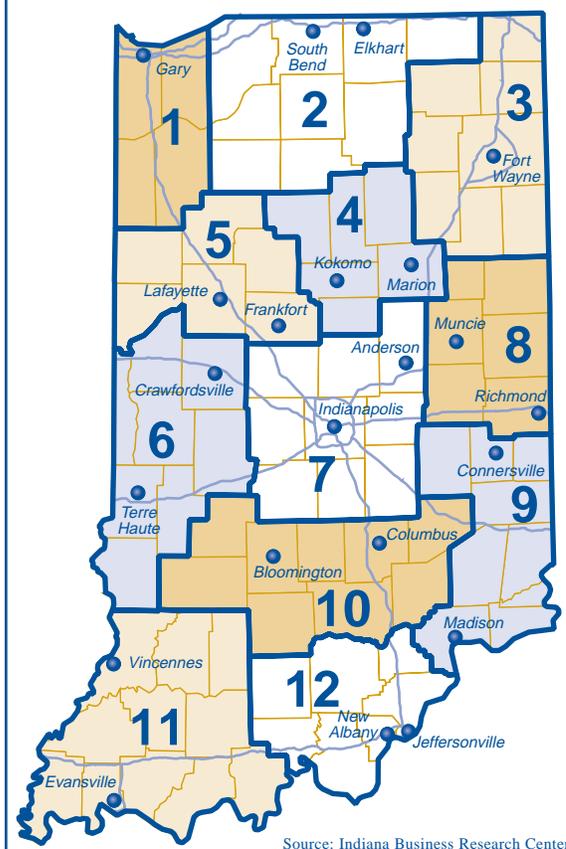
relying heavily on the use of maps to provide us with the big picture, so to speak.

#### Population

More than 30 of Indiana's 92 counties experienced growth rates exceeding 40 percent between the beginning of the *(continued on page 2)*

Figure 1: Indiana's Commerce Regions

Indiana is carved into 12 regions



## INSIDE *this issue:*

- **IN THE SPOTLIGHT** 1  
Hoosier Demographics: A Regional Perspective
- **IN THE WORKFORCE** 5  
Commerce Region 11: Southwest Indiana
- **IN THE DETAILS** 8  
Anatomy of Indiana's Job Losses
- **IN THE NEWS** 10  
Indiana's Personal Income Continues to Grow, But...
- **IN LOCAL AREAS** 11  
July's Unemployment Snapshot
- **IN CLOSING** 12  
Moving In, Moving Out: Census Migration Figures Released

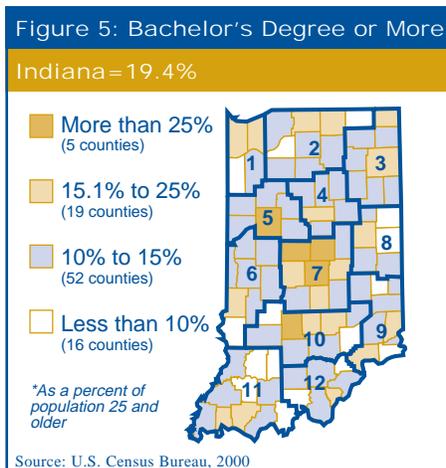
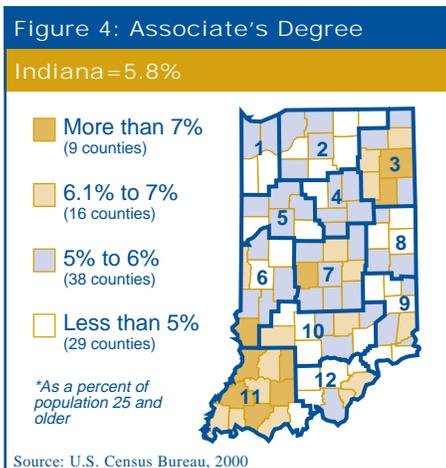
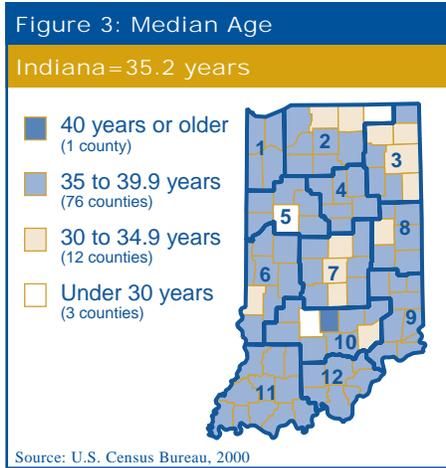
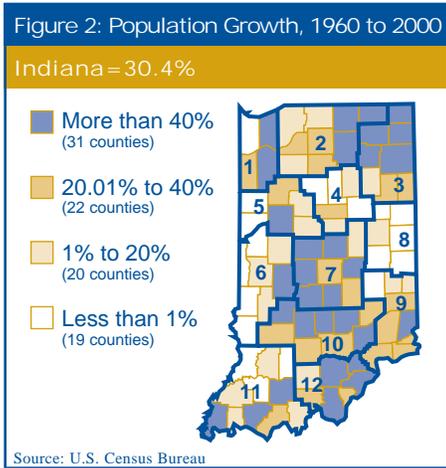
### Unemployment Rates for July 2003

Indiana 5.4%  
United States 6.3%

\*Not seasonally adjusted

**IN the Spotlight**

(continued from page 1)



1960s and the end of the 1990s (see Figure 2). While these high growth rates were scattered throughout the state, they were concentrated in central, southeast and northeast Indiana.

Not surprisingly, one of our oldest counties, Brown, in Region 10, is also one of our most rural (see Figure 3). But Region 10 also has one of the three youngest counties in the state, Monroe—home of Indiana University and its large student population. Lagrange County is young too, primarily due to the area's large Amish population.

**Education**

At the time of Census 2000, the majority of adult Hoosiers (25 and older) had, at minimum, completed high school. Nearly 20 percent had a bachelor's degree or more, and a scant 5.3 percent of the population had not finished ninth grade. As would be expected, there are some significant regional differences in educational attainment. The variations can be seen in Figures 4 and 5.

Southern Indiana, particularly Region 11, has a high percentage of adults with an associate's degree (more

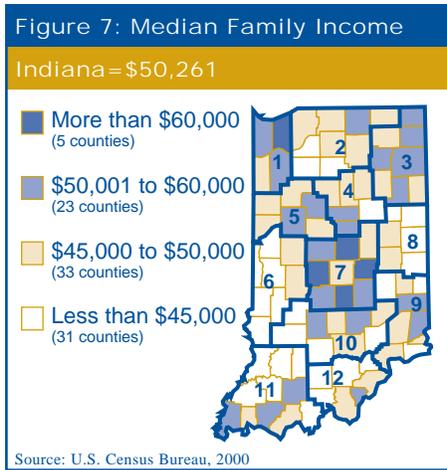
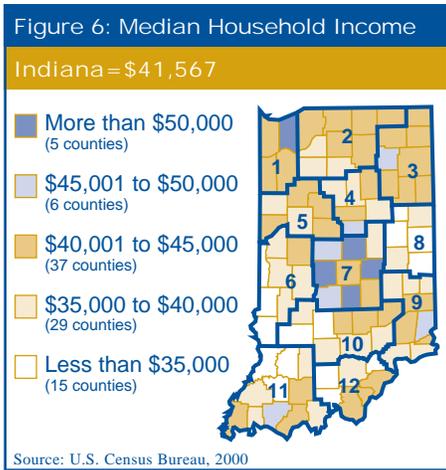
than 7 percent). Northwest Indiana, as seen in Regions 1 and 2, has less than 6.1 percent with this level of college attainment (see Figure 4).

Region 7 has the largest percent of population with a bachelor's degree or higher. Figure 5 shows all of the regions with at least one county with a high percentage of adults with bachelor's or advanced degrees. However, eight of the 12 regions have at least one county where less than 10 percent of adults have attained a bachelor's degree or more.

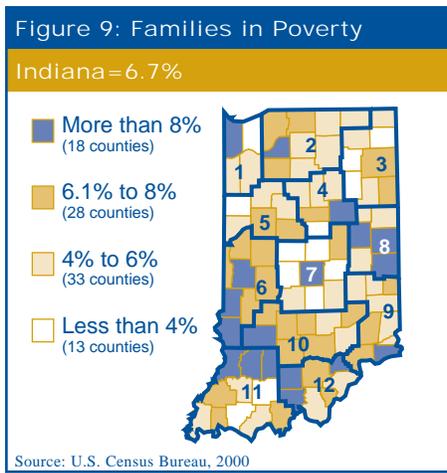
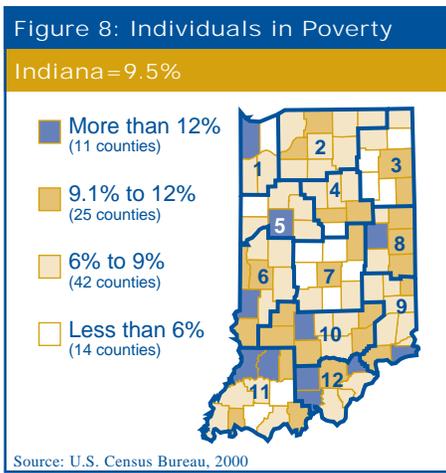
**Income**

Indiana's median household income in 2000 was \$41,567, while median family income was pegged at \$50,261. Household-based median income will always be lower than family income. Why? Because there are many households with just one person, thus just one income generator. Only two regions in Indiana, Commerce Regions 1 and 7, have counties with a median household income figure of more than \$50,000 (see Figure 6). Just five regions have counties with medians between \$45,001 and \$50,000. The majority of counties fall into the brackets of \$35,000 to \$45,000.

When there are families involved, and most likely multiple wage earners, we see a different picture for the regions (see Figure 7). Ten of the 12 regions have counties with median family incomes of \$50,001 to \$60,000. Only Regions 1 and 7 have counties with medians greater than \$60,000. Not surprisingly, a substantial number of counties surrounding Indianapolis in central Indiana have median family incomes in excess of \$60,000.



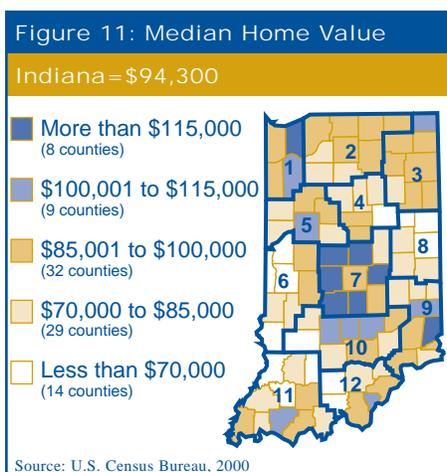
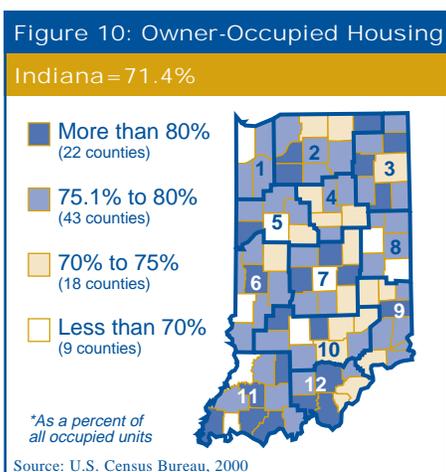
Eight Commerce regions have at least one county with over 12 percent of individuals in poverty (see Figure 8). While families living below the poverty line (as defined by the federal government) can be found in all counties, the highest percentages are in mostly southern and rural Indiana (see Figure 9). In fact, looking at the family income map and the families in poverty map, one can clearly see the correlation.



**Housing**

Indiana has one of the highest rates of homeownership in the nation, with nearly 72 percent of its housing occupied by households with or without a mortgage (see Figure 10). Indeed, 81 out of 92 counties have homeownership rates higher than the state as a whole. Those areas with lower rates of homeownership tend to be highly urban (Indianapolis, Gary, Fort Wayne and Evansville) or counties with high concentrations of

*The majority of counties have median home values between \$70,000 and \$100,000.*



college students and the resulting high proportion of rental housing (Delaware, Monroe and Tippecanoe). The median value of homes in Indiana is \$94,300 (see Figure 11). There are a mere eight counties with median values (meaning an equal number above or below the stated median) higher than \$115,000. The majority of counties have median home values between \$70,000 and \$100,000.

## Lifestyles

Hoosiers tend to form family households, which, according to the Census Bureau, can be married couples, siblings living with a parent or two, single parents or just people living together who are related by marriage, birth or adoption. Nearly 70 percent of Indiana households are family households (where at least two people live who are related). Fifty-four percent of all Indiana households are married-couple families (see Figure 12), although fewer than half of those have children under the age of 18. Most single-parent households are

mothers with children, although there has been a smaller but significant increase in the number of single-father households. Most non-family households (that is, no one in the household is related) are people living alone, a trend that is growing decade by decade across Indiana and the nation. One out of three home-alone households consists of someone over age 65.

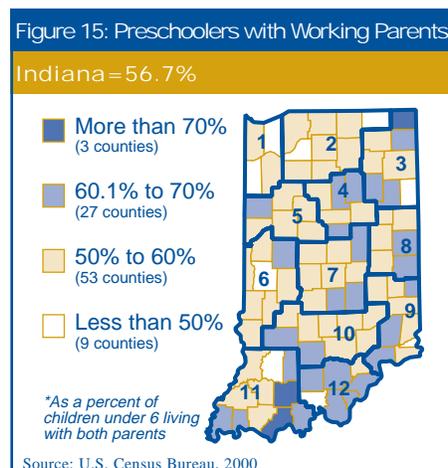
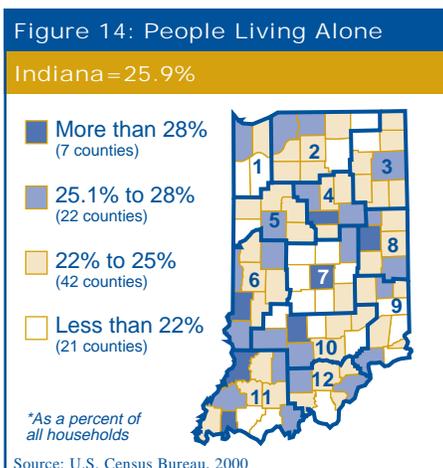
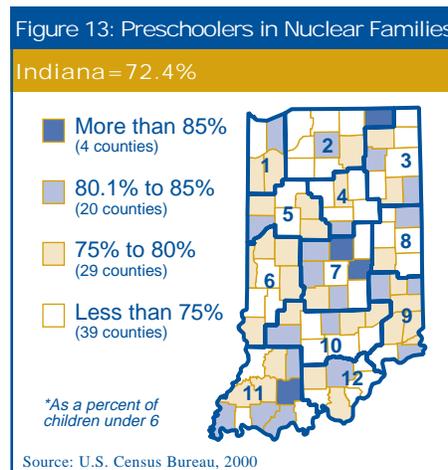
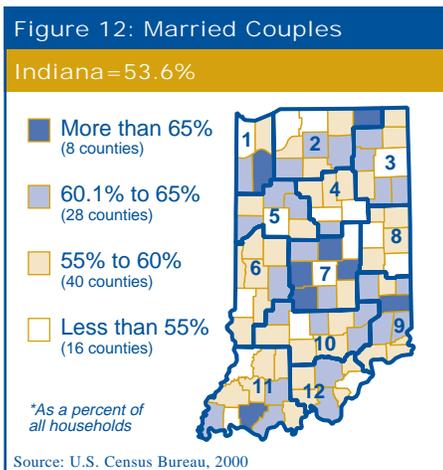
But there are regional differences. Figure 13 focuses on children in nuclear families (that is, living with both parents). Three of the 12 regions have counties where more than 85

percent of the children live with both parents (Regions 2, 7 and 11). All 12 regions have at least one county where fewer than 75 percent of children under 6 years of age live in a nuclear family situation. In Region 2, the majority of counties have situations where less than 75 percent of children under 6 live with both parents, whereas Region 7 has a much greater proportion of children living in such households.

The trend toward living alone, which correlates with our aging population, is seen across all regions, since 29 of the 92 counties have home-alone rates close to or higher than the state average of 26 percent (see Figure 14). As one might expect, the regions with the lowest proportion of people living alone tend also to be those with higher proportions of married couples with children. Perhaps this is an indication that elderly parents are not necessarily living in the same county or region as their married children.

More than 56 percent of Hoosier children under 6 live in a household where both parents work, what we might call dual-income families (although the data do not necessarily indicate if there are others in the household working). Looking at Figure 15, it is not the most urban or metro counties that have the highest proportion of such families, but rather the suburban and rural counties in most of the regions. Regions 11 and 12 have the highest number of counties with children under 6 living in homes where both parents work.

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## Commerce Region 11: Southwest Indiana

### The Area

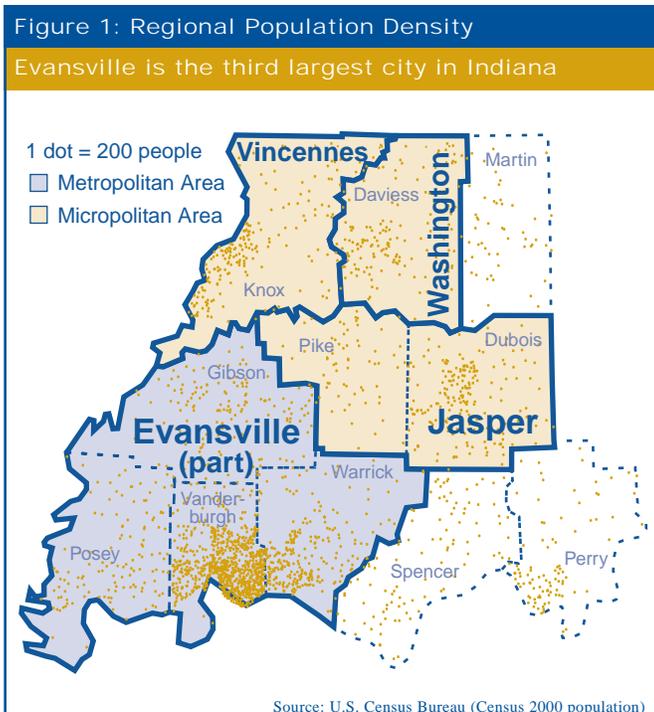
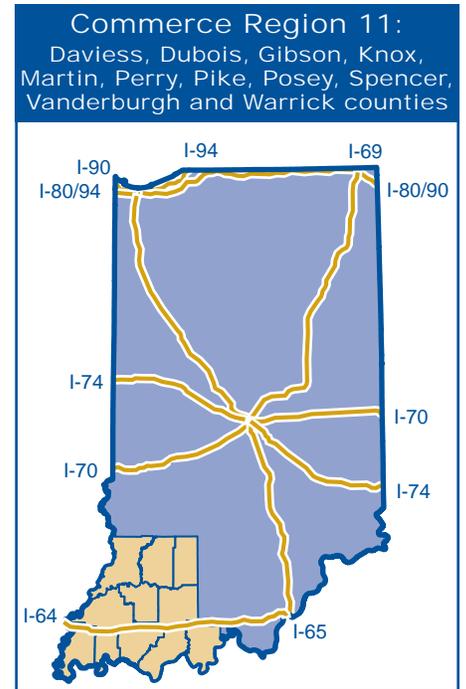
Commerce Region 11 is comprised of 11 counties in southwest Indiana: Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh and Warrick. The six-county Evansville metropolitan statistical area (metro) includes four Indiana counties, along with Henderson and Webster counties in Kentucky. Vincennes, Jasper and Washington are primary cities of micropolitan statistical areas (micros), the new statistical entity developed by the Office of Management and Budget in June.

Vanderburgh County is the population center of the area—and the seventh largest county in the state—with 37.8 percent of the region's 455,112 residents, according to Census 2000 (see Figure 1). Martin and Pike counties are mostly rural areas, each

accounting for less than 3 percent of the regional population.

Region 11 was one of the slowest-growing Indiana regions in the past decade, with a 5 percent change in population—roughly half of the state's rate. Between 1990 and 2000, the Evansville metro grew slightly faster than the region at 6 percent. Of the counties in Region 11, Warrick County grew fastest, both numerically (7,463) and on a percentage basis (16.6 percent). The strong growth in this suburban area of Evansville accounted for almost half of the metro's growth among the Indiana counties.

Suburbanization has continued to impact the city of Evansville, which remains the third largest city in Indiana. Evansville lost 3.7 percent of its population during the 1990s and this decline accelerated, with the city losing an additional 2.1 percent in the two years from April 2000 to July 2002.

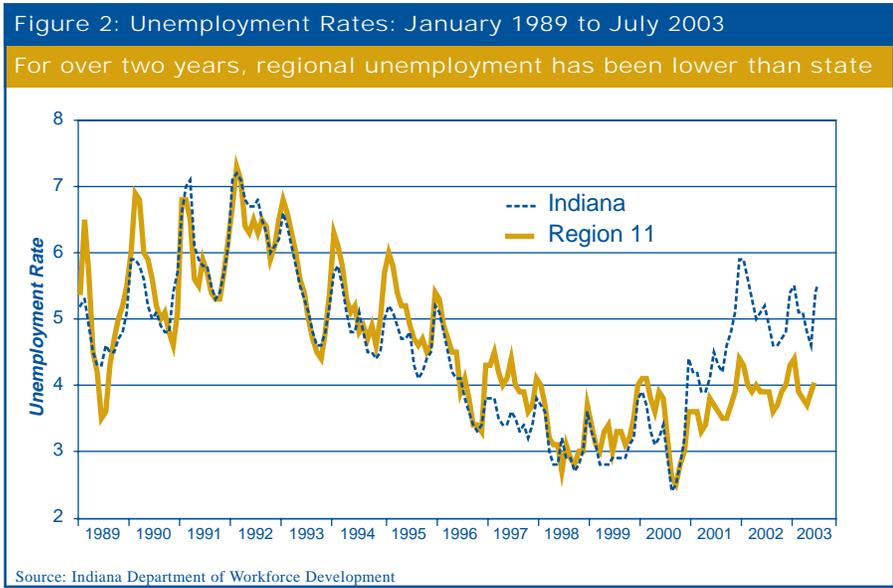


### Industrial Mix and Jobs

Major employers in the area include Alcoa, American General Finance, Berry Plastics, Bristol-Myers Squibb, Naval Surface Warfare Center Crane Division (NSWC Crane), Deaconess Hospital, GE Plastics, Good Samaritan Hospital, Jasper Engines and

Transmissions, Kimball International, MasterBrand Cabinets, Mead Johnson Nutritionals, Perdue Inc., St. Mary's Medical Center, TJ Maxx Distribution Center, Toyota Motor Manufacturing and Whirlpool.

Overall, Region 11's industrial mix mirrors the state as a whole. In 2000, the services sector comprised 26.4 percent of regional employment, followed by 18.8 percent in manufacturing. Between 1990 and 2000, nonfarm employment grew 17.5 percent, with the greatest numeric growth in services (14,987 new jobs) and the largest percent change in finance, insurance and real estate (40.1 percent). In an era of plant closings, manufacturing had a healthy 10.8 percent growth during the decade, adding over 5,000 jobs. In fact, within the past year, the Toyota plant in Princeton (Gibson County) expanded



government begins making downsizing decisions in accordance with the 2005 Base Realignment and Closure Act (which is estimated to cut military operations up to 25 percent), Region 11 will have to wait and see how well Crane survives the cuts.

Region 11 has been operating at high levels of employment for the past several years. For July 2003, the unemployment rate was 4.0, ranking it lowest among the 12 Commerce regions. As seen in Figure 2, the unemployment rate for Region 11 has been lower than the state average each month since December 2000 (data is not seasonally adjusted).

employment by 80 percent, bringing its number of employees to approximately 4,700.

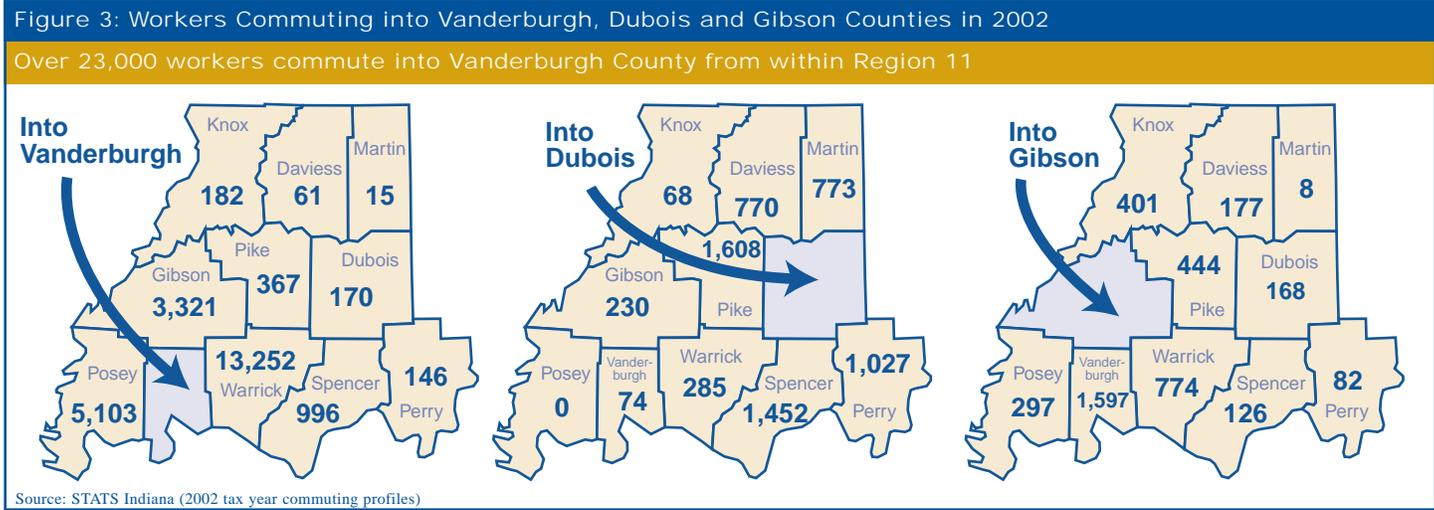
Significant job losses occurred in the military and federal civilian sectors, with declines of 26.8 percent and 18.2 percent, respectively, and a combined loss of 1,888 jobs. This is mostly attributable to NSWC Crane in Martin County, which remains the third largest Navy base in the world

and the largest employer of engineers and scientists in the state. According to a report released by the Southern Indiana Business Alliance in August 2003, annual revenue from the base is \$1 billion.

While the Martin County base draws workers from 31 Indiana counties, about 2,250 Crane employees live in Martin and Daviess counties, earning \$68.5 million in wages. As the federal

**Commuting Patterns**

As can be expected with 171,744 residents, Vanderburgh is the employment hub of Region 11, employing 118,694 area workers in 2002. Over 23,000 people commuted from the other 10 counties, while 95,081 lived and worked in Vanderburgh (see Figure 3).



After Vanderburgh, businesses in Dubois and Gibson counties employed the most commuters from within Region 11 (6,287 and 4,074, respectively). Meanwhile, Martin, Knox, Pike and Perry counties each drew less than 1,000 commuters from within the region.

### Income and Wages

Workers in southwest Indiana are among the highest compensated in the state with per capita personal income

(PCPI) for 2001 at \$27,860, exceeding the state average by \$338. This ranked Region 11 second among the Commerce regions, falling behind only Region 7 (the nine-county Indianapolis area), where PCPI was \$31,960.

However, when looking at the 2002 fourth quarter data in Table 1, the average weekly wage in Region 11 was slightly lower than in the state overall. Among the various industry sectors, only mining wages were higher for Region 11 than the state.

The biggest differential was in finance and insurance, where employees in southwest Indiana earned \$210 less per week than their Hoosier counterparts in other areas of the state.

Additional data is available at: [www.stats.indiana.edu/profiles/prcomm11.html](http://www.stats.indiana.edu/profiles/prcomm11.html).

—Rachel Justis, *IN Context* Managing Editor, Indiana Business Research Center, Kelley School of Business, Indiana University

Table 1: Average Employment and Earnings for Fourth Quarter 2002

Industry	Employment		% of Employment		Avg. Weekly Wage/Job	
	Region 11	Indiana	Region 11	Indiana	Region 11	Indiana
Total Covered Employment	224,540	2,859,966	100.0%	100.0%	\$626	\$652
Agriculture, Forestry, Fishing and Hunting	941	11,406	0.4%	0.4%	\$446	\$520
Mining	2,438	6,782	1.1%	0.2%	\$1,063	\$970
Utilities	2,087	15,996	0.9%	0.6%	\$966	\$1,112
Construction	12,578	146,711	5.6%	5.1%	\$705	\$780
Manufacturing	48,557	587,387	21.6%	20.5%	\$859	\$876
Wholesale Trade	8,720	119,584	3.9%	4.2%	\$709	\$878
Retail Trade	26,439	346,977	11.8%	12.1%	\$379	\$405
Transportation and Warehousing	10,618	124,804	4.7%	4.4%	\$621	\$690
Information	4,018	48,546	1.8%	1.7%	\$680	\$714
Finance and Insurance	5,646	103,372	2.5%	3.6%	\$662	\$872
Real Estate and Rental and Leasing	2,635	36,468	1.2%	1.3%	\$451	\$548
Professional, Scientific, and Technical Services	5,712	85,844	2.5%	3.0%	\$801	\$910
Management of Companies and Enterprises	3,730	26,061	1.7%	0.9%	\$1,046	\$1,251
Administrative and Support and Waste Management and Remediation Services	7,518	145,564	3.3%	5.1%	\$356	\$426
Educational Services	14,782	243,034	6.6%	8.5%	\$550	\$585
Health Care and Social Assistance	27,444	330,607	12.2%	11.6%	\$667	\$675
Arts, Entertainment, and Recreation	3,059	43,304	1.4%	1.5%	\$331	\$539
Accommodation and Food Services	17,147	226,615	7.6%	7.9%	\$195	\$220
Other Services (except Public Administration)	6,714	83,779	3.0%	2.9%	\$407	\$432
Public Administration	7,876	126,638	3.5%	4.4%	\$566	\$633

Source: Indiana Business Research Center, Covered Employment and Wages, based on ES-202 data from the Indiana Department of Workforce Development

## Anatomy of Indiana's Job Losses

Much has been made of the jobs lost in Indiana. The number of jobs we have lost depends on where we start and where we end. For example, Figure 1 shows that Indiana's employment growth rate has matched or exceeded the U.S. rate in only three of the past 13 years. If we put the nation and the state on an equal scale, as in Figure 2, Indiana's deficiency in job growth since 1990 totaled 176,600 jobs by July 2003.

If we start with July 2000, the number of jobs lost has been 156,700. This is without reference to the differential between the rates of growth in the nation and the state. But that differential is of interest, because it may indicate the state's competitive advantage or disadvantage over time.

Another differential of interest is that arising from the state's particular industry mix. We are more extensively involved in manufacturing than the nation as a whole. Therefore, when we have a recession heavily concentrated

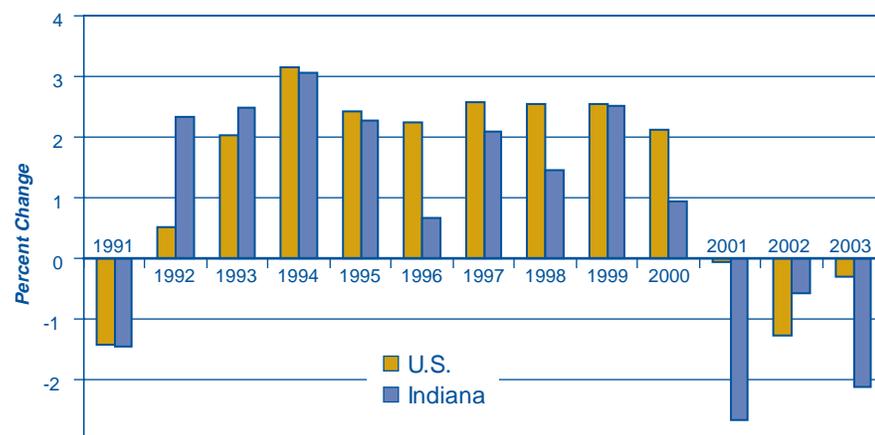
in manufacturing, Indiana gets hit harder than other states, even though we may have a competitive advantage in that sector.

Let's see how this works using manufacturing as our example. In July 2000, Indiana had 664,700 manufacturing jobs. This was 22.4 percent of all the jobs in the state. But at the national level, manufacturing accounted for just 13.1 percent of all jobs. If Indiana had the national mix of jobs, we would have had just 390,600 jobs in manufacturing. Then, if we experienced the same percentage decline in manufacturing jobs as did the nation between July 2000 and July 2003 (-15.5 percent), we would have lost 60,700 manufacturing jobs.

How many manufacturing jobs did we actually lose? We lost 92,200.

Figure 1: Annual Percent Change in Employment, 1991 to 2003

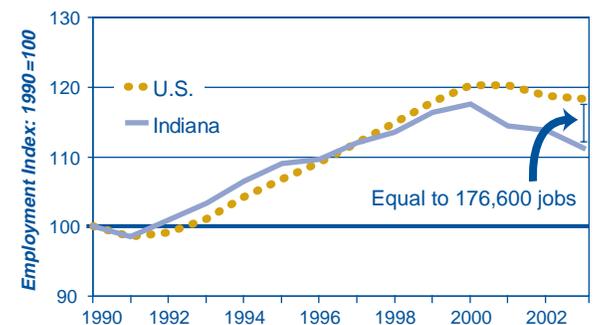
Indiana has matched or exceeded the nation just three times



Source: U.S. Bureau of Labor Statistics and Indiana Department of Workforce Development

Figure 2: Employment Index

Indiana's job growth lags behind the nation



Source: U.S. Bureau of Labor Statistics and Indiana Department of Workforce Development

Thus, about two-thirds of the lost manufacturing jobs in Indiana can be associated with the national decline in manufacturing employment. What about the other jobs lost in Indiana? These losses were the result of two factors: our differential in the mix of jobs and the difference in our competitive position in manufacturing. When we take into account Indiana's heavier concentration in manufacturing (while still holding the job-loss percentage at the national rate of -15.5 percent), then we lost an additional 42,500 jobs in manufacturing.

Together, these numbers add up to 103,200 jobs, but Indiana lost only 92,200 manufacturing jobs. Why this difference? The answer lies in the fact that our percentage loss was -13.9 percent, resulting in a "gain" of approximately 11,000 jobs, due to what is often termed a state's competitive advantage. In truth, it may only be a difference in mix at lower levels of aggregation, but it does feel good to ascribe this residual factor to something positive like a competitive advantage.

Figure 3: Change in Manufacturing Employment, 2000 to 2003

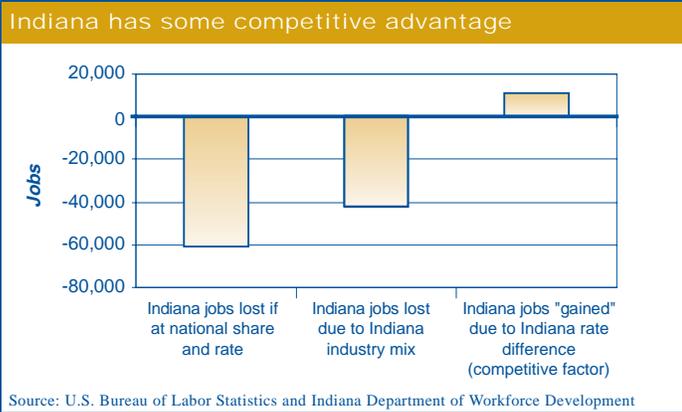


Figure 4: Change in Nonfarm Employment, 2000 to 2003

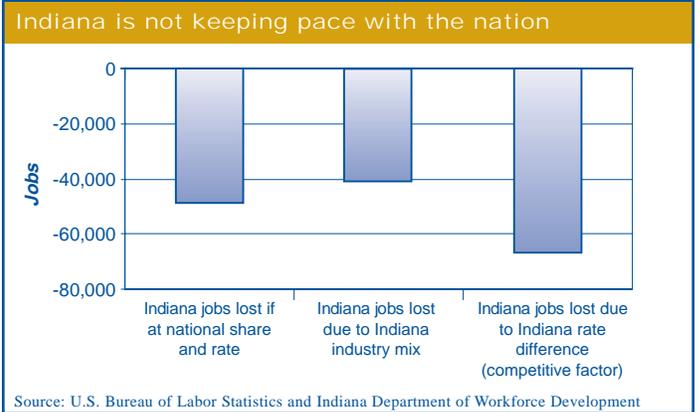


Figure 3 decomposes the change in Indiana's manufacturing employment into its three parts. Whereas we might claim some competitive advantage for Indiana's manufacturing, the general picture is not as cheery. Manufacturing was the only one of thirteen industry groups to have a major positive competitive factor (see Table 1).

Indiana might claim some competitive advantage for manufacturing, but the general picture is not as cheery.

When the results for the individual industries are added together they form Figure 4. Here we find 31 percent of the jobs lost were due to the national factor, 26 percent due to Indiana's particular industry mix and 43 percent due to the competitive factor or the differential between Indiana's growth rate and that of other states.

What do all these numbers mean? Simply what we have known for some time: Indiana is not keeping pace with the nation across a wide range of industries. Manufacturing is being hit nationally and, because we are heavy in manufacturing, we get hit hard by that national factor. However, manufacturing is not dragging the state down. This analysis shows that 66,700 of the 156,700 jobs lost in the past three years are the result of deficiencies in job growth in non-manufacturing. In fact, without the beneficial aspects of manufacturing in Indiana, we would have lost an additional 11,000 jobs.

—Morton J. Marcus, Director Emeritus, Indiana Business Research Center, Kelley School of Business, Indiana University

Industry	Jobs gained/lost if at national share and rate	Jobs gained/lost due to Indiana industry mix	Jobs gained/lost due to Indiana rate difference
<b>Total Nonfarm</b>	<b>-49,002</b>	<b>-41,015</b>	<b>-66,683</b>
Natural Resources and Mining	-812	406	806
Construction	-45	0	-13,355
Manufacturing	-60,689	-42,591	11,080
Wholesale Trade	-8,550	464	-1,914
Retail Trade	-7,314	-239	-8,347
Transportation, Warehousing and Utilities	-6,707	-2,334	-5,758
Information	-8,593	3,825	168
Financial Activities	6,879	-1,131	-10,847
Professional and Business Services	-14,050	4,381	-10,431
Educational and Health Services	31,551	-1,251	-12,800
Leisure and Hospitality	2,887	-93	-1,494
Other Services	3,360	-261	-1,100
Government	13,080	-2,190	-12,690

Source: U.S. Bureau of Labor Statistics and Indiana Department of Workforce Development

## Indiana's Personal Income Continues to Grow, But...

The federal government releases estimates of personal income each quarter for the 50 states, the District of Columbia and the nation as a whole. Recent first-quarter estimates for 2003 show an increase of 1.1 percent for Indiana over the fourth quarter of 2002, compared to 0.9 percent for the U.S. during the same period (see Figure 1). These estimates show continued growth in Indiana's total personal income and percentage increases larger than the U.S. (see Figure 2).

A somewhat longer view, between the first quarters of 2001 and 2003, shows a 6.1 percent overall increase in Indiana's personal income. Personal

income is derived from work earnings; other labor income (such as employer payments into pension plans, health and life insurance and unemployment insurance funds); dividends, rent and interest; and transfer payments (such as social security, disability or welfare).

Transfer payments, specifically state unemployment insurance, had the largest percentage increase (219 percent) between the first quarters of 2001 and 2003 (see Table 1). In pure dollar terms, transfer payments increased by \$4.5 billion between 2001 and 2003, increasing its overall share of the state's personal income from 13.7 percent to 15.4 percent.

Earnings from work increased by \$5.4 billion over that same period of time, but declined by 1 percent in its share of overall personal income for the state.

This is a trend analyzed by economist Morton Marcus in the Spring 2002 issue of the *Indiana Business Review* and bears reading to clearly understand the long-term trends at play in Indiana's personal income.

While we plan to incorporate quarterly personal income statistics into STATS Indiana later this year, data-hungry readers can find more information at [www.bea.gov](http://www.bea.gov).

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Figure 1: Change in Personal Income, 2002:4 to 2003:1

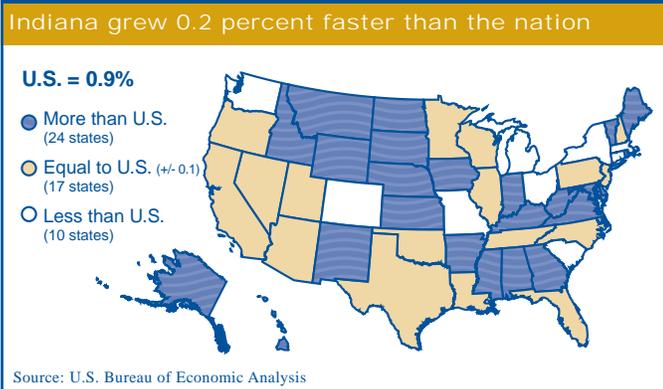


Figure 2: Change From Same Quarter of Previous Year

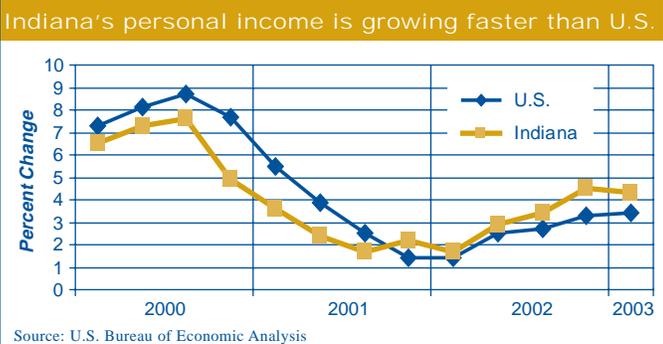


Table 1: Personal Income Detail for Indiana

Scaled in millions of dollars	2001:1	2003:1	Change	Percent Change	Percent of 2001:1 2003:1	
Personal income	168,181	178,427	10,246	6.1		
Nonfarm personal income	167,459	177,925	10,466	6.3	99.6	99.7
Farm income	723	501	-222	-30.7	0.4	0.3
<b>Personal income consists of:</b>						
Earnings by place of work	117,502	122,852	5,350	4.6	69.9	68.9
<b>Less:</b>						
Personal contributions for social insurance	7,309	7,834	525	7.2	4.3	4.4
<b>Plus:</b>						
Adjustment for residence	3,366	4,085	719	21.4	2.0	2.3
<b>Equals:</b>						
Net earnings by place of residence	113,559	119,103	5,544	4.9	67.5	66.8
<b>Plus:</b>						
Dividends, interest and rent	31,636	31,850	214	0.7	18.8	17.9
<b>Plus:</b>						
Transfer payments	22,986	27,474	4,488	19.5	13.7	15.4
State unemployment insurance benefits	442	1,412	970	219.5	0.3	0.8
Transfers excluding unemployment insurance	22,544	26,062	3,518	15.6	13.4	14.6

Note: Personal income is based on place of residence.  
Source: U.S. Bureau of Economic Analysis

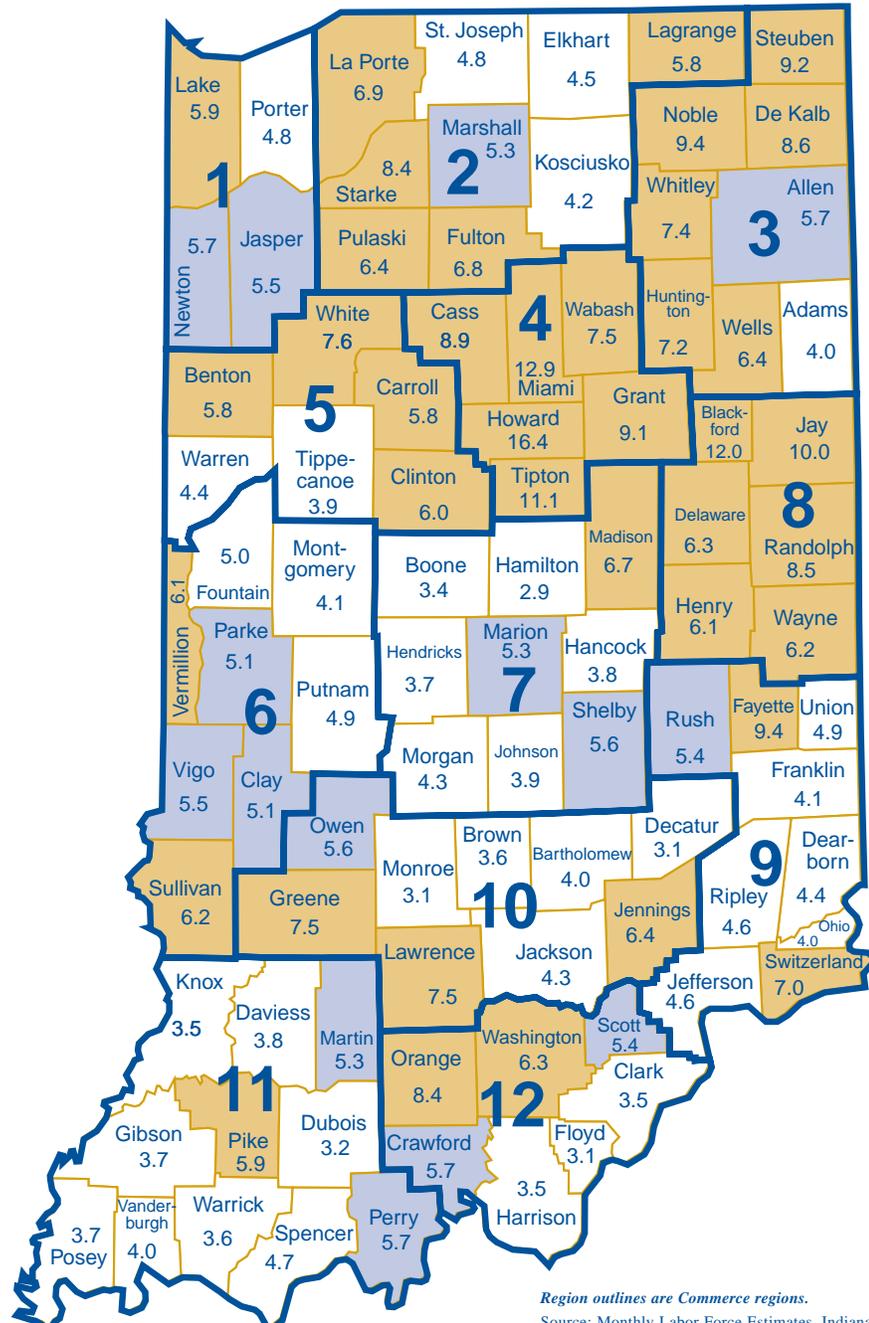
# July's Unemployment Snapshot

Figure 1: July 2003 Unemployment Rates

Data collection procedure skews Region 4's rates for July

## State Unemployment Rate = 5.4%

- Above State Rate (39 counties)
- Approx. Equal to State Rate (+/- 0.3) (15 counties)
- Below State Rate (38 counties)



Region outlines are Commerce regions.  
Source: Monthly Labor Force Estimates, Indiana Department of Workforce Development; map by IBRC

Indiana's non-seasonally-adjusted unemployment rate was 5.4 for July, an employment picture brighter than the nation's (6.3). The state also had a lower unemployment rate than its midwestern neighbors—Michigan (8.0), Illinois (6.6), Ohio (6.4), Kentucky (6.2) and Wisconsin (5.5).

The two counties comprising the Kokomo metro area experienced dramatic changes from the previous month. Howard County had a 245.5 percent change and 5,180 more residents without a job, while Tipton county had a 198.4 percent increase in the number of people seeking work.

This extraordinary increase in unemployment is due to data collection policies and not a significant shift in the employment picture. The Kokomo metro's data is reflecting layoffs in area manufacturing plants that take place every summer.

We are seeing a "blip" in the data this year because these temporary shutdowns are coinciding with the data collection reference week, which does not usually occur. (Examining seasonally-adjusted data will not account for the changes and improve the state's employment situation because these temporary plant shutdowns occur every year, just not on the same week.) Because of this discrepancy, it appears that Indiana had 9,073 more people unemployed than last year, when in fact many were experiencing their annual temporary layoff.

—Amber Dodez, Data Manager, Indiana Business Research Center, Kelley School of Business, Indiana University

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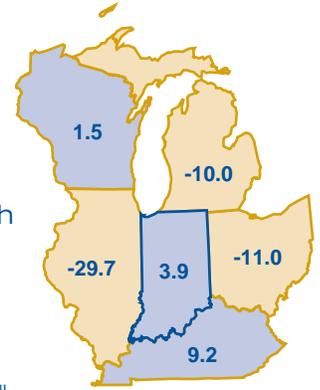
## Moving In, Moving Out: Census Migration Figures Released

Newly released migration trend reports from the Census Bureau provide details on movement into, within and out of the Hoosier state. In the analysis of state-to-state flows of population between 1995 and 2000, 451,397 people moved into Indiana, with a slightly smaller number, 429,772, moving out. This earned Indiana a spot with those states that experienced net in-migration during that time period, such as Wisconsin, Minnesota and Kentucky. Illinois, Michigan and most eastern states lost population during that five-year period. Notably, 84,760 people from Illinois moved to Indiana between 1995 and 2000.

Figure 1: Net Migration Rates, 1995 to 2000

Indiana's net migration was 21,625

Indiana's migration rate of 3.9 ranked 25th among the 50 states



Source: U.S. Census Bureau

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For all the latest state and county figures and complete time series data sets related to the Indiana economy, visit the following Internet sites:

[www.incontext.indiana.edu](http://www.incontext.indiana.edu)

[www.stats.indiana.edu](http://www.stats.indiana.edu)

[www.indianacommerce.com](http://www.indianacommerce.com)

[www.indianaeconomicdigest.net](http://www.indianaeconomicdigest.net)

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