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The Home/Work Balance: Visualizing Commuting in Indiana

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Just about everyone is familiar with the balancing act—location of home and location of work usually means commuting. Either the location of our home determines the work available near to us, or the place of work affects where we live. This article takes a close look at commuting within, to and from Indiana to see how Hoosiers balance their work and home locations.

Figure 1 interactively displays the locations of home and work for people who reside or work in Indiana. Each line represents 20 individual commuters, with Indiana residents shown in yellow and residents of adjacent states that work in Indiana shown in blue.

Figure 1: Commuter Origins and Destinations

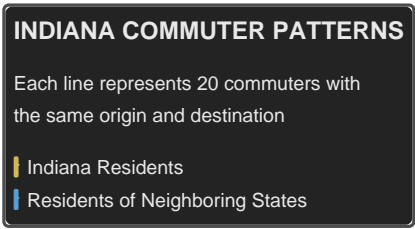
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Source: IBRC, using 2013 LEHD Origin-Destination Employment Statistics (LODES) data from the U.S. Census Bureau, <http://lehd.ces.census.gov/data/>

Indianapolis, the capital and largest city in Indiana, is the hub of commuting in the state. However, the map and **Table 1** show there are significant numbers of people who cross state lines to go to work. Many Indiana residents work in Chicago and Louisville, while South Bend and Evansville attract out-of-state residents for work.

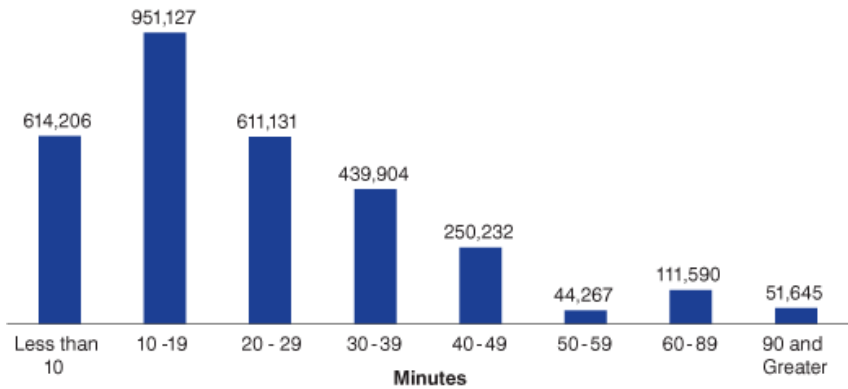
Table 1: Commuters Crossing State Lines

Where Indiana Residents Work		
State	Employees	Percent
Indiana	2,678,041	93.4%
Illinois	85,790	3.0%
Kentucky	60,209	2.1%
Ohio	30,534	1.1%
Michigan	12,823	0.4%
Where Indiana Workers Live		
State	Employees	Percent
Indiana	2,678,041	93.4%
Illinois	53,128	1.9%
Michigan	35,971	1.3%
Kentucky	35,195	1.2%
Ohio	24,455	0.9%

Source: IBRC, using 2013 LEHD Origin-Destination Employment Statistics (LODES) data from the U.S. Census Bureau, <http://lehd.ces.census.gov/data/>

To fully understand commuting, time must be measured in addition to distance. The average Indiana commute in 2014 was 22 minutes one way, which equates to almost eight days spent commuting each year. [🐦 1](#) The full breakdown of commuting times for employed Indiana residents in 2014 is shown in **Figure 2**.

Figure 2: Estimated Number of Employed Indiana Residents by Commute Time



Source: IBRC, using 2014 IPUMS-USA data from the University of Minnesota, www.ipums.org

Understanding commuting is important for individuals, employers and the government in order to mitigate the negative impacts of commuting and plan better for future infrastructure needs. As technology advances, generational shifts in the workforce occur² and telecommuting increases,³ the landscape of commuting will continue to evolve.

Notes

1. Source: IBRC, using IPUMS-USA data from the University of Minnesota, www.ipums.org
2. Carol O. Rogers, "Millennials Outnumber Boomers," *InContext*, January-February 2016, www.incontext.indiana.edu/2016/jan-feb/article2.asp.
3. U.S. Census Bureau, "Working at Home is on the Rise," https://www.census.gov/newsroom/releases/pdf/home_based_workers_us_infographic.pdf.

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A Closer Look at Self-Employment in Indiana

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Differing definitions of self-employment can make it tricky to pinpoint just how many of Indiana’s 3.1 million employed workers are self-employed. The most commonly used measures of self-employment can be divided into two categories: estimates that are based on survey data (such as the Census Bureau’s Current Population Survey and American Community Survey) and those compiled based on tax return data (the Census Bureau’s nonemployer statistics or counts of Schedule C and Schedule SE income tax returns from the Internal Revenue Service). These measures each have their own advantages and disadvantages—and can yield very different results due to differences in the methodologies and definitions used. This article uses microdata from the American Community Survey (ACS) to analyze non-agricultural self-employment in Indiana.

The ACS is a Census Bureau survey that collects data on the demographic, social, economic and housing characteristics of American households each year. The survey measures self-employment based on whether individuals describe their current or most recent job activity as one of the following:

- “Self-employed, in own not incorporated business, professional practice, or farm”
- “Self-employed, in own incorporated business, professional practice, or farm”

Because of the different nature of self-employment in the agricultural sector, it is common to analyze agricultural self-employment and non-agricultural self-employment separately. This article focuses specifically on self-employment in non-agricultural industries, so individuals who identify as self-employed but work in an agricultural industry are not counted among the self-employed unless otherwise noted.

In 2014, approximately 13.4 million workers were self-employed in non-agricultural industries in the United States, accounting for 9.1 percent of employed people. In Indiana, the self-employed made up a smaller proportion of workers, with 207,148 self-employed non-agricultural workers (6.7 percent of total employment).

The ACS data allow us to distinguish between self-employed workers who have incorporated their businesses and those who have not. There are many reasons a person might incorporate a business, including reduction of personal liability, tax benefits and additional funding options. In 2014, an estimated 79,403 self-employed Hoosiers worked in a business that they had incorporated.

Table 1: Indiana Employment Estimates, 2014

	Number	Percent of Total Employment
Total Employment in Indiana	3,072,739	100.0%
Agricultural and Related Industries	31,236	1.0%
Non-Agricultural Industries	3,041,503	99.0%
Not Self-Employed	2,834,355	92.2%

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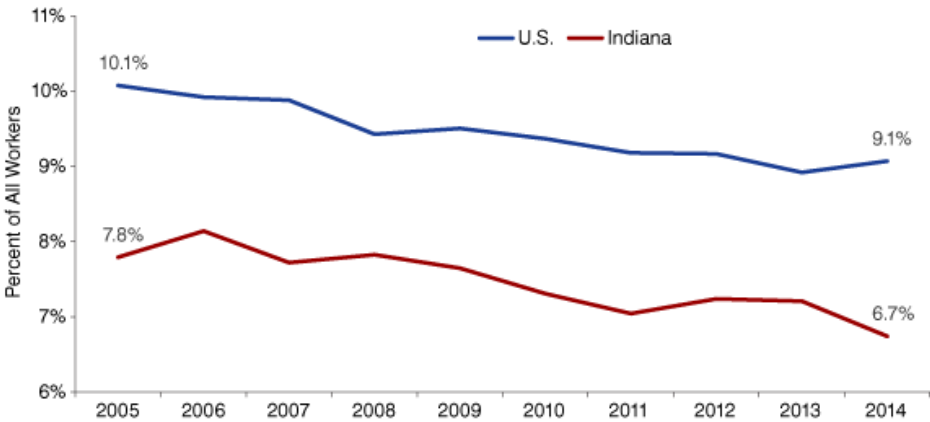
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Self-Employed	207,148	6.7%
Self-Employed, Incorporated	79,403	2.6%
Self-Employed, Not Incorporated	127,745	4.2%

Source: Indiana Department of Workforce Development, using U.S. Census Bureau ACS data

The percentage of workers who are self-employed has been declining over the past decade, both in Indiana and nationwide (see **Figure 1**). The trend seems to be ongoing and appears to be independent of the economic downturn of the late 2000s.

Figure 1: Self-Employment Rates Are Declining, Both in Indiana and Across the Nation



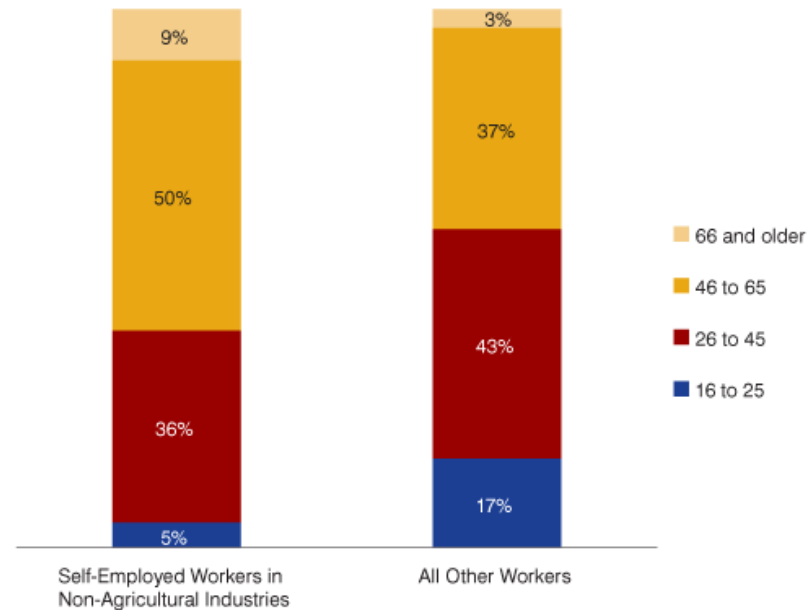
Note: These data show non-agricultural self-employment.
Source: Indiana Department of Workforce Development, using U.S. Census Bureau ACS data

Who Are Indiana’s Self-Employed Workers?

Using the five-year ACS Public Use Microdata Sample (PUMS) data, we can produce estimates that allow us to compare the demographics of self-employed Hoosiers to the rest of the workforce.

Comparing the age distribution of self-employed workers to that of other employees suggests that the self-employed tend to be older than other workers (see **Figure 2**). Self-employment seems to become more common as workers enter their 40s and remains relatively popular up to and beyond typical retirement ages.

Figure 2: Age Distribution of the Self-Employed and Other Workers in Indiana



Source: Indiana Department of Workforce Development, using U.S. Census Bureau 2010-2014 PUMS data

In addition to being older, self-employed workers are predominantly male. Although men make up just 52 percent of total employment in Indiana, 63 percent of self-employed Hoosiers are male.

The self-employed don't seem to be remarkably different from other workers in terms of educational attainment, except that a higher percentage of self-employed workers (12.8 percent) hold a graduate or professional degree compared to all other workers (8.6 percent).

Why Are People Self-Employed?

There are competing narratives regarding what leads people to become self-employed. Some see the self-employed as entrepreneurs—ambitious and willing to take on risks in order to achieve individual success and independence.¹ Others see self-employment as more of a fallback position for people who struggle to find or maintain other forms of employment. Since the self-employed are a diverse group, it is unlikely that a single characterization of the self-employed will accurately define this sector of the workforce.

In a study of the relationship between self-employment rates and unemployment rates,² researchers confirmed that there are two distinct relationships:

- The effect of entrepreneurs whose innovation and effort ultimately drive unemployment rates down
- The effect of “refugees” who resort to self-employment due to necessity when unemployment rates rise

Ultimately, the researchers found that the “entrepreneurial” effect (self-employment that reduces unemployment) tends to be stronger than the “refugee” effect. So while reasons for being self-employed may be different for each individual worker, the overall description of the self-employed as entrepreneurs who contribute to economic growth may be more apt than the portrayal of the self-employed as workers who are out of options and work for themselves only out of necessity.

What Do Self-Employed Workers Do?

Self-employment is much more common in some occupations than in others. Self-employment in Indiana is heavily concentrated among health care practitioners, as well as entertainers and artists (see Figure 3).

Figure 3: Occupations with Highest Percentage of Self-Employed Workers in Non-Agricultural Industries in Indiana



Source: Indiana Department of Workforce Development, using U.S. Census Bureau 2010-2014 PUMS data

Figure 4 shows that the occupations accounting for the highest number of self-employed workers in Indiana include service occupations such as child care workers, hairdressers and real estate agents, as well as construction and transportation occupations like carpenters, construction workers and truck drivers.

But topping this list is the somewhat mysterious “miscellaneous managers” category. A closer analysis of this group indicates that self-employed miscellaneous managers worked in a variety of service

industries, the most common being automotive repair, computer systems design, architecture and engineering, consulting, and advertising.

A similarly vague occupation group title is “first-line supervisors of retail sales workers.” Analyzing the most common industries of self-employed workers in this group indicates that these are likely people who run their own retail stores. The most common industry descriptions they chose include miscellaneous retail stores, used merchandise stores, gift shops, florists and electronic shopping.

Figure 4: Occupations with Highest Number of Self-Employed Workers in Non-Agricultural Industries in Indiana



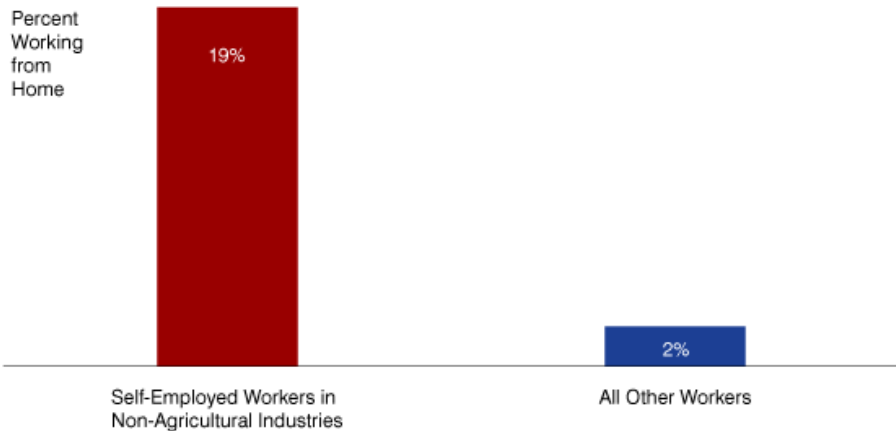
Source: Indiana Department of Workforce Development, using U.S. Census Bureau 2010-2014 PUMS data

The Self-Employed Lifestyle

There are many known advantages and disadvantages to self-employment. Studies suggest that the self-employed feel they have more control over their lives and report higher levels of life satisfaction and work satisfaction—but they may also experience poorer work-life balance, with more stress, lost sleep and exhaustion.³

The benefits of self-employment include the flexibility and independence of being your own boss. In Indiana, self-employed workers are nearly 10 times as likely to work from home as other workers (see Figure 5).

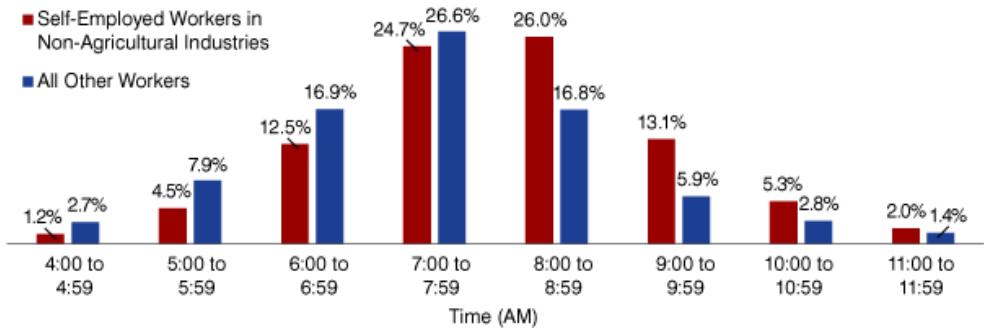
Figure 5: Self-Employed Hoosiers Are Nearly 10 Times More Likely to Work from Home than Other Workers



Source: Indiana Department of Workforce Development, using U.S. Census Bureau 2010-2014 PUMS data

And of those who don't work from home, the self-employed tend to begin working later in the day compared to their employee counterparts, with fewer workers starting work before 8 a.m. (see Figure 6).

Figure 6: Self-Employed Hoosiers Tend to Arrive at Work Later than Other Workers



Note: These data exclude those who work from home.
Source: Indiana Department of Workforce Development, using U.S. Census Bureau 2010-2014 PUMS data

One of the potential drawbacks of self-employment is the relative lack of fringe benefits, particularly health insurance. Research has shown that workers are less likely to transition to self-employment when it means losing access to health insurance or when a member of their family is in bad health.⁴ Some researchers have predicted that this barrier to self-employment will be broken down as the Affordable Care Act increases access to health insurance for self-employed workers.⁵ Based on the ACS data, it is estimated that 78 percent of self-employed workers in Indiana have health insurance coverage, compared to 86 percent of other workers.

Notes

1. Robert B. Reich, "Entrepreneur or Unemployed?," *New York Times*, June 1, 2010.
2. A. Roy Thurik, Martin A. Carree, André Van Stel, and David B. Audretsch. "Does Self-Employment Reduce Unemployment?," *Journal of Business Venturing* 23, no. 6 (2008): 673-686.
3. See David G. Blanchflower, *Self-Employment: More May Not Be Better*, NBER Working Paper No. 10286, National Bureau of Economic Research, 2004, www.nber.org/papers/w10286, and Peter van der Zwan, Jolanda Hessels, and Cornelius A. Rietveld, *The Pleasures and Pains of Self-Employment: A Panel Data Analysis of Satisfaction with Life, Work, and Leisure*, Tinbergen Institute Discussion Paper No. 15-099/VII, 2015.
4. Robert W. Fairlie, Kanika Kapur, and Susan Gates. "Is Employer-Based Health Insurance a Barrier to Entrepreneurship?," *Journal of Health Economics* 30, no. 1 (2011): 146-162.
5. Linda J. Blumberg, Sabrina Corlette, and Kevin Lucia, *The Affordable Care Act: Improving Incentives for Entrepreneurship and Self-Employment*, Urban Institute, 2013.

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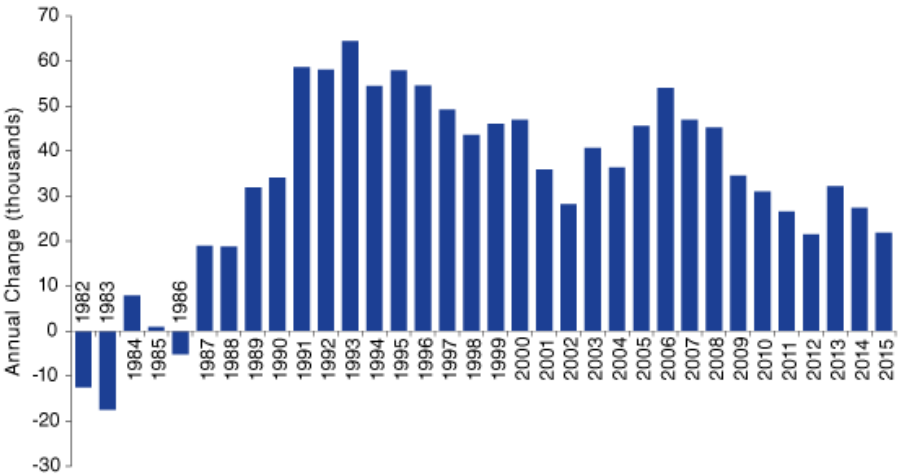
MATT KINGHORN

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The latest population estimates from the U.S. Census Bureau indicate that Indiana, like much of the Midwest, continued to experience slow population growth in 2015. The state added 21,800 residents in 2015—a 0.3 percent increase over the previous year.

As **Figure 1** shows, this was Indiana's second-smallest annual population gain since 1989, and well below the level of growth seen during much of the last quarter century. To put the state's recent population trend in perspective, Indiana's average annual population gain of nearly 26,000 residents per year between 2011 and 2015 stands at less than half of the average mark set during the 1990s (53,600 per year) and well below the 2000s (40,300 per year).

Figure 1: Indiana Annual Population Change



Source: U.S. Census Bureau

The one consolation in last year's population numbers was that Indiana's rate of growth in 2015 outpaced each of its neighboring states, but it ranked as just the 30th fastest growing state nationally. With nearly 6.62 million residents, Indiana was the nation's 16th most populous state in 2015.

Population Slowdown Evident in Most Counties

Looking county-by-county, this population slowdown was widespread around the state. In fact, nearly three out of every four counties in Indiana saw a level of population change in 2015 that was lower than its average annual change from 2000 to 2010.

Lake County has experienced the largest reversal in its population trends with an estimated decline of 2,709 residents in 2015, compared to an average annual gain of 1,144 people per year in the 2000s.

Some suburban communities in the Indianapolis area and in Northwest Indiana, while still continuing to grow, had the next-largest reductions in population growth between these two periods. Hamilton

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County, for instance, led all Indiana counties in 2015 with an increase of 6,419 residents, but this mark was below the county's average annual gain of 9,183 from 2000 to 2010. Porter and Hendricks counties have seen even more dramatic relative slips in growth.

Among the Indiana communities that have bucked this slowing trend, St. Joseph, Boone, Bartholomew, Allen and Elkhart counties had the largest increases in population change in 2015 compared to their annual averages in the 2000s.


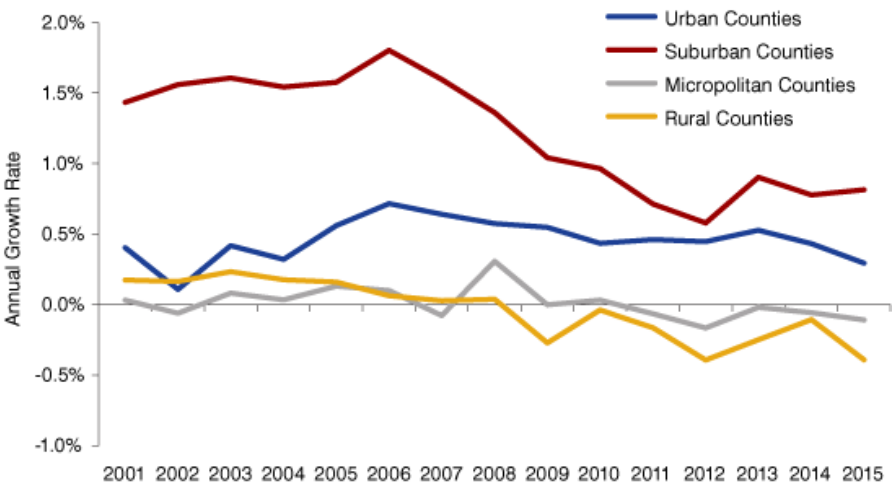
As **Figure 2** illustrates, though, when we organize each county into a broad community type, we see that each category has experienced a decline in growth in recent years. The state's suburban counties, for instance, combined to grow at an average annual rate of 1.6 percent per year between 2000 and 2008. Since the onset of the Great Recession, however, the rate of growth for these communities has dropped by half to 0.8 percent annually. 

Figure 2: Annual Population Growth by County Type



Source: U.S. Census Bureau

Compared to suburban counties, growth in the state's 13 urban counties has been relatively stable since 2010, but did slip to 0.3 percent in 2015—the smallest one-year growth rate for this collection of counties since 2002. Slower growth last year in the state's two largest counties—Marion and Lake—was the cause for the decline in this group. Indiana's rural counties, as well as those designated as micropolitan counties (i.e., counties with a city or town that has a population between 10,000 and 50,000 residents), both combined to post population gains on average between 2000 and 2008, but have lost residents since the recession.

Causes of Slower Growth

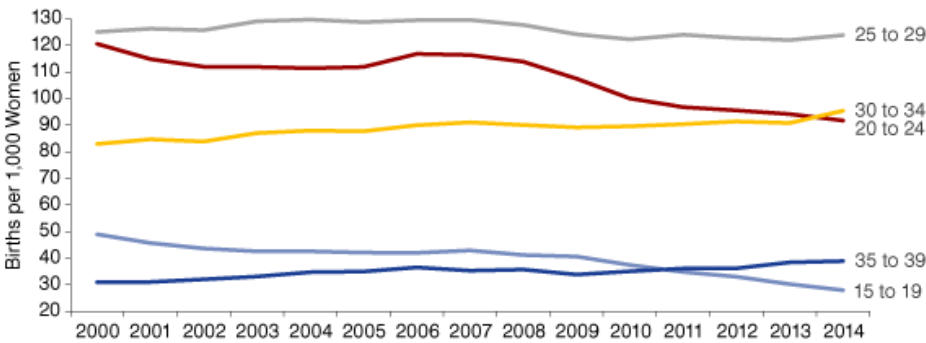
Population change is driven by two forces—migration and natural increase (more births than deaths)—and both of these factors are contributing to slower growth in the state. In terms of migration, Indiana averaged a net in-migration of roughly 17,600 residents per year during the 1990s and nearly 9,200 annually in the 2000s.¹ Over the last five years, however, the state's average annual net inflow has dropped to an estimated 2,200 residents per year. Indiana had a net out-migration of 2,300 residents in 2015.

Just as migration has stalled since the Great Recession, birth rates have declined too. According to the Indiana State Department of Health, Indiana averaged more than 87,300 births per year during the 2000s, but the annual births in the state have dropped to roughly 83,600 since. This decline has occurred even though the number of women in the state between the ages of 20 and 34 has increased sharply in recent years as the so-called millennial generation comes of age.

There is both good news and bad news in Indiana's lower fertility rates. One significant positive development is that the state's teen birth rate has declined by 43 percent between 2000 and 2014 (see **Figure 3**). The birth rate for the 20-to-24 age group is down in a big way, too, falling from 117 births per thousand women in 2006 to 92 in 2014. The birth rate for this group has fallen to the extent

that the 30-to-34 age group had a higher mark in 2014—almost certainly a first in Indiana. This decline likely reflects a number of factors, including higher college enrollment rates and a host of economic pressures (such as higher unemployment for young adults and an expanding role for women as breadwinners).²

Figure 3: Indiana Age-Specific Birth Rates, 2000 to 2014



Source: Indiana State Department of Health and U.S. Census Bureau

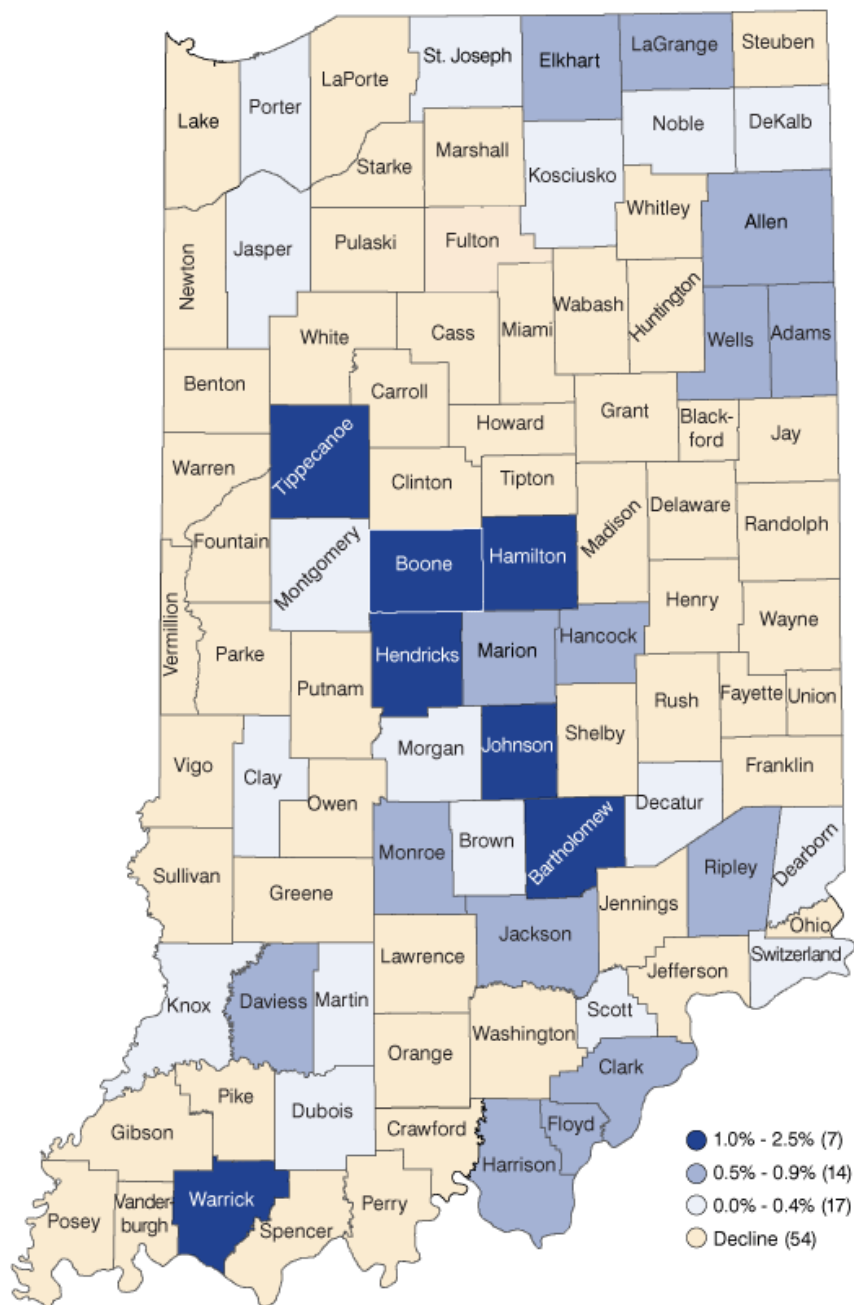
The decline in fertility among younger adults has been offset somewhat by rising birth rates for Hoosier women in their 30s, but these increases are not yet strong enough to make up the entire difference. To help put these shifts in perspective, if Indiana’s average annual age-specific birth rates between 2004 to 2009 were in effect in 2014, the state would have had nearly 7,000 additional births in that year.

While births are down, the number of deaths in the state is on the rise—and will continue to climb over the next couple of decades as the baby-boom generation ages. In recent years, then, each of the primary drivers of population change has been a drag on Indiana’s growth.

Focus on 2015: Indy-Area Suburbs Set the Pace

Looking at 2015 alone, Indiana’s four fastest growing counties were all in the Indianapolis metro area (see **Figure 4**). Boone County led the way for the second consecutive year with a 2.5 percent increase, followed by Hamilton County (2.1 percent), Johnson County (1.5 percent) and Hendricks County (1.4 percent).

Figure 4: Percent Change in Population, 2014 to 2015



Source: U.S. Census Bureau

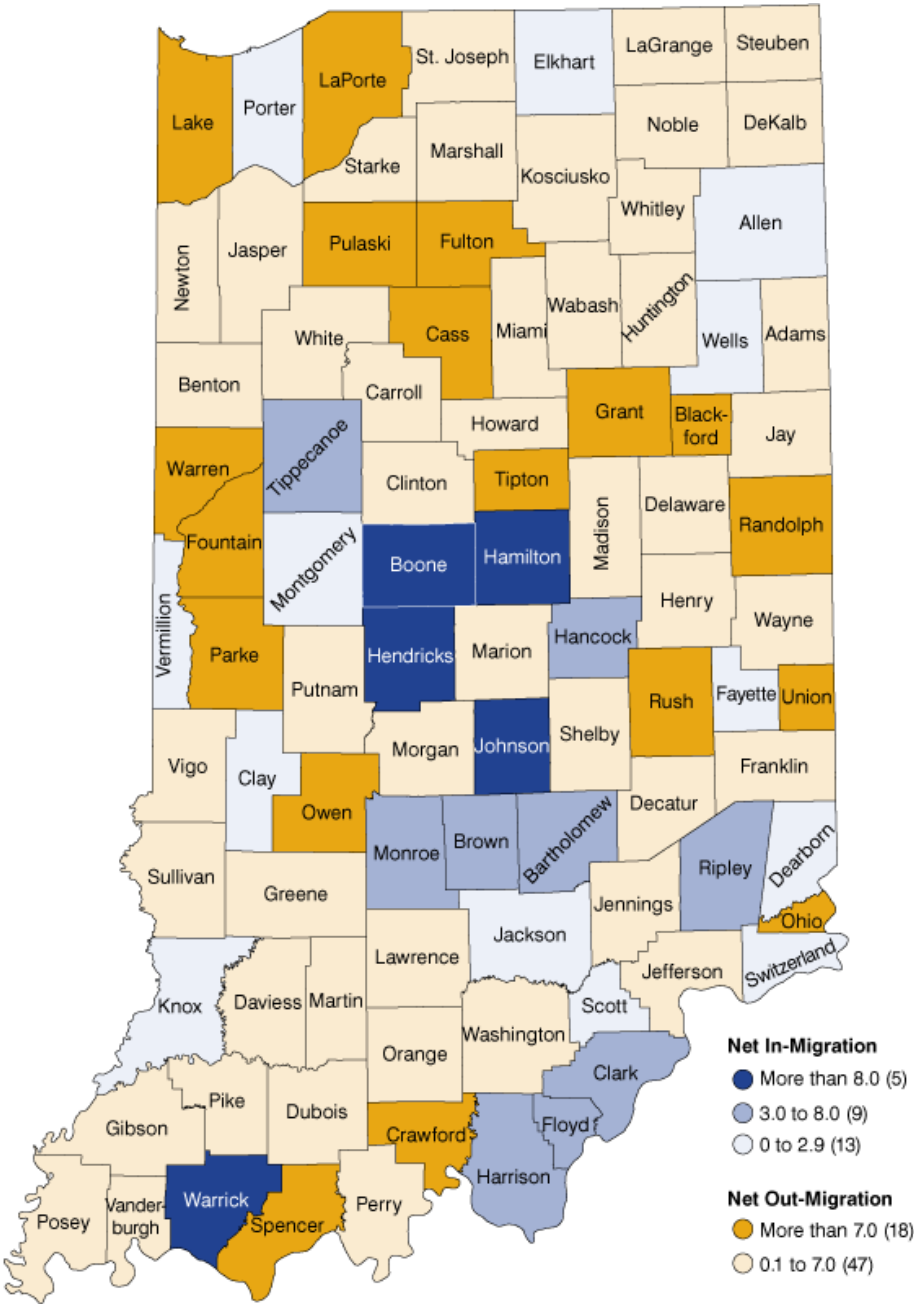
Bartholomew County was the fastest growing county outside of the Indianapolis metro area with a 1.2 percent pace of growth in 2015. The rest of the state's top 10 counties were Tippecanoe (1.2 percent increase), Warrick (1.0 percent), Clark (0.9 percent), LaGrange (0.9 percent) and Harrison (0.9 percent).

In terms of the largest numeric gains, Hamilton County posted the state's largest increase, adding 6,419 residents in 2015. Marion County was second, gaining 4,489 residents. For Marion County—which had seen a surge in population growth from 2009 to 2013—the 2015 increase was its smallest one-year gain since 2005. Other top gainers include Allen (2,749), Tippecanoe (2,156) and Johnson (2,144) counties.

All told, 54 of Indiana's 92 counties lost population in 2015. Lake County had the largest decline with an estimated loss of 2,709 residents. LaPorte County had the state's second-largest drop at 811 residents, followed by Grant (-652), Wayne (-446) and Cass (-357) counties. In terms of the pace of decline, Parke County led the state last year with a 1.9 percent decline. Crawford (-1.4 percent), Ohio (-1.2 percent), Tipton (-1.0 percent) and Rush (-1.0) counties also posted significant losses in population last year.

A net out-migration of residents was the primary driver of decline in nearly all of these communities, as 65 Indiana counties had more people move away last year than they had move in. Lake County led this trend with an estimated net outflow of 3,776 movers in 2015, while Marion (-1,638) and LaPorte (-898) counties had the next-largest net outflows. Parke County had the state's greatest rate of net out-migration last year at a net loss of nearly 20 movers per 1,000 residents in 2015 (see **Figure 5**).

Figure 5: Net Migration per 1,000 Residents, 2015



Source: U.S. Census Bureau

At the other end of the spectrum, Hamilton (4,104), Johnson (1,433), Hendricks (1,271) and Boone (1,164) counties in the Indianapolis metro area had the largest net in-migration of residents in 2015, followed by the university-driven communities in Tippecanoe (999) and Monroe (703) counties. Boone County had the state's greatest net in-migration rate at more than 18 movers per 1,000 residents.

Indiana's Largest Counties

Indiana has six counties with populations greater than 200,000. Marion County is the state's largest with 939,020 residents, ranking it as the nation's 52nd most populous county in 2015 (out of 3,142

counties). Other large counties in the state include Lake (487,865), Allen (368,450), Hamilton (309,697), St. Joseph (268,441) and Elkhart (203,474).

Rounding out the 10 largest counties in the state are Tippecanoe (185,826), Vanderburgh (181,877), Porter (167,688) and Hendricks (158,192).

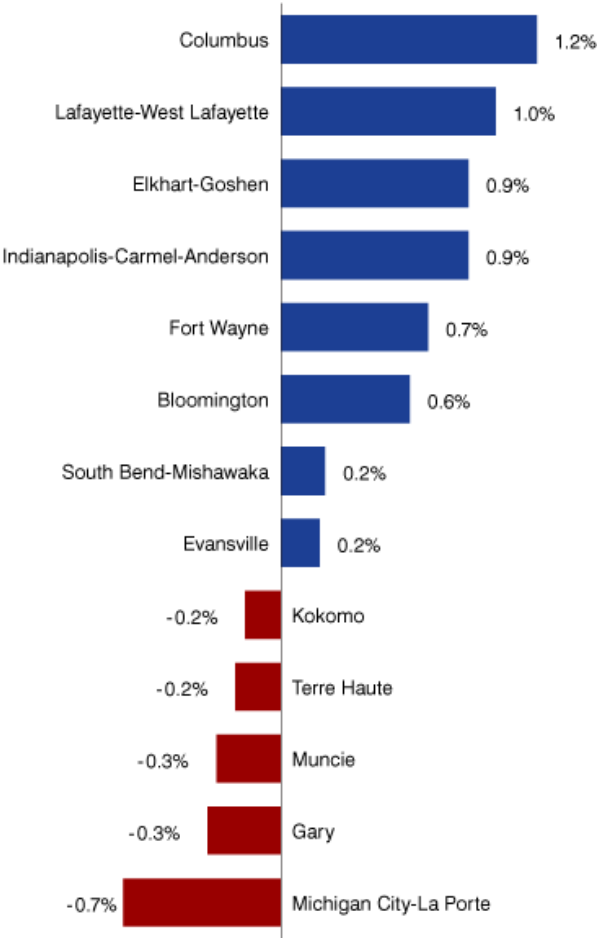
Indiana’s Metropolitan Areas

The 11-county Indianapolis-Carmel-Anderson metro area continues to drive population growth in the state. With an increase of nearly 17,000 residents last year, this region accounted for roughly 78 percent of Indiana’s net growth in 2015. The Indy metro area is home to nearly 1.99 million people, which represents 30 percent of the state’s population and ranks as the nation’s 34th-largest metro area (out of 381 metros).

Compared to large metro area peers in neighboring states, the Indy area’s growth rate of 0.9 percent in 2015 was lower than Columbus, Ohio (1.2 percent), but it outpaced Louisville (0.6 percent), Cincinnati (0.4 percent), Detroit (0.0 percent), Chicago (-0.1 percent) and Cleveland (-0.2 percent).

The three-county Fort Wayne area is the state’s second-largest metro area with 429,820 residents. The Fort Wayne metro area posted a 0.7 percent increase in 2015 (see **Figure 6**), ranking as the 125th-largest metro area in the nation. Indiana’s other large metro areas also grew last year, including South Bend-Mishawaka (0.2 percent), Evansville (0.2 percent), Lafayette-West Lafayette (1.0 percent) and Elkhart-Goshen (0.9 percent).

Figure 6: Population Growth Rates for Indiana Metro Areas, 2014 to 2015



Source: U.S. Census Bureau

In all, 44 of Indiana’s 92 counties belong to a metropolitan area. These counties combined to account for 78 percent of Indiana’s total population, and as a group grew at a 0.5 percent rate in 2015. The

state's 48 counties that are not part of a metro area had a combined population loss of 2,937 residents last year—a 0.2 percent decline.

Conclusion

Eight years after the start of the Great Recession, Indiana is still experiencing sluggish population growth. All of the primary components of population change are playing a role in this slowdown. Fertility rates are low, but there is certainly room for a rebound in births in the near term if the economy stays solid. However, as baby boomers age, the number of deaths in Indiana will continue to climb, so on balance, natural increase will contribute less and less to Indiana's population growth over the next two or three decades. This is especially true for many of Indiana's mid-sized and rural counties.

That leaves migration as the one avenue through which many Indiana communities could see stronger population growth in the future, or at least stem the tide of population loss. Indiana has had periods of strong migration in the recent past, and there may be some natural bounce back in this measure as the employment situation continues to improve. Looking further ahead, however, sustained population growth through migration will likely rely on improvements in the economic, educational and quality of place characteristics of our communities.

Notes

1. Richelle Winkler, Kenneth M. Johnson, Cheng Cheng, Jim Beaudoin, Paul R. Voss, and Katherine J. Curtis, "Age-Specific Net Migration Estimates for US Counties, 1950-2010," Applied Population Laboratory, University of Wisconsin- Madison, 2013, www.netmigration.wisc.edu/.
2. Mark Mather, "The Decline in U.S. Fertility," World Population Data Sheet, 2014, Population Reference Bureau, www.prb.org/Publications/Datasheets/2014/2014-world-population-data-sheet/us-fertility-decline-factsheet.aspx.


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