# Family Income, Earners, and Occupations: An American Community Survey Snapshot of Indiana 

Carol O. Rogers<br>Associate Director, Indiana Business Research Center, Kelley School of Business, Indiana University

Stop the presses. With the release of the Census Bureau's 2004 American Community Survey (ACS) data, we had to make space to publish some of the key data relating to families, income, and work.

Median family income rose to $\$ 52,627$ in 2004, ranking Indiana 26th among the states. This figure was an increase over the \$50,889 in 2002 and the $\$ 51,338$ in 2003, but Indiana's rank on this measure is dropping: 2002: 23rd; 2003: 25th; 2004: 26th. How did Indiana's rank slip even as its median increased? Other states' income increased at a faster pace.

According to the survey, one in six Indiana families (or 272,606 families) have incomes of less than $\$ 25,000$ a year (see Table 1). These families earn less than half of the 2004 state median family income $(\$ 52,627)$. And of the 272,000 families, 26 percent earn less than \$10,000 a year (73,418 families).

More survey findings:

- Professional, financial, and management occupations pay the best in Indiana (see Table 2).
- Higher education results in higher income (see Table 3).
- Most Indiana families who make less than the median income fall in the $\$ 20,000$ to $\$ 34,999$ range (see Figure 1).
- Indiana was among 27 other states to fall behind the U.S. median income for 2004 (see

Table 1
Family Income by Indiana County, 2004

| Family Income in 2004 | Allen | Lake | Marion | St. J oseph | Indiana |
| :--- | ---: | ---: | ---: | ---: | ---: |
| Total Families | 86,186 | 124,212 | 215,335 | 64,074 | $1,621,912$ |
| Less than $\$ 25,000$ | 13,231 | 24,415 | 44,395 | 12,670 | 272,606 |
| $\$ 25,000$ to $\$ 49,999$ | 26,513 | 41,491 | 64,869 | 19,953 | 491,706 |
| $\$ 50,000$ to $\$ 99,999$ | 35,349 | 43,299 | 71,680 | 24,339 | 628,551 |
| $\$ 100,000$ or more | 11,093 | 15,007 | 34,391 | 7,112 | 229,049 |

Note: Allen, Lake, Marion, and St. Joseph are the Indiana counties that currently have ACS data available Source: U.S. Census Bureau American Community Survey, 2004

Table 2
Indiana's Median Earnings by Occupation for Full-Time Workers 16 and Older

| Occupation | Median Earnings |
| :--- | :---: |
| Management, Business, and Financial Occupations | $\$ 48,054$ |
| Management | $\$ 50,723$ |
| Business and Financial Operations | $\$ 43,438$ |
| Professional and Related Occupations | $\$ 46,184$ |
| Computer and Mathematical | $\$ 60,276$ |
| Architecture and Engineering | $\$ 56,344$ |
| Life, Physical, and Social Science | $\$ 51,886$ |
| Community and Social Services | $\$ 29,610$ |
| Legal | $\$ 53,617$ |
| Education, Training, and Library | $\$ 41,010$ |
| Arts, Design, Entertainment, Sports, and Media | $\$ 34,951$ |
| Healthcare Practitioner and Technical | $\$ 43,902$ |
| Service Occupations | $\$ 22,729$ |
| Healthcare Support | $\$ 20,835$ |
| Protective Service | $\$ 17,326$ |
| Food Preparation and Serving Related | $\$ 24,898$ |
| Building and Grounds Cleaning and Maintenance | $\$ 18,951$ |
| Personal Sare and Service | $\$ 30,019$ |
| Sales and Office Occupations | $\$ 36,674$ |
| Construction, Extraction, Maintenance, and Repair Occupations | $\$ 32,354$ |
| Production, Transportation, and Material Moving Occupations |  |

Source: U.S. Census Bureau American Community Survey, 2004

Table 3
Indiana's Median Earnings by Educational Attainment (25 and Older)

| Educational Level | Total | Male | Female |
| :--- | :---: | :---: | :---: |
| Less than High School Graduate | $\$ 21,931$ | $\$ 28,256$ | $\$ 14,232$ |
| High School Graduate <br> (Includes Equivalency) | $\$ 25,331$ | $\$ 32,009$ | $\$ 18,952$ |
| Some College or Associate's Degree | $\$ 30,238$ | $\$ 39,019$ | $\$ 24,142$ |
| Bachelor's Degree | $\$ 40,653$ | $\$ 51,961$ | $\$ 30,639$ |
| Graduate or Professional Degree | $\$ 51,305$ | $\$ 61,631$ | $\$ 42,042$ |

Source: U.S. Census Bureau American Community Survey, 2004

Figure 1
Percent of Indiana Families with Income Below Median, 2004


Source: U.S. Census Bureau American Community Survey, 2004

Figure 2
Median Family Income, 2004


Source: IBRC, using U.S. Census Bureau American Community Survey data, 2004


## merican Community Survey: Use it or Lose it

The U.S. Census Bureau began full implementation of the American Community Survey this year, with three million households surveyed across the nation during a twelve-month period. While results from the ACS are currently available for states, metro areas, and very large counties and cities, eventually (2009 and beyond) these data will be available to us at the census tract level on an annual basis in the form of three-year averages. The ACS replaces the long-form census traditionally conducted of a sample of households every ten years. However, funding is always an issue, and with the federal budget being stretched in many directions, it is important that those of us who need more current data use the ACS and provide feedback to the Census Bureau-both pros and cons.

In the meantime, we continue to analyze and publish results from the ACS for Indiana. This is the largest survey being conducted by the federal government and its monthly nature, whereby the Census Bureau surveys a proportion of those three million households each month and then averages the twelve months' results, makes it starkly different from using the long-form data from the decennial census. As time goes on, we will better understand the nature of these data and their utility at smaller levels of geography such as smaller cities, townships, and census tracts. We will use these pages to share our results with you. If you would like further information on the ACS, feel free to contact us at ibrc@iupui.edu and also, please use the ACS website at the Census Bureau (http://www. census.gov/acs/)

| Type of Data | Population Size of Area | Data for the Previous Year Released in the Summer of: |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010+ |
| Annual Estimates | 250,000+ |  |  |  |  |  |  |  |  |
| Annual Estimates | 65,000+ |  |  |  |  |  |  |  |  |
| 3-Year Averages | 20,000+ |  |  |  |  |  |  |  |  |
| 5-Year Averages | Census Tract and Block Group |  |  |  |  |  |  |  | $\longrightarrow$ |

