IN the Spotlight:

Are Hoosiers Wealthy and Wise?

Last year, census results provided a picture of our age mix and lifestyles. Now, results from the long-form part of the census (the sample of one in six households) show us our relative wealth and poverty, levels of education we had achieved, the age and value of our housing stock and much more. This article scratches the surface of the data released May 14. Massive amounts of data will be released this summer in the form of Summary File 3, which provides data at the census tract and block group levels of geography. As always, access to the data in profile and other forms is available on STATS Indiana—go to www.stats.indiana.edu.

Wealth and Poverty

In five Hoosier counties, median household income exceeded $50,000. Four of the five highest-income counties—Hamilton, Hancock, Hendricks and Johnson—are located on the suburban fringe of Indianapolis. Porter County, part of the Gary and Chicago metropolitan areas, also had median household income of $50,000 or more in 1999 (see Figures 1 and 2).

The next group of counties on the income tier includes six more suburban counties: Boone and Morgan, both in the Indianapolis MSA; Tipton (Kokomo MSA); Dearborn (Cincinnati PMSA); Warrick (Evansville MSA); and Whit-

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In each of these counties, the median household income in 1999 fell between $45,000 and $50,000.

Fifteen counties had median household income in 1999 below $35,000. These counties were found mainly in southern Indiana, on or near the Illinois border, and in another cluster in the east central region of the state.

Five contiguous counties in Indiana’s southwest region stand out on multiple measures of economic deprivation. Knox, Daviess, Greene, Sullivan and Vigo counties all landed in the low end on median household income and were home to high percentages of households with income under $10,000 and families living below poverty level.

In each of these counties, median household income in 1999 was less than $35,000. Furthermore, 1999 income was under $10,000 in at least 10 percent of county households. Finally, the family poverty rate was 8 percent or higher in each county.

“In other words, at least one in 12 families in these counties subsisted below the federal poverty level,” said John Besl, IBRC demographer. “Five other Indiana counties hit this same trifecta of deprivation. Those five are Crawford, Orange, Scott, Wayne and Delaware.”

Gains in Educational Attainment

More than 80 percent of Hoosiers age 25 and older have at least a high school diploma (or equivalency) and 19.4 percent of them have earned a college bachelor’s degree or more. On that measure, 17 counties in Indiana exceeded the state average for adults with a college education. Ten years earlier, only 15 counties met or exceeded the state average of 15.6 percent with a B.A. degree (see Figures 3 and 4).

Earning power directly correlates to educational attainment.

Interest in this measure is significant because of its close association with earning power, as studies such as What Is It Worth by the Census Bureau have shown a direct correlation between earning power and educational attainment. For example, the national average monthly earnings of high school graduates in 1996 were $2,279, compared to $3,767 for those with a bachelor’s degree.

Hamilton County is the most educated county, with nearly 50 percent of its adult population holding a B.A. degree or higher. Six of the most highly educated counties in Indiana are either part of the Indianapolis Metropolitan Statistical Area or another metropolitan area of the state.

Hamilton County was followed by Monroe County, where 39.6 percent of residents have a B.A. degree or higher; Tippecanoe County, 33.2 percent; Boone County, 27.6 percent; Marion County, 25.4 percent; St. Joseph County, 23.6 percent; Hendricks County and Johnson County, 23.1 percent.
Figure 3: Percent of Population (25 and Older) with a High School Diploma, 2000

82.1% of Indiana residents have graduated from high school

- More than 85% (14 counties)
- 80.1 to 85% (42 counties)
- 75 to 80% (25 counties)
- Less than 75% (11 counties)

Source: U.S. Census Bureau

Figure 4: Percent of Population (25 and Older) with a Bachelor's Degree or Higher, 2000

19.4% of Indiana residents have a bachelor's degree

- More than 25% (5 counties)
- 15.1 to 25% (19 counties)
- 10 to 15% (52 counties)
- Less than 10% (16 counties)

Source: U.S. Census Bureau
Indiana’s most educated township was Wabash, in Tippecanoe County, with 61.3 percent of its adults holding a bachelor’s or higher degree. Tippecanoe and Monroe counties are home to Indiana’s major public universities.

The designation for the most educated city or town in Indiana goes to North Crows Nest in northern Marion County, where all the adults 25 and older are at least high school graduates and 85 percent have a bachelor’s degree or more.

The counties that made the greatest advances in educational attainment were Warren, Starke, Jennings, Scott and Crawford. These mainly rural counties are probably demonstrating an aging of the population with older, less well-educated persons dying or moving away.

But is the focus on the B.A. degree masking other gains Hoosiers have made in furthering their education past high school? Census data show that 45 percent of adults in Indiana (25 and older, that is) have at least some college education, compared to 37 percent who stopped at a high school diploma (or equivalency).

That translates into 1.7 million Hoosiers who have:
- Some college, no degree—19.7% or
- An associate degree—5.8% or
- Completed a bachelor’s degree—12.2% or
- Gone further and attained a graduate or professional degree—7.2%

Between the censuses of 1990 and 2000, there was a 31 percent decline in the population that had less than a 9th grade education, signaling the end of the era when people bypassed high school altogether to work on the farm or at the local plant (see Figure 5).

**Figure 5: Indiana’s Percent Change in Educational Attainment, 1990 to 2000**

The number of Indiana residents holding a Bachelor’s degree has increased 48% since 1990

Source: U.S. Census Bureau