



A Demographic and Socio-Economic Profile of Allen County, Indiana
based on the 2010 Census and the American Community Survey

Economic Well-Being and Other Census Data

A Review of Census Data Related to Employment,
Mobility, and Health Insurance Coverage for Allen
County, Indiana Residents



Prepared by
The Community Research Institute at IPFW

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ECONOMIC WELL-BEING AND OTHER CENSUS DATA

Sources: 2010 Decennial Census, the 2009 ACS, and the 2005-09 ACS

Key Points:

- *Allen County has a higher labor participation rate than the state and nation. This includes women with children in Allen County in the labor force at a higher rate than the state and nation.*
- *In 2009, females age 16 to 19 had the highest unemployment rates in Allen County of all age and sex categories. The rate for women 16-19 was 28.7 percent. Females age 55-64 had the lowest unemployment rate at 6.9 percent. Overall, though, women had a lower unemployment rate than men: 11.3 percent compared to 12.7 percent for men in 2009.*
- *In Allen County, 66.4 percent of children who are age 5 or less lived with two parents (during the ACS 2005-09 survey period). The national average is 67.6 percent. Of the families in Allen County, both parents were in the labor force in 61.4 percent of these families. The national average was 55.8 percent.*
- *14.6 percent of Allen residents indicated they had no health insurance coverage in the 2005-09 ACS period. This was slightly lower than the national average of 15.1 percent.*

Employment Data

In general, the data available from the Bureau of Labor Statistics (BLS) is more appropriate for analyzing the employment and unemployment rates for Allen County, the state, and the nation. However, the Census data offers insight into whom was employed or unemployed (for example, data is available by sex, age, race). In addition, the Census data provides data for smaller areas such as census tracts. Now that annual data is available from the American Community Survey, the Census data provides valuable insights.

The *labor force* consists of people who are either working or are actively looking for work. This includes the employed and the unemployed. The *labor participation rate* is the percent of the population age 16 and over who are in the labor force, and the rate can be further defined to include just the population who are not in the military or are younger than 65. This review uses a labor participation rate for the civilian population age 16 and over. The national (and only the national) civilian participation rate is available from the BLS every month, and this rate has been steadily dropping this decade. In 2000, it was 67.1, and in 2010, it was down 2.4 percentage points to 64.1.

Using the data from the 2005-09 ACS, the labor participation rate was 68.6 percent in Allen County. In 2000, Allen County's labor participation rate was over 70 percent. The labor participation rate has historically been higher in Allen County compared to the state and nation. This may be due to a number of factors such as work ethic, the need for more members of a household to work due to lower wages in this area, or perhaps this is related to mix of part-time or full-time jobs, or a number of other factors.

The employment rate is the percent of those who are working divided by the number in the labor force, and the *unemployment rate* is the percent of those who are not working divided by the number in the labor force. The total employed and unemployment make up the labor force. The Allen County participation rate and unemployment rate is broken out by male and female and by age group in Charts 7.1 and 7.2.

Chart 7.1

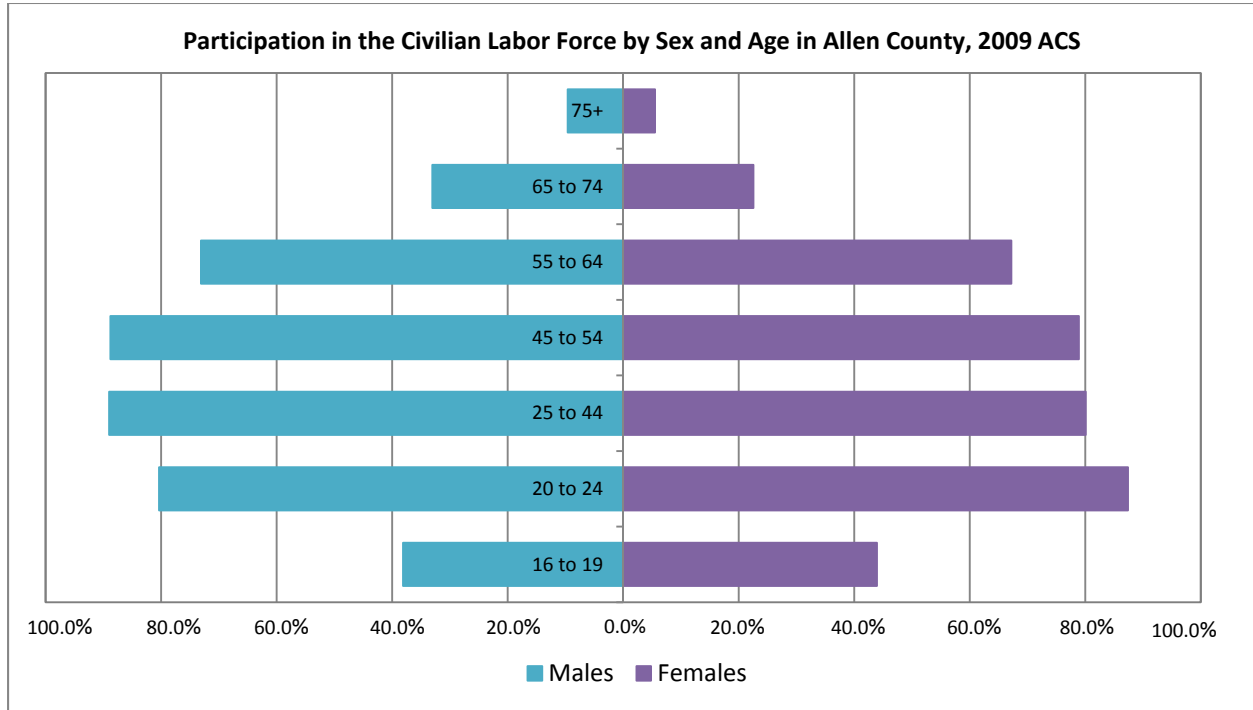
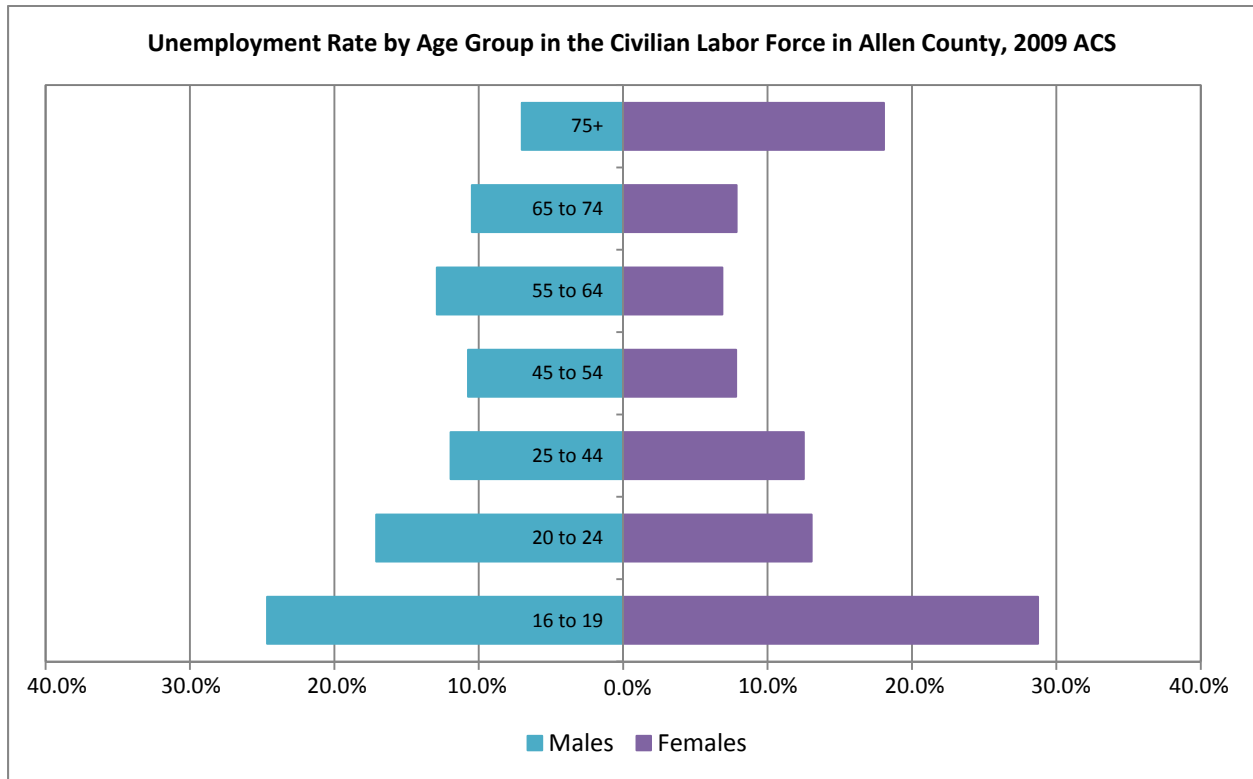


Chart 7.2



While teenagers age 16-19 had the highest unemployment rate of any group during this period, females in this age group had the highest unemployment rate at 28.7 percent. Women in the age group 55-64 had the lowest overall rate at 6.9 percent. Senior males age 75 and over had a relatively low unemployment rate of seven percent,

although there is a relatively small number of males over age 75 in the labor force (8.5 percent of all males over 75 were in the labor force); however, the unemployment rate for senior women age 75 and older was high, at 18.1 percent. While there are a number of senior women who want to work and cannot find jobs (i.e. are unemployed), this is based on a relatively low participation rate—only 5.5 percent of all women in Allen County who are age 75 and over are in the labor force.

Using the 2009 ACS data, women had a lower unemployment rate in general than did males, although these rates are high: 11.3 percent for females and 12.7 percent for males. The 2005-09 ACS data which reflects some of the situation prior to the recession, females had a lower unemployment rate during that period also, 8.1 compared to 9.0 for males.

Labor Force Data by Age Group for Allen County, Indiana, and United States

Charts 7.3 and 7.4 compare Allen County's labor force participation and unemployment rates with Indiana and the United States, using the recent 2009 ACS data.

Chart 7.3

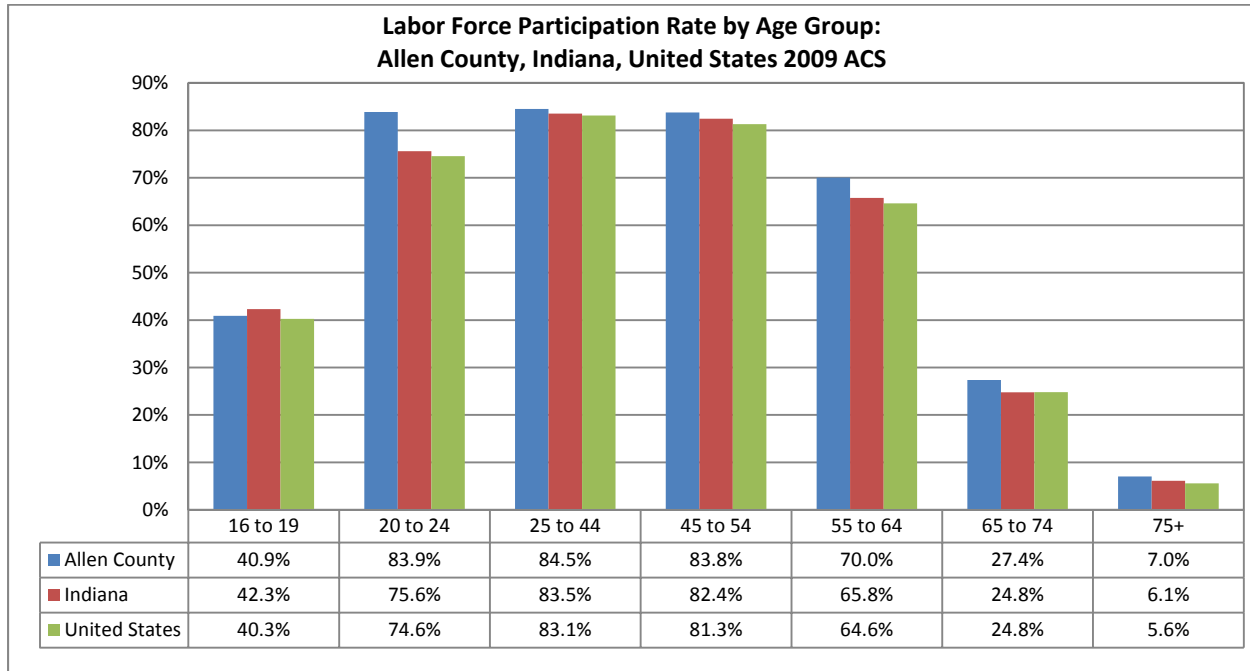
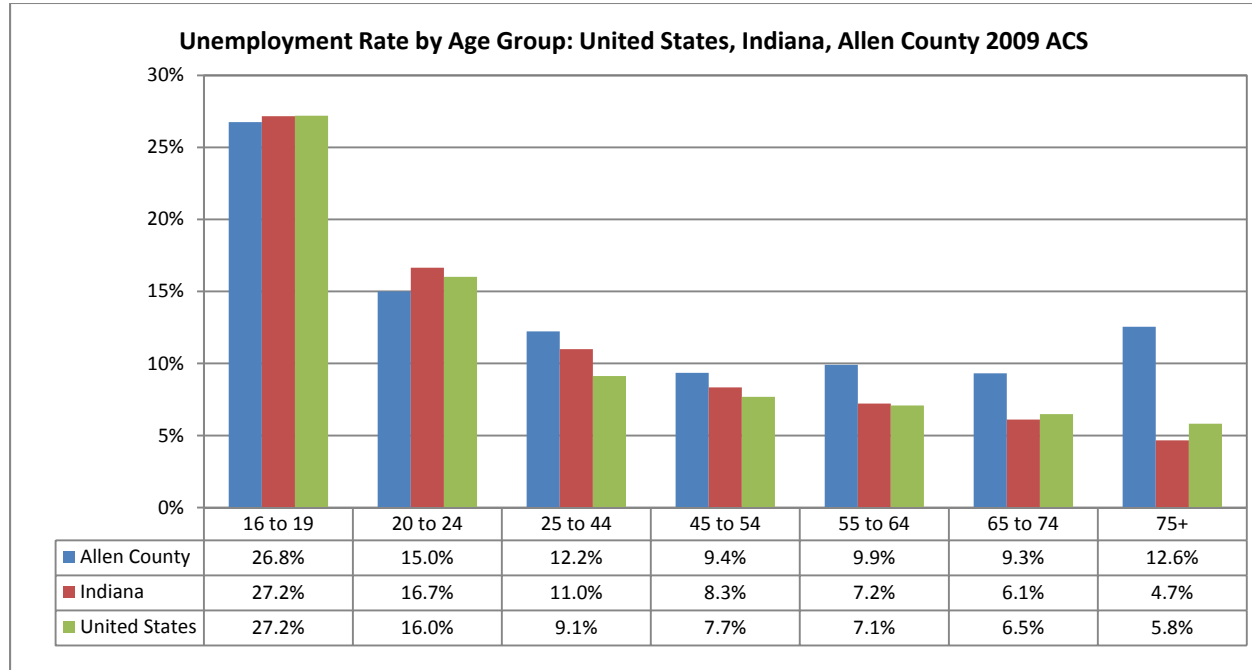


Chart 7.4



Labor Force Data by Race And Hispanic Origin in Allen County

ACS data for 2005-09 is shown in the table below, and although it is outdated by the time of this report, it presents the unemployment and labor force data for that period. We are using the 2005-09 ACS to get more reliable data by race category.

Table 7.1

Age 16 to 64	Labor Participation Rate	Unemployment Rate	Age 65 and Over	Labor Participation Rate	Unemployment Rate
White	79.5%	6.2%	White	16.6%	5.0%
Black	69.7%	18.3%	Black	14.9%	4.5%
AIAN	78.8%	4.2%	AIAN	64.1% (high MOE)	0.0%
Asian	69.5%	8.2%	Asian	10.8%	0.0%
NHOPI	94.2%	0.0%	NHOPI	Margin of error too high to report	
Some Other	78.4%	12.3%	Some Other	14.0%	0.0%
Two or More	67.2%	15.1%	Two or More	8.6%	0.0%
Hispanic	74.9%	12.5%	Hispanic	23.1%	12.6%

Labor Force Data For Families with Children

In Allen County, 66.4 percent of children who are age 5 or less lived with two parents (during the ACS 2005-09 survey period). The national average is 67.6 percent. Of these families in Allen County, both parents were in the labor force in 61.4 percent of the cases. The national average was 55.8 percent.

In Allen County, in families with one parent, for children age 5 and less who lived with the father, the father was in the labor force in 93.1 percent of these families. When the mother was the sole parent, she was in the workforce in 75.5 percent of these families. The national average for both of these single parent families situations was less: 88.9 percent of fathers in the labor force, and 72.3 percent of the mothers were in the labor force.

For children age 6 to 17 years in Allen County, 68.7 percent lived with both parents, and in 66.2 percent of these cases, both parents both were in the labor force. The percent of single parents in the labor force was slightly higher than the percentage for the age 5 and under, and data is summarized in Table 7.2. Although the percentage of single fathers in the workforce was higher in Allen County than the U.S. and Indiana, the rate for single mothers in the labor force in Allen County was less than the rate in Indiana and the United States.

There were an estimated 30,736 children under the age of 6 in Allen County during this ACS period, and 58,954 children age 6 to 17.

Table 7.2

	Allen County	Indiana	United States
Under 6 years old:			
Percent Living with Two Parents:	66.4	66.3	67.6
Both Parents in Labor Force	61.4	58.7	55.8
Percent Living with Father:	6.9	7.8	7.2
Father in Labor Force	93.1	89.8	88.9
Percent Living with Mother:	26.7	25.9	25.3
Mother in Labor Force:	75.5	74.5	72.3
Age 6 to 17 years old:			
Percent Living with Two Parents:	68.7	69.1	68.1
Both Parents in Labor Force	66.2	68.2	65.0
Percent Living with Father:	5.8	6.7	6.5
Father in Labor Force	93.9	89.3	87.8
Percent Living with Mother:	25.6	24.2	25.4
Mother in Labor Force:	79.9	81.8	80.2

Labor Force Data For Women with Children

A review of the 2005-09 ACS data (see Charts 7.5-7.8) indicates that the women in Allen County are managing both a family and work at higher rates than the state and national averages, in most cases. Technically, the results below indicate labor force employment, but this does indicate that the woman is either working or actively looking for work.

Chart 7.5

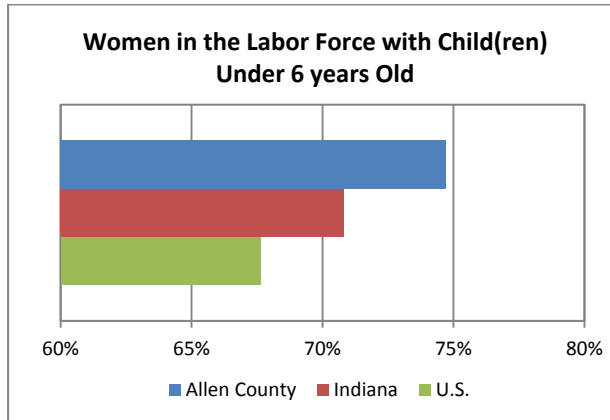


Chart 7.6

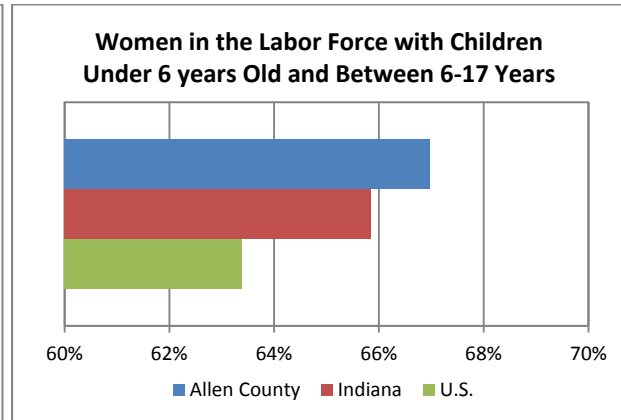


Chart 7.7

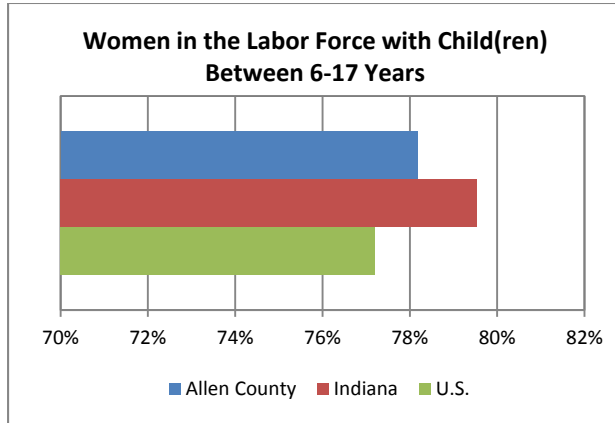
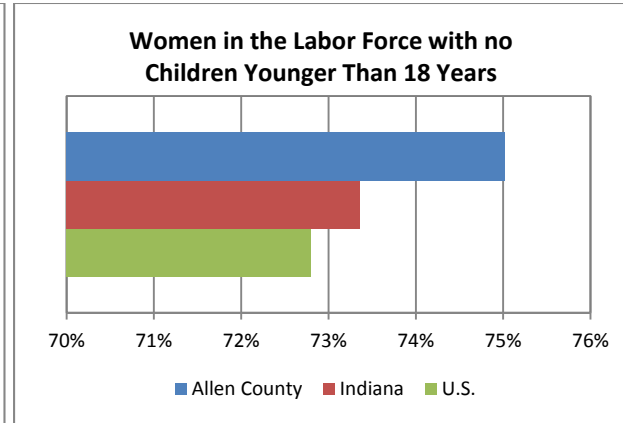


Chart 7.8



Work Status

The ACS surveyed whether work status was full-time and approximately how many hours were worked. This data was not collected in the 2000 Census or in earlier ACS years, so comparable data is not available at this time.

Table 7.3

Work Status for the Past 12 Months, 2009 ACS			
	Allen County, Total	Allen County Males	Allen County Females
Worked in the past 12 Months	78.8%	82.1%	75.7%
Did not work in the past 12 months	21.2%	17.9%	24.3%

	Allen County, Total	Allen County Males	Allen County Females
Worked full-time, year-round	59.6%	65.3%	53.5%
Worked less than full-time, year-round	40.4%	34.7%	46.5%

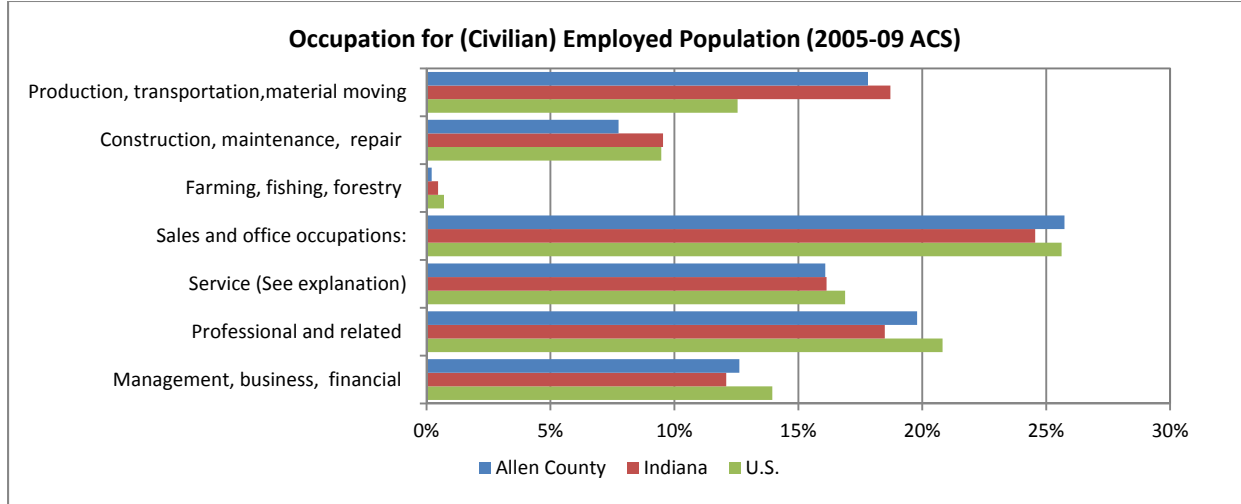
Hours Worked per Week			
	Allen County, Total	Allen County Males	Allen County Females
Usually Worked 35 or more Hours per week	74.9%	82.6%	66.6%
Usually Worked 15 to 34 Hours per week	19.5%	13.0%	26.4%

Occupations and Industry by Sex and in Total by Geographic Regions: U.S., Indiana, Allen County

The Bureau of Labor Statistics also provides data on occupations, but once again, the data collected through the ACS can offer additional insights, such as occupation by sex as well as data for smaller geographical areas such as census blocks or tracts.

In Chart 7.9, the employment distributions by major occupational classifications are shown for Allen County, the state, and the nation. The percentage of employment in Allen County in each of these classifications compared to the nation is lower in every category with the exception of production and transportation related occupations (note: this area was approximately the same percentage in sales occupations). Allen County's percentage of workforce in this manufacturing related sector as of the 2005-09 ACS was 17.8 percent, Indiana was 18.7 percent, and the national average was 12.5 percent. Indiana and Wisconsin have had the highest percentage of workforce employed in manufacturing over the years (Indiana's rank as of 2009 was number 2 after being number 1 in 2008), so the fact that Allen County has only a slightly lower percentage employed in manufacturing compared to one of the highest ranking states is a statement to the amount of manufacturing occurring in Allen County.

Chart 7.9



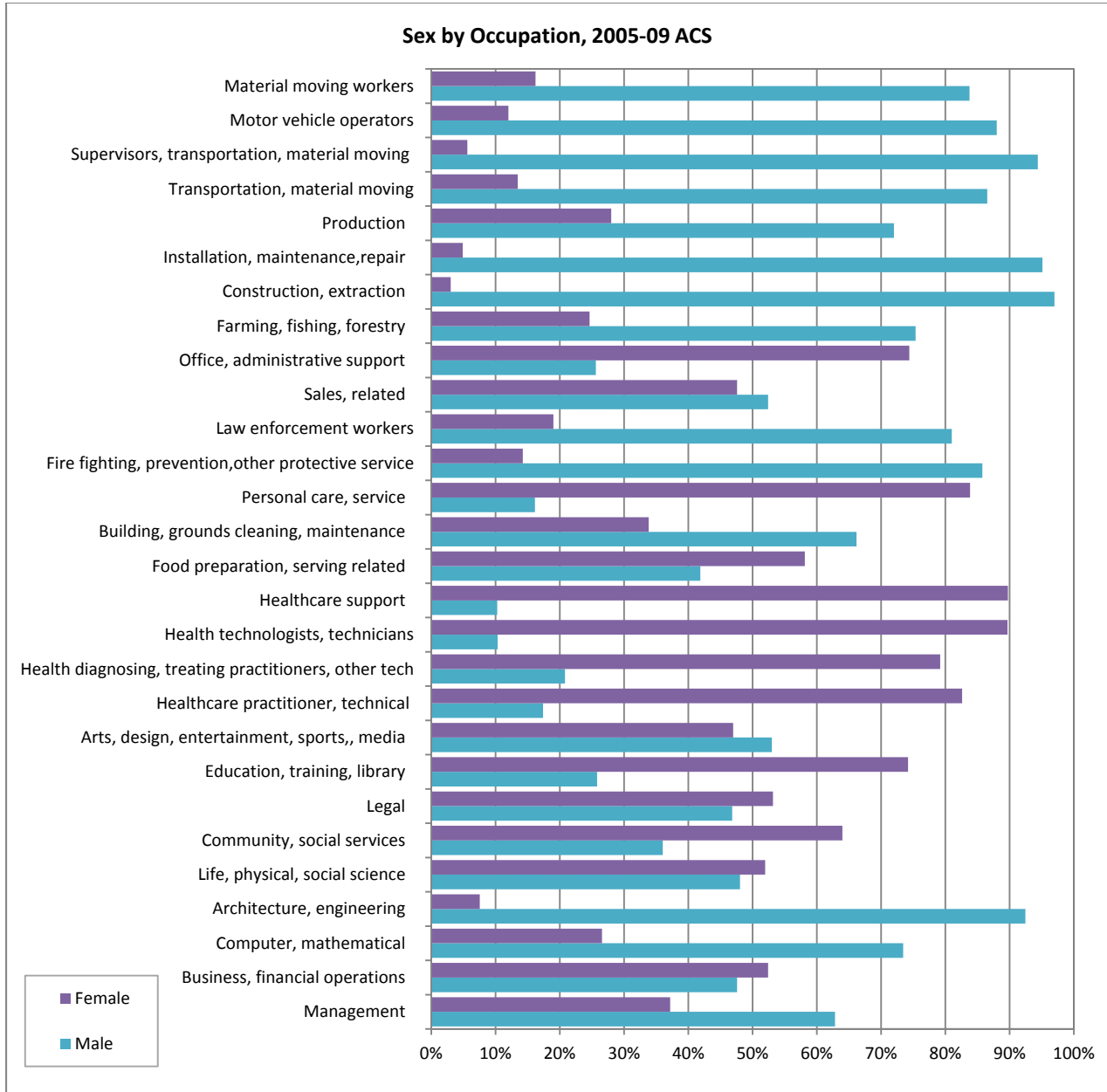
The “Service” category in the above chart refers to the occupational subgroups identified below. The percent of employment for each occupation within that category are shown.

Table 7.4

	Allen County (16.1%)	IN (16.1%)	US (16.9%)
Healthcare support (eg nursing aides, dental assistants, etc) (note: professional occupations in healthcare are not included in this category)	2.3%	2.3%	2.2%
Protective service (eg fire fighting, law enforcement)	1.6%	1.8%	2.2%
Food preparation and serving related occupations	6.3%	5.7%	5.4%
Building and grounds cleaning and maintenance occupations	3.3%	3.5%	3.8%
Personal care and service (eg hairdresser, recreation workers, Child care workers, home care aides, fitness instructors, etc)	2.5%	2.8%	3.3%

The percent of males and females in each occupation in Allen County during the 2005-09 ACS period are shown in Chart 7.10.

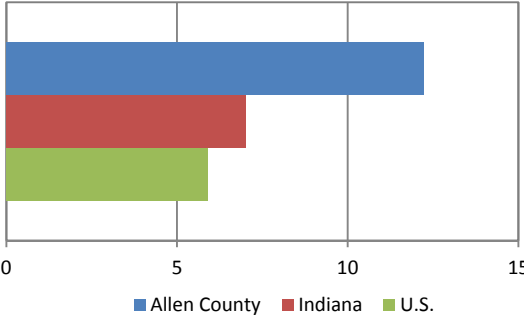
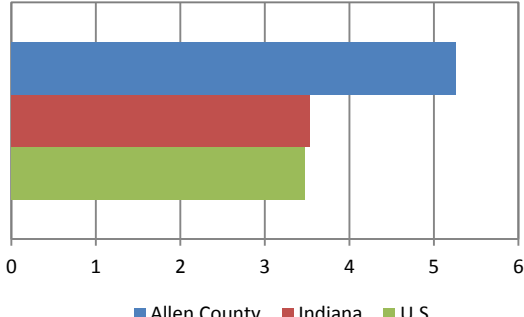
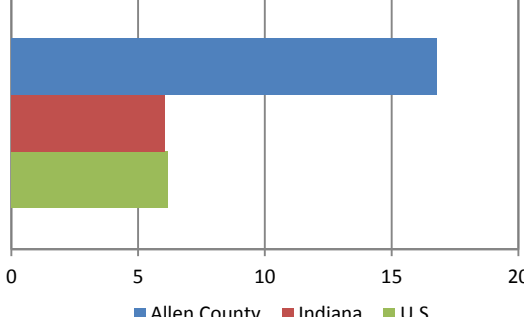
Chart 7.10



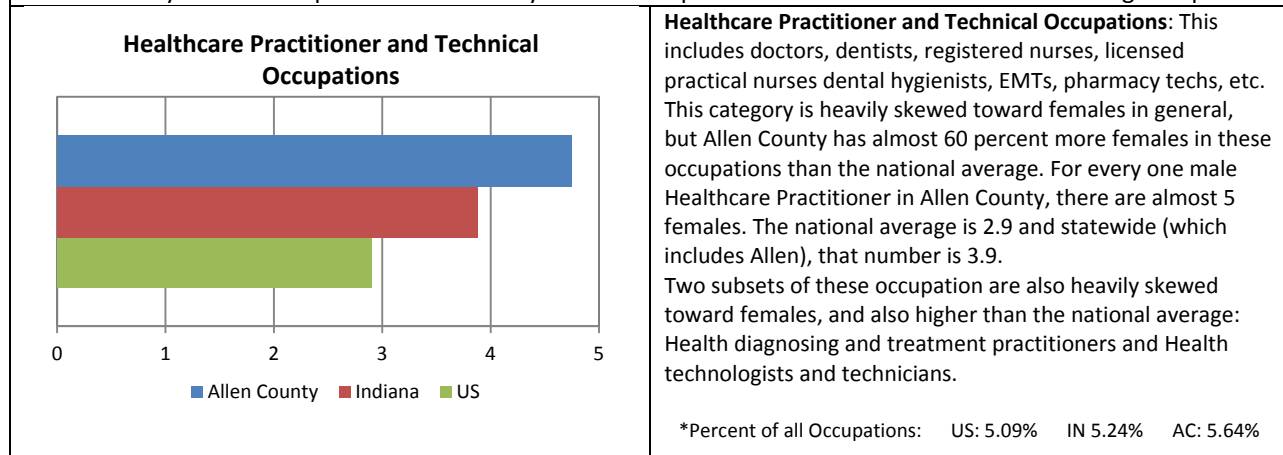
In some occupations, traditionally more females are employed than males, and vice versa, but there are a few occupations in which employment by sex is markedly different in Allen County compared with the state and nation. The following occupational categories stand out as examples of some major differences¹.

¹ This is not intended to be a critique of whether the job is traditionally held by males or females and why that may be so, but rather a comparison of Allen County to the nation in terms of job mix by sex.

Table 7.5 with Charts 7.11, 7.12, 7.13, and 7.14

Occupation	Ratio of Males to Females in Occupation								
<p>Architecture and Engineering Occupations: Allen County employs a higher percentage of these occupations compared to the state and nation*, and the positions are heavily skewed toward males in general, but twice as much so in Allen County. For every one female engineer or architect, there are 12.2 males. The national average is 5.9, and statewide (which includes Allen), that number is 7.0.</p> <p>*Percent of all Occupations: US: 1.92% IN 1.89% AC: 2.65%</p>	<p style="text-align: center;">Architectural & Engineering</p>  <table border="1" data-bbox="852 346 1372 661"> <caption>Architectural & Engineering Ratio Data</caption> <thead> <tr> <th>Region</th> <th>Ratio of Males to Females</th> </tr> </thead> <tbody> <tr> <td>Allen County</td> <td>12.2</td> </tr> <tr> <td>Indiana</td> <td>7.0</td> </tr> <tr> <td>U.S.</td> <td>5.9</td> </tr> </tbody> </table>	Region	Ratio of Males to Females	Allen County	12.2	Indiana	7.0	U.S.	5.9
Region	Ratio of Males to Females								
Allen County	12.2								
Indiana	7.0								
U.S.	5.9								
<p>Protective Service Occupations: Allen County employs a smaller percentage of these occupations compared to the state and nation*, and the positions are heavily skewed toward males in general, but Allen County has 50 percent more males in these occupations than the national average. For every one female protective service employee in Allen County, there are 5.3 males. The national average is 3.5, and statewide (which includes Allen), that number is also 3.5.</p> <p>This is even more pronounced in the fire fighting and prevention occupations, a subset of protective service. For that occupation, the male to female ratio in Allen County is almost twice the national average.</p> <p>*Percent of all Occupations: US: 2.16% IN 1.80% AC: 1.56%</p>	<p style="text-align: center;">Protective Service Occupations</p>  <table border="1" data-bbox="852 777 1372 1092"> <caption>Protective Service Occupations Ratio Data</caption> <thead> <tr> <th>Region</th> <th>Ratio of Males to Females</th> </tr> </thead> <tbody> <tr> <td>Allen County</td> <td>5.3</td> </tr> <tr> <td>Indiana</td> <td>3.5</td> </tr> <tr> <td>U.S.</td> <td>3.5</td> </tr> </tbody> </table>	Region	Ratio of Males to Females	Allen County	5.3	Indiana	3.5	U.S.	3.5
Region	Ratio of Males to Females								
Allen County	5.3								
Indiana	3.5								
U.S.	3.5								
<p>Supervisors in Transportation and Material Moving Occupations: This is another occupation in which positions are heavily skewed toward males in general, but Allen County has almost three times as many more males in these occupations than the national average. For every one female transportation supervisor in Allen County, there are almost 17 males. The national average is 6.2, and statewide (which includes Allen), that number is 6.0.</p> <p>*Percent of all Occupations: US: 0.60% IN 0.60% AC: .057%</p>	<p style="text-align: center;">Supervisors, Transportation</p>  <table border="1" data-bbox="852 1218 1372 1533"> <caption>Supervisors, Transportation Ratio Data</caption> <thead> <tr> <th>Region</th> <th>Ratio of Males to Females</th> </tr> </thead> <tbody> <tr> <td>Allen County</td> <td>17</td> </tr> <tr> <td>Indiana</td> <td>6.0</td> </tr> <tr> <td>U.S.</td> <td>6.2</td> </tr> </tbody> </table>	Region	Ratio of Males to Females	Allen County	17	Indiana	6.0	U.S.	6.2
Region	Ratio of Males to Females								
Allen County	17								
Indiana	6.0								
U.S.	6.2								

A traditionally female occupation that is heavily skewed compared to the nation includes the following occupation:



Class of Worker

The 2005-09 ACS data indicates that more of Allen County's workers are employed by the for-profit sector than the national average. Almost 80 percent (77.7) percent of all employed persons in Allen County were employed in for-profit industries, as shown in Table 7.6. The remaining classifications of workers are shown in the Table 7.7.

Table 7.6

Employed Population Age 16 and Over by Class of Worker	U.S.	Indiana	Allen County
Private for-profit wage and salary workers:	71.0%	74.8%	77.7%
Employee of private company workers	67.4%	71.6%	74.1%
Self-employed in own incorporated business workers	3.6%	3.2%	3.5%

Allen County had the lowest percentage of government employees in these three geographical comparisons. Total government employees per the 2005-09 ACS was 9.3 percent², compared to 14.6 percent as a national average, and 11.5 percent for the state average.

Table 7.7

Employed Population Age 16 and Over by Class of Worker for Classes Other Than Private for-Profit	U.S.	Indiana	Allen County
Private not-for-profit wage and salary workers	7.6%	8.4%	8.4%
Local government workers	7.7%	6.4%	6.0%
State government workers	4.4%	3.5%	2.1%
Federal government workers	2.5%	1.6%	1.2%
Self-employed in own not incorporated business workers ³	6.6%	5.2%	4.6%
Unpaid family workers	0.2%	0.2%	0.1%

² Once again, we would usually rely on BLS data for this type of analyses rather than Census data. Using 2009 BLS data, the percentage of all state, local, and federal government employees in Allen County was 10.5 percent.

³ This includes people who work for profit or fees in their own unincorporated business, professional practice, or trade or who operated a farm.

Geographic Mobility

How much residential moving occurs every year? Almost 87 percent of residents in Allen County remained where they were from 2008 to 2009, and the data at the state level and nationally is shown in Table 7.8. There is no comparable data from the 2000 Census, and that is unfortunate. It would have been interesting to see if the recession and the change in unemployment benefits policies had an influence on whether persons moved or not⁴. This data does not give us access to data on persons who moved from Allen County, only those that lived in Allen County during the time of the survey⁵.

Table 7.8

Geographic Mobility	Allen County	IN	US
Same house 1 year ago:	86.8%	84.4%	84.6%
Moved within same county:	9.5%	9.5%	9.4%
Moved from different county within same state:	1.3%	3.6%	3.2%
Moved from different state:	2.1%	2.1%	2.3%
Moved from abroad:	0.4%	0.4%	0.6%

Data is also available by race and Hispanic origin, although only the White, Black, and Two or more races have sufficient data to report before margins of error become an issue. Two or more is a mobile group, and also a very young group⁶, which helps to explain that their mobility is substantially higher than the other groups, as shown in Table 7.9.

Table 7.9

Allen County	Total	White	Black	Two or More	Hispanic
Same house 1 year ago:	86.8%	88.1%	80.3%	76.6%	82.9%
Moved within same county:	9.5%	8.4%	14.4%	17.2%	13.1%
Moved from different county within same state:	1.3%	1.2%	1.9%	4.2%	0.5%
Moved from different state:	2.1%	2.0%	3.0%	2.0%	3.2%
Moved from abroad:	0.4%	0.3%	0.5%	0.0%	0.4%

Of the 13.2 percent of Allen County residents who moved in the prior year, these were mainly two age groups: the younger adults age 18-24 and the age group 25-34. We speculate that the younger group is most likely moving from their childhood home into their first apartment.

⁴ Although most likely a topic for a future research project, it has been speculated that increasing the number of months that one could collect unemployment benefits discouraged workers from moving to where the jobs are.

⁵ For those interested in the topic, there is data available in the IRS nationwide migration flow files.

⁶ See Population Chapter where median age by race is listed.

Table 7.10

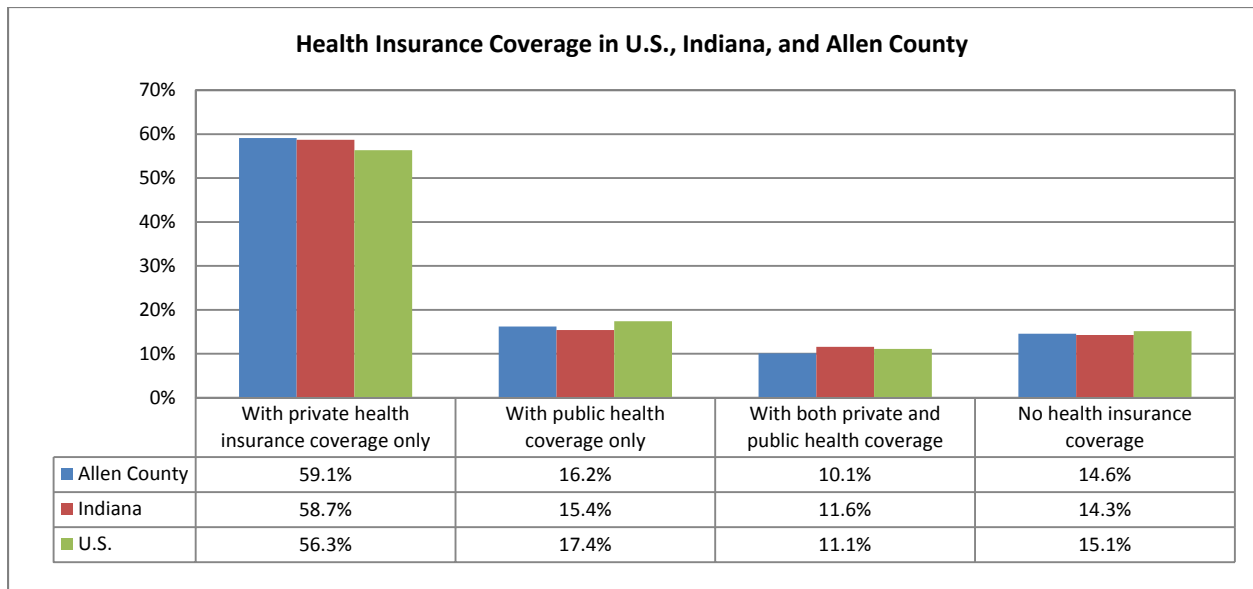
Geographic Mobility 2009 ACS	Total	Same house 1 year ago:	Moved within same county:	Moved from different county within same state:	Moved from different state:	Moved from abroad:
1 to 4 years	21,851	17,430	2,776	374	1,095	176
5 to 17 years	67,472	58,788	6,274	682	1,621	107
18 to 24 years	31,779	23,268	6,031	1,115	1,296	69
25 to 34 years	49,240	38,856	7,767	751	1,260	606
35 to 44 years	47,525	41,727	3,992	887	781	138
45 to 54 years	50,440	46,191	2,884	470	895	0
55 to 64 years	38,529	36,425	1,750	117	109	128
65 to 74 years	21,717	20,749	749	44	110	65
75 years and over	20,322	19,238	894	76	114	0

Table 7.10 indicates a drop in the population between the number in age groups 55-64 and 65-74. Some of this population difference is the “bulge” in the Baby-boomers, who are coming up through the ranks and were in the age groups 45-54 and 55-64 during this ACS period. Although some of the decrease in population is due to death, some of this may be movement or migration out of the area, and that will be a topic for another project.

Health Insurance

The Census only recently began to include a question regarding health insurance on the ACS. There was no health insurance question on the 2000 Census. Chart 7.15 indicates whether persons are covered by private insurance, public health insurance⁷, a combination of those two, or whether there is no health insurance as of the 2009 ACS. The coverage rate by type of health insurance (or lack of) is rather similar in these three geographic areas.

Chart 7.15



⁷ Public health insurance includes Medicare, Medicaid, Medical Assistance, Tricare or other military health care, VA, Indiana Health service, Children’s Health Insurance Program (CHIP), or a program offered by the state for those with low incomes, certain disabilities, or for children, such as Hoosier Healthwise.

Coverage by type and by age group for Allen County, Indiana, and the United States is shown in Table 7.11.

Table 7.11

Health Insurance Coverage for Selected Age Groups: Allen County, Indiana, United States				
	Under 18 years:	18 to 34 years:	35 to 64 years:	65 years and over:
With Private Health Insurance Coverage Only:				
Allen County	62.2%	59.6%	73.9%	1.2%
Indiana	60.7%	62.1%	73.4%	1.6%
U.S.	58.2%	59.7%	70.5%	2.1%
With Public Health Insurance Coverage Only:				
Allen County	27.2%	10.3%	7.5%	32.1%
Indiana	27.2%	9.4%	8.0%	26.5%
U.S.	29.9%	10.5%	9.3%	31.0%
With both private and public health coverage:				
Allen County	2.8%	1.7%	3.2%	66.7%
Indiana	3.3%	1.7%	3.9%	71.5%
U.S.	3.3%	1.7%	4.0%	65.9%
With No Health Insurance Coverage				
Allen County	7.8%	28.4%	15.4%	0.0%
Indiana	8.8%	26.8%	14.7%	0.4%
U.S.	8.6%	28.1%	16.2%	1.0%

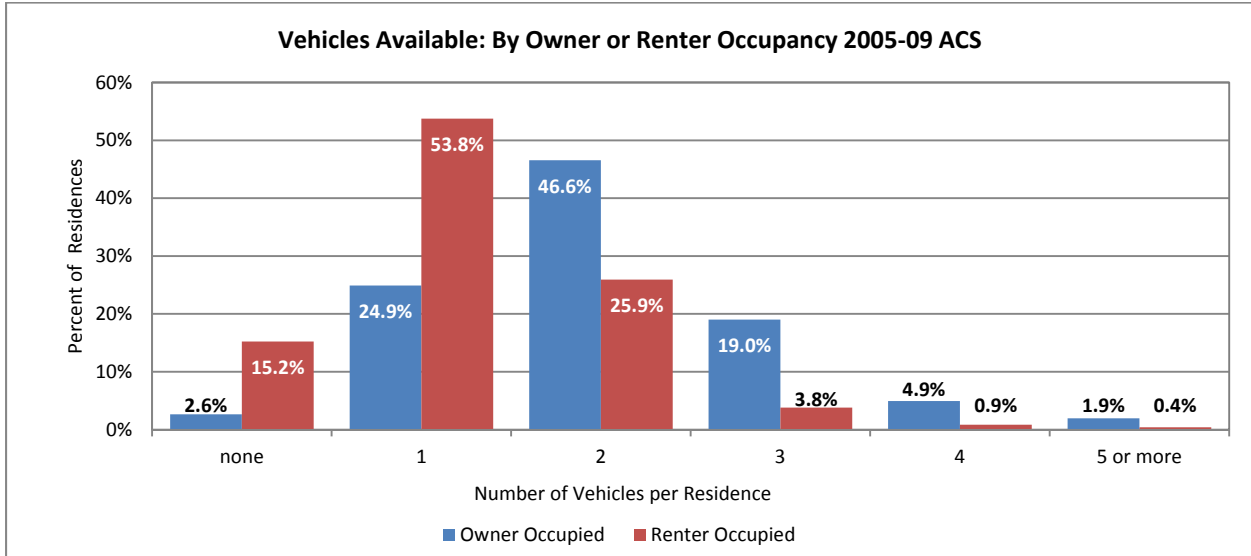
Medicare covers health care for almost all residents of the United States, including those who are “qualified aliens” (those who are refugees, asylees, etc.) although Medicare is not extended to every person living in the United States. The ACS identified zero persons in Allen County who were 65 and older who did not have health coverage, although there was a large margin of error, and it is conceivable that some small percentage of persons in Allen County who are age 65 or older do not have health care coverage.

Commuting and Vehicles

The Census provides limited data on vehicle ownership. Chart 7.16 indicates the frequency of vehicles at housing units by whether the unit is owned or rented. More than half of all renter occupied units have one vehicle (53.8 percent), and more renter occupied units have no vehicles (15.2 percent) than do owner occupied housing (2.6 percent). Owner-occupied housing has more cars per unit⁸.

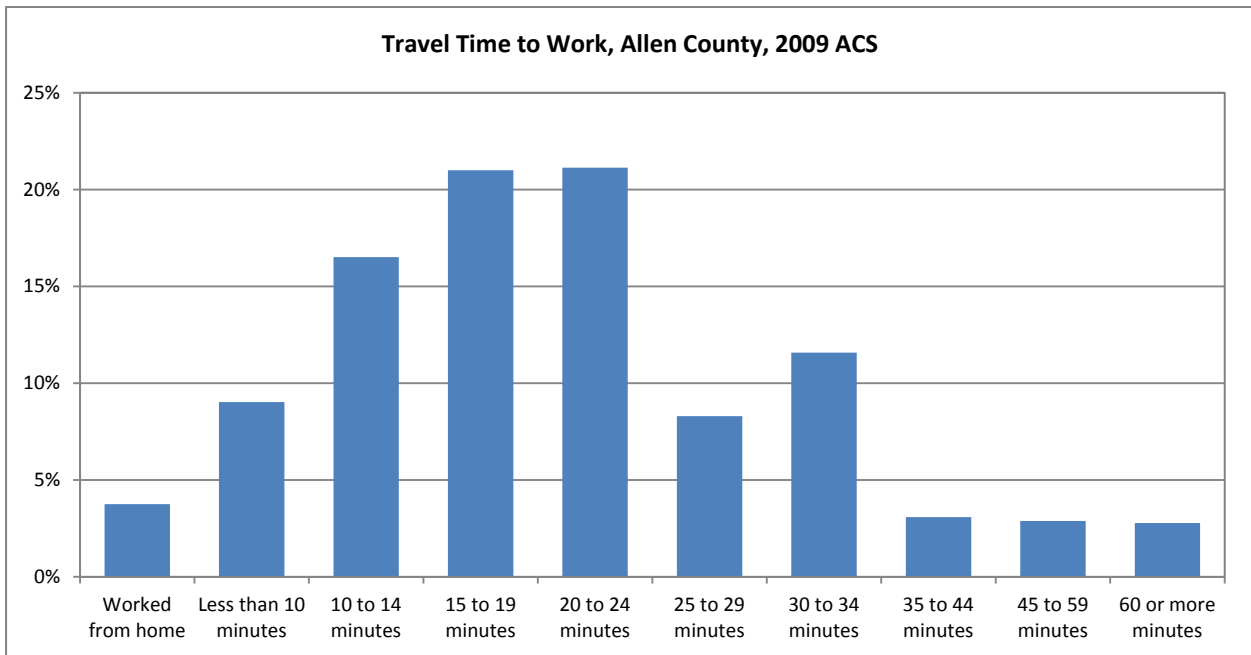
⁸ Data is available by census tracts, although not provided in this document. Data for 4 or more cars does have high margins of error.

Chart 7.16



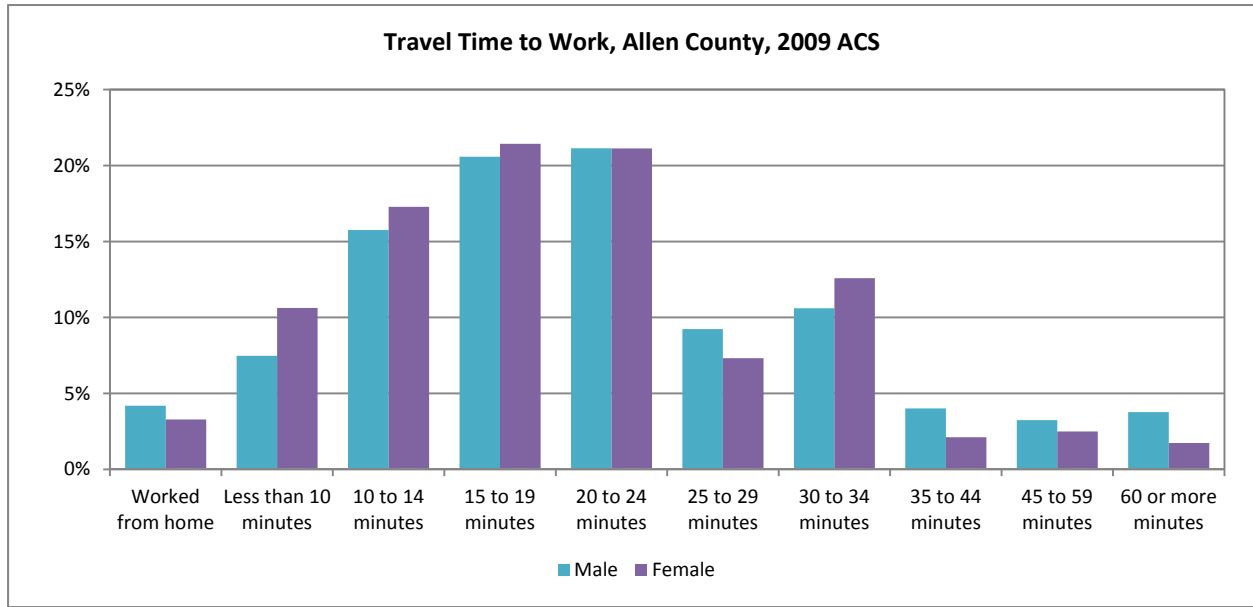
For most residents of Allen County, getting to work took less than 19 minutes (for 50.3 percent of the 153,959 workers in Allen County who commute). This includes the 5,766 people who worked at home. The median commute time for Allen County in 2009 was 20.5 minutes. Charts 7.17 and 7.18 indicate the average as well as the breakout by sex.

Chart 7.17



Female travel time was generally less with the exception that a higher percentage of males worked from home, as shown in Chart 7.18.

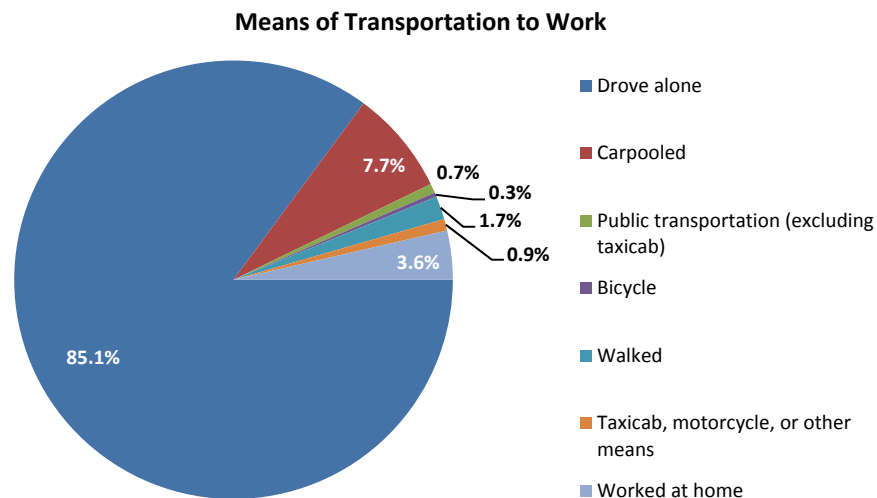
Chart 7.18



In 2009, 3.7 percent of Allen County workers worked from home. In 2000, this was 2.5 percent of the employed residents, and the average traveling time was a little longer in 2000—20.6 minutes.

Almost eight percent of Allen County workers carpooled in 2009, and when this is added to the percent that drove alone, 92.8 percent of workers relied on a (private) car, truck, or van to get to work. 496 persons biked to work (.3 percent); almost all of these were male. 1.7 percent walked to work. Keep in mind that the ACS survey is a year-long survey, and this question is worded to ask what type of transportation was used in the prior week.

Chart 7.19



For comparison, in 2000, 10.4 percent carpooled, 94.5 percent relied on a car, truck, or van to get to work. Less than 0.2 percent rode a bike to work. 1.5 percent walked to work in 2000.