

Table 1. Total population and percent elderly for State of Indiana, Lake, LaPorte and Porter counties, and the cities of East Chicago, Gary, and Hammond: 1980,1990, and 1997.

	1980	1990	1997*
Indiana			
Population Total	5490224	5544159	5864847
over Age 65 and	585384	695945	738670
over % 65 and	10.7	12.6	12.6
Lake County			
Population Total	522965	475594	478536
over Age 65 and	45808	58511	62247
over % 65 and	8.8	12.3	13.0
LaPorte County			
Population Total	108632	107066	108981
over Age 65 and	11571	13953	14758
over % 65 and	10.7	13.0	13.5
Porter County			
Population Total	119816	128932	144060
over Age 65 and	8213	12693	15285
over % 65 and	6.9	9.8	10.6
City of East Chicago			
Population Total	39786	33892	31270
over Age 65 and	4188	4332	NA
over % 65 and	10.5	12.8	NA
City of Gary			
Population Total	151953	116646	109508
over Age 65 and	12488	13310	NA
over % 65 and	8.2	11.4	NA

* Estimates from the Population Estimates Program, Population Division, U.S. Census Bureau. All other statistics are from the 1980 and 1990 decennial censuses.
 NA = not available. Age breakdowns are not estimated for cities.

One of the most significant demographic changes in the United States continues to be the aging of our population. The U.S. Census Bureau estimates that by the year 2020, when the “baby-boom generation” begins reaching age 65, 16.5 percent of the American population will be in the 65+ age group, and that 20 percent will be in this group by 2030. This has significant repercussions for public policy in the coming century, as evidenced by the serious concern over saving the Social Security system. But is population aging an issue for Northwest Indiana? Will the region experience “aging pains?”

Demographic analysis

In order to answer these questions, we must look at the demographics of aging in the region. Table 1 provides an overview of population changes for the state and the region since 1980. A number of trends can be discerned by examining this information. First, prior to the 1997 estimates, the percent of elderly in Northwest Indiana had lagged behind the level for the state. If the estimates for 1997 are accurate, the percentage of the region’s population over age 65 matches that for the state. Why has the region experienced a more rapid increase in the aging population? The explanation lies in the overall decline in population for the region from 1980 to 1997. Very likely, those who left the region were younger persons/families looking for work elsewhere. Thus, not only did the number of elderly increase, but the total population decreased, leading to a sharp increase in the percentage of elderly in the region.

While the region as a whole has experienced an increase in those over age 65, there is variation among the three counties. Porter County has the lowest percent of seniors for all three counties in NWI in all three years, and is the only one of the three which lags behind the state as a whole. Migration may again provide an explanation, as younger persons in Lake and LaPorte counties may be migrating to Porter County. This would also account for the overall growth in Porter County’s population.

Another section of the region which has a rapidly increasing percentage of elderly residents are the cities which comprise the region’s urban core - East Chicago, Gary, and Hammond. Both East Chicago and Hammond had a higher percentage of seniors in 1990 than either the state or Lake County (Table 1). Gary still has a lower percentage of seniors, but has

Table 2. Total population and percent elderly for the urban core and the remainder of Lake County: 1980, 1990, 1997.

	1 980	1 990	1 997*
Urban Core			
Total Population	2 85453	2 34774	2 19766
Age 65 and over	26672	29697	NA
% 65 and over	9.3	12.6	NA
Remainder Lake County			
Total Population	2 37512	2 40820	2 58770
Age 65 and over	19136	28814	NA
% 65 and over	8.1	12.0	NA

* Estimates from the Population Estimates Program, Population Division, U.S. Census Bureau. All other statistics are from the 1980 and 1990 decennial censuses.

NA = not available. Age breakdowns are not estimated for cities.



shown a strong increase from 1980 to 1990. Although there are no census estimates for 1997 of seniors in these cities, the continued decline in overall population of the urban core suggests a similar trend to that of Lake County, with younger

people leaving the city for surrounding areas, while elderly persons remain. Overall, the urban core has shown a substantial increase in its aging population (Table 2). In 1980, the total population of the urban core was 285,453, of

which 26,672 (9.3%) were seniors. By 1990, the population was down to 234,774, with 29,697 (12.6%) elderly residents. During the same time period, the population of the remainder of Lake County grew, though the percentage of elderly lagged behind the urban core. Census Bureau estimates for 1997 indicate a continuation of these trends.

	Lake County			LaPorte County		Porter County			Urban Core	
	1980	1990	1997	1980	1997	1980	1990	1997	1980	1990
Sex										
Male	3401	3374	3102	5724	6186	3350	5160	6307	1327	2061
Female	6407	6437	6041	8229	8572	4863	7533	8978	5345	7636
Ratio ²	73.6	72.5	72.5	69.6	72.2	68.9	68.5	70.2	73.8	68.4
Race										
White	6873	6440	6692	3416	4075	8167	2622	5167	7920	8242
African American	805	825	79.4	96.2	95.4	99.4	99.4	99.2	67.2	61.4
Diversity of the elderly										
American Indian	8172	1058	2250	389	497	626	11	0	13	8115
Other	7.8	18.9	19.7	3.1	3.6	4.2	0.1	0.0	0.1	30.4
Asian/Pac Island	56	77	78	NA	32	27	3	12	20	26
Other	0.1	0.1	0.1	NA	0.2	0.2	0.0	0.1	0.1	0.1
Other	43	109	227	NA	5	30	17	42	85	33
Other	0.1	0.2	0.4	NA	0.0	0.2	0.2	0.3	0.6	0.1
Other	664	827	827	0.2	3	15	17	17	578	623
Other	1.4	1.4	1.4	0.0	0.0	0.2	0.1	0.1	2.2	2.1
Poverty Rate	11.5	9.9	10.4	8.6	8.6	7.5	6.3	6.3	14.7	14.1

NA = not available. These groups were included in the "other" category for LaPorte County in 1980.

1 Estimates for 1997 are for county-level data only, and therefore are not available for the cities of the urban core. Estimates are not made of poverty or "Other" racial classification.

2 Sex ratio is expressed as the number of males for every 100 females.

a result of the longer life expectancy of females in our society. As a consequence, there are more widows than widowers and a larger number of elderly women who live alone, as widowed men are more likely to remarry since there is a larger

pool of eligible partners.

A second source of diversity is race/ethnicity. When one considers the racial makeup of the elderly in the three counties and in the urban core, two contrasts are readily apparent. First, there is a strong difference among the counties in the number of minority elders. Second, there is a strong racial divide within Lake County itself, when one looks at the number of minority elderly in the urban core, compared to the rest of the county.

The differences between counties are large. Both LaPorte and Porter counties have over 95 percent of their elderly in the “white” category, with Porter County having more than 99 percent white. In contrast, less than 80 percent of the elderly in Lake County are white, with nearly 20 percent being African American. In 1990, there were 85,157 elders in the region. Of these, 13.6 percent (11,555) were African American. However, 95.7 percent (11,058) of these African-American elderly lived in Lake County. Thus, while the region may appear somewhat integrated

in this age group, closer examination reveals a continuing segregation.

In addition to the segregation between counties, there also exists a strong degree of segregation *within* Lake County. Of the 11,058 African-American elderly living in Lake County in 1990, 97.2 percent (10,753) lived in the urban core. This segregation appears to be strengthening, as evidenced by the racial makeup of the elderly in the urban core. In 1980, 67.2 percent of the elderly in the urban core were white, while less than a third were African American. By 1990, the total number of elderly had increased by 11.3 percent (from 26,672 to 29,697). However, the number of white elderly increased only 1.8 percent (from 17,920 to 18,242), while the number of African-American elderly increased 22 percent (from 8,815 to 10,753). Very likely this is a direct result of “white flight” from the city to either suburban Lake County or to other geographic regions. Therefore, even the apparent integration of the elderly in Lake County falls apart when one further examines the numbers.

Table 4. Elderly poverty rates by sex and race for Lake, LaPorte and Porter counties, and for the urban core: 1990.

	La ke County	La Porte County	Por ter County	Ur ban Co re
Total Poverty Rate	9.9	8.6	6.3	14.9
Male	5.6	4.6	3.3	7.8
Female	13.0	11.5	8.4	18.4
White	6.9	8.2	3.6	8.9
African American	22.0	20.7	NC	22.3
Indian	35.1	NC	NC	NC
Asian/Pacific Islander	17.4	NC	NC	NC
Other	19.4	NC	NC	22.5

NC = not calculated due to small numbers in these categories.

Another source of diversity is economic prosperity. One measure of prosperity is the poverty rate – the percentage of the population living below the income level set by the government to denote poverty. Depending on the county of residence, there is a substantial difference in this rate for the elderly living in Northwest Indiana. In 1990, nearly 10 percent of the elderly in Lake County had incomes below poverty level, while the elderly in LaPorte (8.6%) and Porter (6.3%) counties fared better. The good news is that all three counties experienced a decline in poverty for the elderly from 1980 to 1990.

Again, however, there is a disparity within Lake County. The elderly in the urban core had a poverty rate of 14.1 percent in 1990, 42 percent higher than the rate for the county. In fact, if one removed the urban core elderly from the county figures, the elderly in the remainder of the county would have a poverty rate of 5.5 percent, which is lower than the other two counties in the region. Not only are urban core elderly faring poorly, but the situation is not improving significantly, as their poverty rate declined only 4.1 percent from 1980 to 1990, while the counties showed declines of 14 to 17 percent.

Economic inequality

Further evidence of economic disparity can be seen in Table 4. Regardless of which political entity one examines, there are obvious differences by both sex and race. In all three counties and the urban core, female elderly are more likely than their male counterparts to be living in poverty. In the urban core about one in thirteen (7.8%) elderly males live in poverty, while nearly one in five (18.4%) females are below the poverty level. Similar differences exist for the three counties, with the female poverty rate among the elderly being roughly 2.5 times the rate for elderly males. The probable reason for this disparity is that many of the women of the generation currently in this age group did not work outside of the home, or worked only part-time. Thus, they would be less likely to have had jobs with pension plans that contributed to their income upon retirement, and would be more

likely to have Social Security as their sole source of income.

In addition to disparity by sex, there is also a discrepancy based on race. Minority elderly fare worse than their white counterparts in Lake and LaPorte counties (Porter County had too few minority elderly to compute poverty rates), as well as in the urban core. In Lake County, African-American elderly are more than three times as likely to be in poverty as whites, and American Indian elderly are more than five times more likely to fall below the poverty level than their white counterparts. The situation for African-American elderly in LaPorte County is better, although their poverty rate is still more than double that of whites.

Not surprisingly, the highest poverty rate for the white elderly is in the urban core. This suggests that the “white flight” of the elderly from these cities may have been selective. The statistics indicate that those whites who did leave the city were better off financially than those left behind, since the ability to move to the suburbs (or farther away) is usually contingent on having suitable income to afford moving costs, and the higher cost of housing outside of the city.

Overall these statistics present a picture of a region that is experiencing an aging population, similar to the country as a whole. This trend is likely to continue as the “baby boom” generation approaches retirement age. The statistics also show that the experience of aging varies based on such factors as sex, race, and economic well-being.

Policy implications

This analysis raises a variety of public policy questions. What do these trends mean for the region? What policy shifts will be necessary to accommodate an aging population? What can be done to address the economic disparity among elderly subgroups?

As noted earlier, an aging population alone carries implications for public policy. Issues such as housing, transportation, health care, government revenue, and social services are



all impacted by this demographic event. What will the housing needs of the elderly be, especially as more people live into their 80s and 90s, when health issues become more significant? How will transportation be affected, given a larger number of older drivers and elderly who can no longer drive? Is the health care system in Northwest Indiana prepared to deal with the growing numbers of older patients? How might local governments adapt to potential declines in revenue? What are the social service needs of the elderly, and how will they be met? In addition, the region also faces issues related to the discrepancies in economic well-being.

Clearly these are more than just regional issues. Policies at both the state and national levels will have an impact in all these areas. Both the issues and their solutions are complex and require cooperation from all levels of government. Ultimately, however, the responsibility for taking action rests at the local level, for it is at this level that the needs are felt and must be met. ❧