

# HOUSEHOLDS AND FAMILIES

Population change is a good first indicator of city health. But data on the types of households that are contributing to change can provide far more nuanced clues about whether a city is attractive to all kinds of people—or just some kinds.

For instance, a city may have lost population overall during the 1990s but gained households, hinting that the city may have lost families with children even as it attracted singles. In this fashion, the household composition of a city can provide leaders critical intelligence as to the kinds of housing and services they need to provide. Such data may also prove invaluable in helping cities frame strategies to lure wider mixes of families through proactive housing and amenities strategies.

Along the way, household data from Census 2000 tell a fascinating story. Census 2000 called into question popular notions of who constitutes the “typical” U.S. household.

One of the more widely announced findings was that the traditional “nuclear” family—married parents with children under 18—comprised less than a quarter of all households in the U.S. (23.5 percent) in 2000. While the nuclear family has been on the decline for several decades, it was notable that in 2000, people living alone represented a larger share of households (26 percent) than “married with children” families. The changing makeup of U.S. households reflects a confluence of trends, including the aging of Baby Boomers into their “empty-nest” years, and

an increase in the typical age of first marriage (now 27 for men, 25 for women). U.S. households remain highly mobile, though, with almost half changing residences between 1995 and 2000.

In both cities and suburbs, “nonfamilies”—people living alone or with non-relatives—were the dominant household type in 2000. This aggregate statistic, however, belies interesting trends in large metro areas that counter assumptions about who lives in cities and suburbs. In cities throughout the Southwest and West, “married with children” families were on the upswing in the 1990s. In contrast, suburbs in the slower-growing Northeast and Midwest experienced the bulk of their household growth in nonfamilies and single-parent families. Still, across all metro areas, all types of households were more likely to be located in suburbs than in cities.

In this section we compare the types of households that live in Indianapolis to those living in other large cities, and look at changes in households in the city and its suburbs over the 1990s. We also probe whether Indianapolis’s households are more or less mobile than those in other cities.

## Indianapolis's households are somewhat smaller than those in other Living Cities, and their average size declined in the 1990s

*Average household size, 1990–2000: Living Cities and 100 largest cities*

Rank	Living Cities	1990	2000	Peer Cities	Rank	2000
1	Newark, NJ	2.91	2.85	Omaha, NE	63	2.42
2	Los Angeles, CA	2.80	2.83	Oklahoma City, OK	64	2.41
3	Phoenix, AZ	2.62	2.79	Fort Wayne, IN	65	2.41
4	Detroit, MI	2.71	2.77	Austin, TX	66	2.40
5	San Antonio, TX	2.80	2.77	Albuquerque, NM	67	2.39
6	Chicago, IL	2.67	2.67	<b>Indianapolis, IN</b>	<b>68</b>	<b>2.39</b>
7	Miami, FL	2.70	2.61	Des Moines, IA	69	2.38
8	Oakland, CA	2.52	2.60	Toledo, OH	70	2.38
9	New York, NY	2.54	2.59	Birmingham, AL	71	2.37
10	Dallas, TX	2.46	2.58	Tampa, FL	72	2.36
11	Philadelphia, PA	2.56	2.48	Lincoln, NE	73	2.36
12	Cleveland, OH	2.48	2.44	<b>100-City Average</b>		<b>2.56</b>
13	Baltimore, MD	2.59	2.42			
<b>14</b>	<b>Indianapolis, IN</b>	<b>2.46</b>	<b>2.39</b>			
15	Kansas City, MO	2.40	2.35			
16	Minneapolis-St. Paul, MN	2.26	2.33			
17	Boston, MA	2.37	2.31			
18	Atlanta, GA	2.40	2.30			
19	Columbus, OH	2.38	2.30			
20	Portland, OR	2.27	2.30			
21	Denver, CO	2.17	2.27			
22	Washington, DC	2.26	2.16			
23	Seattle, WA	2.09	2.08			
	<b>All Living Cities</b>	<b>2.50</b>	<b>2.49</b>			
	<b>Nation</b>	<b>2.63</b>	<b>2.59</b>			

## Indianapolis has more married couples, especially childless couples, than other Living Cities

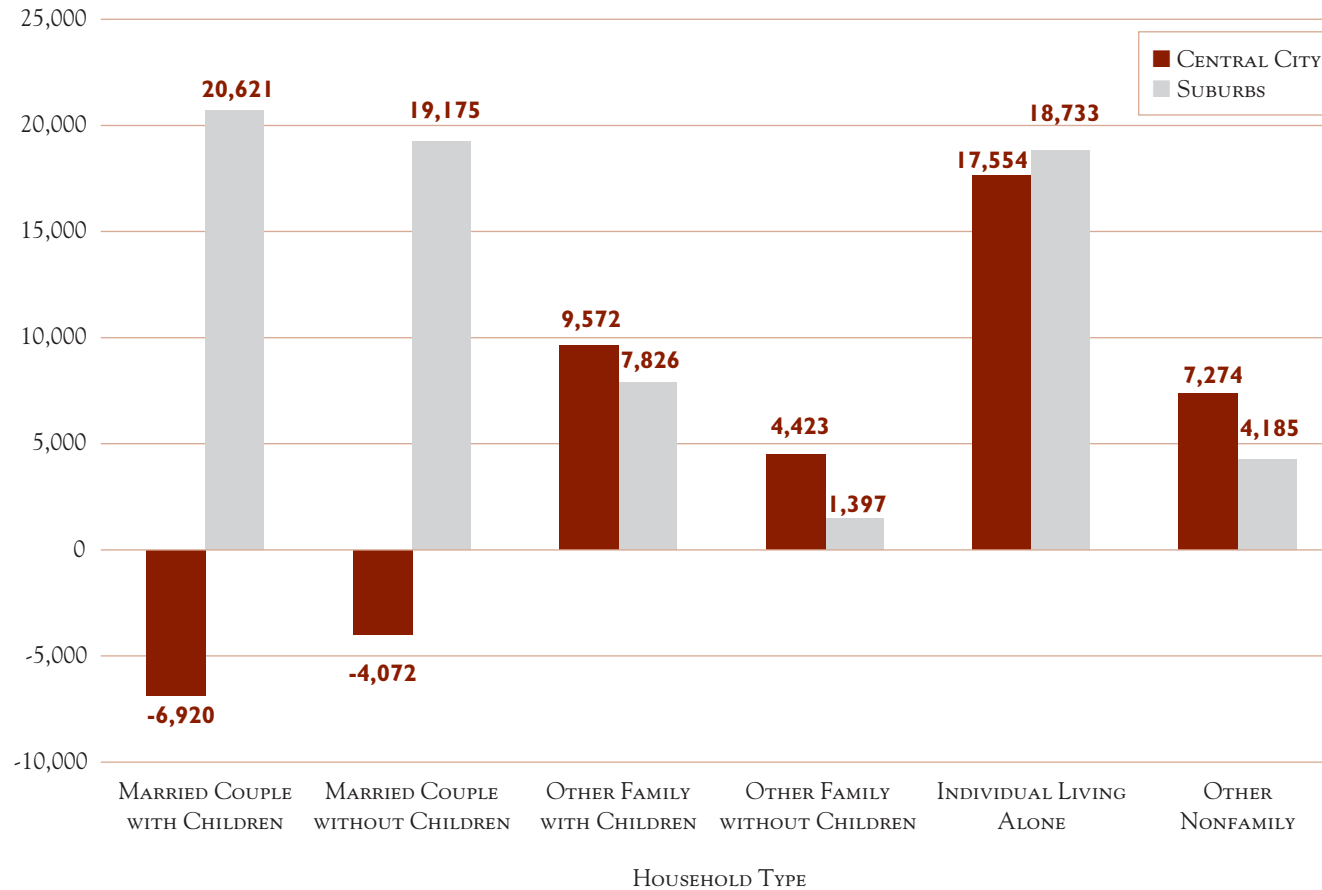
Share of households by type\*, 2000: Living Cities

Rank	Living Cities	Married Couple with Children	Married Couple without Children	Other Family with Children	Other Family without Children	Individual Living Alone	Nonfamily
1	Phoenix, AZ	24.3%	22.6%	11.4%	7.6%	25.4%	8.6%
2	San Antonio, TX	24.1%	24.0%	11.8%	9.4%	25.1%	5.7%
3	Los Angeles, CA	22.6%	19.3%	10.9%	9.8%	28.5%	8.9%
4	Dallas, TX	19.4%	19.4%	10.9%	9.4%	32.9%	8.0%
<b>5</b>	<b>Indianapolis, IN</b>	<b>18.0%</b>	<b>22.6%</b>	<b>11.9%</b>	<b>7.8%</b>	<b>32.0%</b>	<b>7.8%</b>
6	New York, NY	17.6%	19.6%	12.1%	12.0%	31.9%	6.8%
7	Chicago, IL	16.9%	18.2%	12.0%	12.5%	32.6%	7.9%
8	Columbus, OH	16.5%	19.5%	11.5%	7.3%	34.1%	11.0%
9	Oakland, CA	16.5%	17.6%	12.1%	11.1%	32.5%	10.3%
10	Kansas City, MO	16.2%	21.8%	11.9%	8.4%	34.1%	7.6%
11	Portland, OR	16.2%	21.9%	8.3%	6.5%	34.6%	12.5%
12	Newark, NJ	15.1%	15.9%	20.1%	16.7%	26.6%	5.5%
13	Denver, CO	15.0%	19.7%	8.2%	6.9%	39.3%	10.8%
14	Minneapolis-St. Paul, MN	14.9%	17.0%	10.4%	6.9%	38.5%	12.3%
15	Miami, FL	14.7%	21.9%	11.6%	13.9%	30.4%	7.5%
16	Philadelphia, PA	13.5%	18.5%	14.1%	13.6%	33.8%	6.5%
17	Seattle, WA	12.5%	20.2%	5.4%	5.7%	40.8%	15.3%
18	Detroit, MI	12.5%	14.1%	21.4%	16.9%	29.7%	5.4%
19	Cleveland, OH	12.2%	16.3%	17.8%	12.5%	35.2%	6.0%
20	Boston, MA	11.8%	15.7%	10.9%	9.7%	37.1%	14.8%
21	Baltimore, MD	10.0%	16.7%	15.5%	14.9%	34.9%	8.0%
22	Atlanta, GA	9.2%	15.3%	13.2%	11.7%	38.5%	12.1%
23	Washington, DC	8.4%	14.5%	11.4%	11.7%	43.8%	10.2%
	<b>All Living Cities</b>	<b>17.2%</b>	<b>19.2%</b>	<b>12.1%</b>	<b>10.9%</b>	<b>32.4%</b>	<b>8.3%</b>
	<b>Nation</b>	<b>24.3%</b>	<b>28.2%</b>	<b>9.1%</b>	<b>6.9%</b>	<b>25.8%</b>	<b>5.8%</b>

\*Children include sons and daughters of householders under 18 years of age. Other families include two or more related individuals who are not married and living together. Other nonfamilies include householders living with nonrelatives.

## Married-couple families declined in Indianapolis during the 1990s, and grew by a significant number in the suburbs

*Change in households by household type, 1990–2000: Indianapolis metro area*



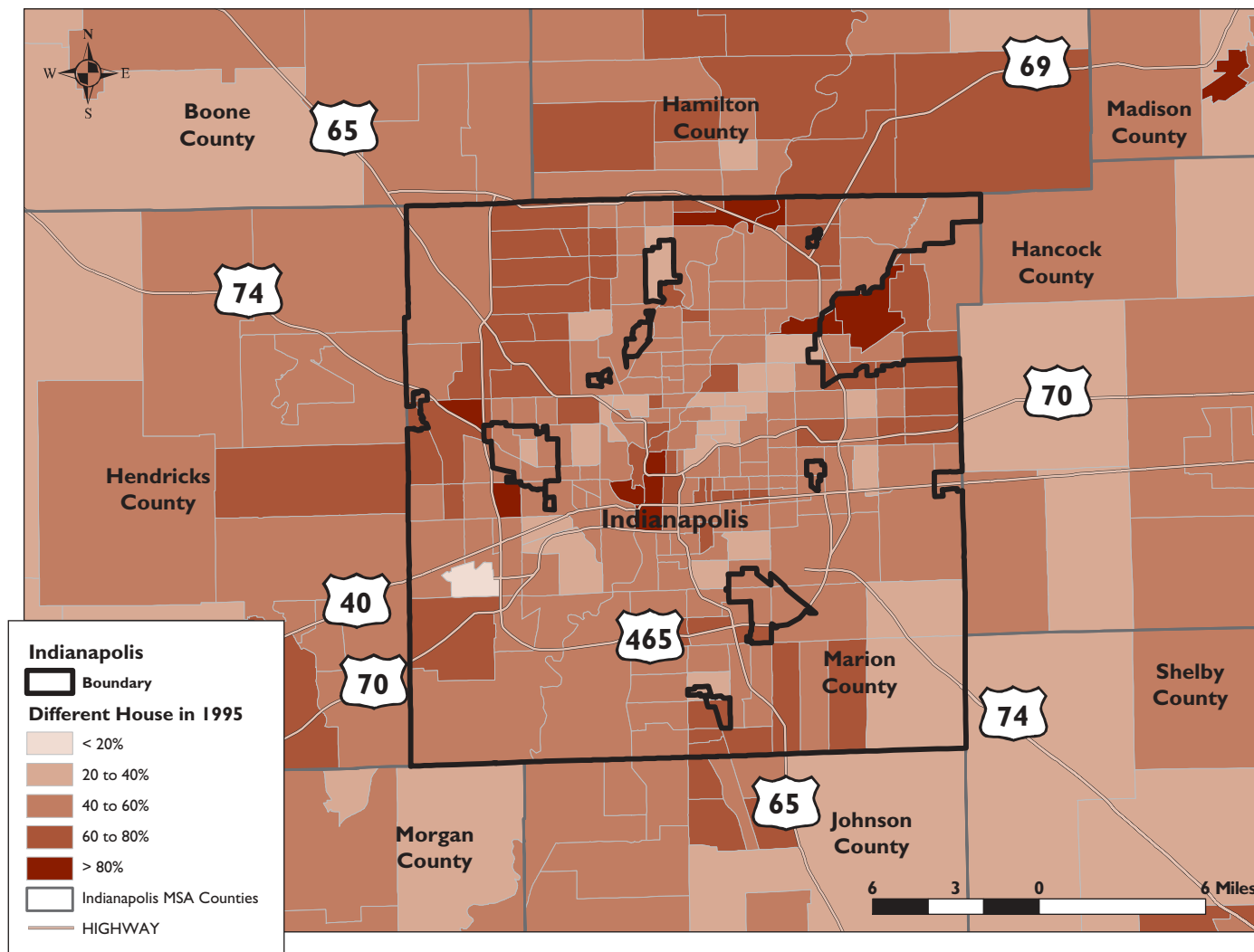
## Nearly one in five Indianapolis residents arrived within the last five years, similar to the average Living City

*Share of population residing in a different city five years ago, 2000: Living Cities*

Rank	Living Cities	Population 5 Years Old or Greater	Living in Different City in 1995	Percent
1	Denver, CO	517,349	170,753	33.0%
2	Minneapolis-St. Paul, MN	623,413	203,604	32.7%
3	Seattle, WA	537,538	166,743	31.0%
4	Columbus, OH	659,006	200,450	30.4%
5	Phoenix, AZ	1,207,309	365,635	30.3%
6	Boston, MA	557,376	168,765	30.3%
7	Atlanta, GA	389,992	117,748	30.2%
8	Dallas, TX	1,089,650	306,880	28.2%
9	Portland, OR	497,056	136,752	27.5%
10	Oakland, CA	371,551	100,095	26.9%
11	Washington, DC	539,658	143,428	26.6%
12	Kansas City, MO	409,894	104,347	25.5%
13	Newark, NJ	252,719	59,851	23.7%
14	Miami, FL	341,205	73,087	21.4%
15	Los Angeles, CA	3,412,889	719,906	21.1%
<b>16</b>	<b>Indianapolis, IN</b>	<b>724,716</b>	<b>142,493</b>	<b>19.7%</b>
17	San Antonio, TX	1,052,750	197,515	18.8%
18	Cleveland, OH	439,641	70,789	16.1%
19	Chicago, IL	2,678,981	426,002	15.9%
20	Baltimore, MD	609,345	89,707	14.7%
21	New York, NY	7,475,602	970,613	13.0%
22	Philadelphia, PA	1,419,977	181,443	12.8%
23	Detroit, MI	875,384	90,504	10.3%
	<b>All Living Cities</b>	<b>26,683,001</b>	<b>5,207,110</b>	<b>19.5%</b>
	<b>Nation</b>	<b>262,375,152</b>	<b>88,601,277</b>	<b>33.8%</b>

## Household turnover was relatively high in the northern portion of Indianapolis and its suburbs, and in the downtown area

*Share of individuals living in a different house five years ago, 2000: Indianapolis metro area*



# EDUCATION

Education data are also critical, because it is well understood that education levels strongly influence individuals', regions', and the nation's economic success.

For cities, our nation's long-run transition from a manufacturing-dominated economy to a service-oriented "knowledge" economy means that centers with a critical mass of educated workers gain competitive advantage. In this sense, cities whose populations have high levels of educational attainment are well-positioned to attract jobs, grow their tax bases, and provide a high-quality environment for their residents. By the same token, cities that lack educated workers may need to consider how they can provide a more attractive environment for such workers, as well as how they can boost their current residents' educational attainment.

As the economic returns to education increased over the last several decades, the educational attainment of the overall U.S. population also increased. In 2000, roughly 84 percent of all persons aged 25-and-over held a high school diploma, and 24 percent held at least a bachelor's degree. In 1970, by comparison, only 55 percent of adults had finished high school, and only 11 percent had a four-year college degree. Overall, the percentage of adults with at least a bachelor's degree increased in 94 of the 100 largest cities over the 1990s.

At the same time, though, there remain large disparities by place, and by race/ethnicity, in educational attainment. Among the 100 largest cities, the percentage of the adult population with at least a bachelor's degree ranged from a high of 53 percent in Plano, TX (in the Dallas-Ft. Worth metro area), all the way down to 9 percent in Newark, NJ. Some cities like Charlotte and San Diego have rates of higher education that exceed those in their suburbs. Other cities like Hartford, Philadelphia, and Milwaukee lag far behind their own suburbs, and may have difficulty competing for jobs and workers even within their own regions. Race-based differences are also embedded within these place-based differences: Forty-four percent of Asian adults and 27 percent of non-Hispanic white adults have college degrees, but only 14 percent and 10 percent of black and Latino adults do, respectively.

The following indicators provide a snapshot of educational attainment and enrollment among Indianapolis's working-age population, highlighting differences by race, ethnicity, and age.

## Indianapolis ranks above the average Living City in high school completion, but below the average in college degree attainment

Share of population age 25 and over by educational attainment\*, 2000: Living Cities and 100 largest cities

Rank	Living Cities	Bachelor's Degree		High School Diploma		Peer Cities	Rank	Bachelor's Degree 2000
		1990	2000	1990	2000			
1	Seattle, WA	37.9%	47.2%	86.4%	89.5%	New Orleans, LA	45	25.8%
2	Washington, DC	33.3%	39.1%	73.1%	77.8%	Kansas City, MO	46	25.7%
3	Boston, MA	30.0%	35.6%	75.7%	78.9%	Los Angeles, CA	47	25.5%
4	Minneapolis-St. Paul, MN	28.7%	35.2%	82.0%	84.5%	Chicago, IL	48	25.5%
5	Atlanta, GA	26.6%	34.6%	69.9%	76.9%	Tampa, FL	49	25.4%
6	Denver, CO	29.0%	34.5%	79.2%	78.9%	<b>Indianapolis, IN</b>	<b>50</b>	<b>25.4%</b>
7	Portland, OR	25.9%	32.6%	82.9%	85.7%	Spokane, WA	51	25.4%
8	Oakland, CA	27.2%	30.9%	74.4%	73.9%	Wichita, KS	52	25.3%
9	Columbus, OH	24.6%	29.0%	78.7%	83.8%	Mobile, AL	53	24.9%
10	Dallas, TX	27.1%	27.7%	73.5%	70.4%	Yonkers, NY	54	24.8%
11	New York, NY	23.0%	27.4%	68.3%	72.3%	Chesapeake, VA	55	24.7%
12	Kansas City, MO	22.0%	25.7%	78.8%	82.5%	<b>100-City Average</b>		<b>26.3%</b>
13	Los Angeles, CA	23.0%	25.5%	67.0%	66.6%			
14	Chicago, IL	19.5%	25.5%	66.0%	71.8%			
<b>15</b>	<b>Indianapolis, IN</b>	<b>21.7%</b>	<b>25.4%</b>	<b>76.4%</b>	<b>81.3%</b>			
16	Phoenix, AZ	19.9%	22.7%	78.7%	76.6%			
17	San Antonio, TX	17.8%	21.6%	69.1%	75.1%			
18	Baltimore, MD	15.5%	19.1%	60.7%	68.4%			
19	Philadelphia, PA	15.2%	17.9%	64.3%	71.2%			
20	Miami, FL	12.8%	16.2%	47.6%	52.7%			
21	Cleveland, OH	8.1%	11.4%	58.8%	69.0%			
22	Detroit, MI	9.6%	11.0%	62.1%	69.6%			
23	Newark, NJ	8.5%	9.0%	51.2%	57.9%			
	<b>All Living Cities</b>	<b>21.9%</b>	<b>26.2%</b>	<b>69.4%</b>	<b>73.2%</b>			
	<b>Nation</b>	<b>20.3%</b>	<b>24.4%</b>	<b>75.2%</b>	<b>80.4%</b>			

\* Figures reflect share of population with at least named level of attainment.



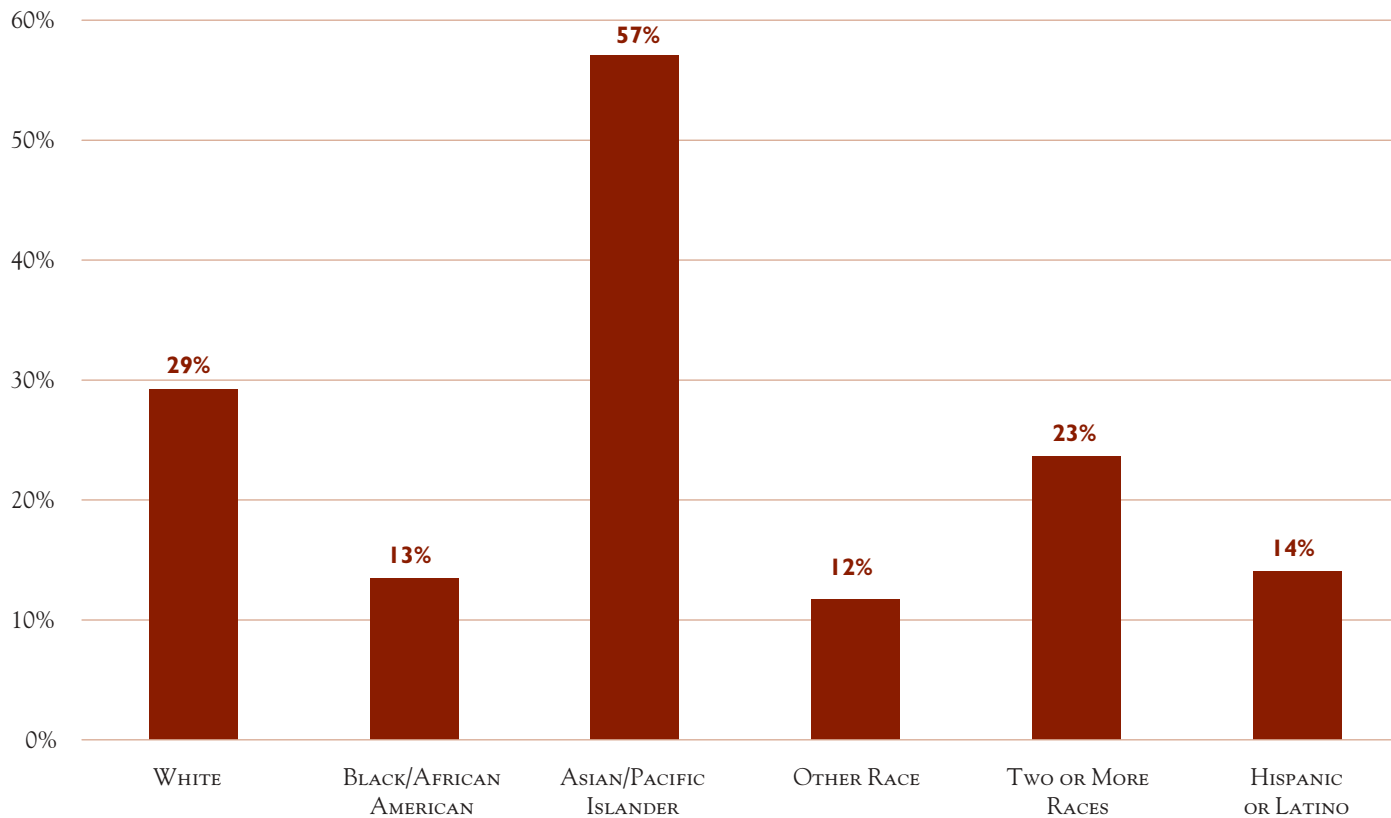
## Indianapolis has one of the smallest university student populations among the Living Cities

Share of population age 15 and over enrolled in a college/university, 2000: Living Cities

Rank	Living Cities	Population 15 or Older	Population 15 or Older Enrolled at University	Percent
1	Boston, MA	490,749	85,847	17.5%
2	Columbus, OH	563,755	76,580	13.6%
3	Seattle, WA	489,677	65,399	13.4%
4	Minneapolis-St. Paul, MN	532,038	69,101	13.0%
5	Washington, DC	474,417	59,498	12.5%
6	Atlanta, GA	337,572	35,436	10.5%
7	Los Angeles, CA	2,853,991	287,532	10.1%
8	Oakland, CA	314,479	31,244	9.9%
9	Philadelphia, PA	1,194,967	115,671	9.7%
10	Portland, OR	435,445	41,429	9.5%
11	Baltimore, MD	515,550	48,736	9.5%
12	New York, NY	6,376,852	593,664	9.3%
13	Chicago, IL	2,253,912	209,810	9.3%
14	San Antonio, TX	870,155	74,407	8.6%
15	Denver, CO	451,498	38,309	8.5%
16	Kansas City, MO	346,961	26,433	7.6%
17	Phoenix, AZ	994,728	73,315	7.4%
18	Newark, NJ	209,388	15,312	7.3%
19	Detroit, MI	698,253	48,926	7.0%
20	Miami, FL	297,081	20,704	7.0%
21	<b>Indianapolis, IN</b>	<b>612,692</b>	<b>42,498</b>	<b>6.9%</b>
22	Cleveland, OH	361,237	23,468	6.5%
23	Dallas, TX	919,625	56,366	6.1%
<b>All Living Cities</b>		<b>22,595,022</b>	<b>2,187,377</b>	<b>9.7%</b>
<b>Nation</b>		<b>221,148,671</b>	<b>17,483,243</b>	<b>7.9%</b>

## Blacks and Hispanics in Indianapolis lag Asians and whites in attaining bachelor's degrees

*Share of population age 25 and over with bachelor's degree, 2000: Indianapolis*



# WORK

A city's social and economic fortunes turn, in large part, on the ability of its residents to succeed in the labor force.

If residents are not able to find work, or have no connection to the labor market at all, a city may need to promote better access to job networks and job opportunities—wherever they exist—for groups or neighborhoods left behind. Understanding more about the employed population is equally crucial. For that reason, understanding the kinds of jobs in which its residents work can help a city tailor education, economic development, and career development strategies that enhance economic security for working families.

The latter half of the 1990s featured exceptionally strong job creation and economic growth in the U.S. At the time of Census 2000, the nation's unemployment rate stood at a near-record low 3.9 percent, and over 67 percent of the adult population was in the labor force. Between January 1995 and April 2000, the economy generated nearly 16 million new jobs, or 246,000 per month. Historically disadvantaged groups particularly benefited from this growth—the unemployment rate for black females in April 2000 was just 7 percent.

With the 2001 recession and its aftereffects, however, the employment situation today is much bleaker than in April 2000. The annual unemployment rate in 2003 is likely to top 6 percent. In some parts of the nation,

particularly the West Coast, it may well exceed 7 percent. Overall, the economy has shed nearly 1 million jobs since Census 2000 was conducted.

Amidst the recent downturn, cities and metro areas have fared quite differently from one another. Those places with job markets that rely heavily on highly affected sectors like technology have suffered. The unemployment rate in Oakland shot up from 4.5 percent in April 2000 to 10 percent in November 2002. Employment in cities with stronger retail sectors, such as Phoenix and Indianapolis, has not dipped as much. Over the longer-term, though, nearly every large city has been part of a broader trend away from manufacturing employment towards business and personal services. Overall, almost half of the residents in the 100 largest cities in 2000 worked in services-related industries.

This section examines the employment and labor force situation in Indianapolis compared to other cities, including the mix of industries in which its residents are employed.<sup>1</sup>

<sup>1</sup> Unemployment data presented here are derived from Bureau of Labor Statistics data for December 2002; other data are derived from the Census 2000 long form.

## Indianapolis has the fourth-largest share of adults participating in the labor force among the Living Cities

*Labor force participation rate, 2000: Living Cities and 100 largest cities*

Rank	Living Cities	Population 16 and Over	In Labor Force	Labor Force Participation Rate	Peer Cities	Rank	Labor Force Participation Rate
1	Columbus, OH	555,471	394,564	71.0%	Lexington-Fayette, KY	18	69.8%
2	Minneapolis-St. Paul, MN	523,787	371,018	70.8%	Glendale, AZ	19	69.4%
3	Seattle, WA	485,170	339,956	70.1%	Omaha, NE	20	69.4%
4	<b>Indianapolis, IN</b>	<b>602,600</b>	<b>415,761</b>	<b>69.0%</b>	St. Paul, MN	21	69.1%
5	Portland, OR	429,528	295,601	68.8%	Chesapeake, VA	22	69.0%
6	Denver, CO	445,977	301,714	67.7%	<b>Indianapolis, IN</b>	<b>23</b>	<b>69.0%</b>
7	Kansas City, MO	340,707	226,579	66.5%	Portland, OR	24	68.8%
8	Phoenix, AZ	976,578	648,496	66.4%	Fort Wayne, IN	25	68.8%
9	Dallas, TX	904,860	588,623	65.1%	Greensboro, NC	26	68.7%
10	Atlanta, GA	333,209	213,257	64.0%	Fremont, CA	27	68.2%
11	Boston, MA	484,995	308,395	63.6%	Wichita, KS	28	67.8%
12	Washington, DC	469,041	298,225	63.6%	<b>100-City Average</b>		<b>63.0%</b>
13	San Antonio, TX	852,647	534,558	62.7%			
14	Oakland, CA	309,498	190,725	61.6%			
15	Chicago, IL	2,215,574	1,358,054	61.3%			
16	Los Angeles, CA	2,809,852	1,690,316	60.2%			
17	New York, NY	6,279,431	3,626,865	57.8%			
18	Cleveland, OH	354,854	203,545	57.4%			
19	Baltimore, MD	507,534	287,159	56.6%			
20	Detroit, MI	683,613	384,897	56.3%			
21	Philadelphia, PA	1,174,798	656,935	55.9%			
22	Newark, NJ	205,511	108,275	52.7%			
23	Miami, FL	292,822	147,356	50.3%			
	<b>All Living Cities</b>	<b>22,238,057</b>	<b>13,590,874</b>	<b>61.1%</b>			
	<b>Nation</b>	<b>217,168,077</b>	<b>138,820,935</b>	<b>63.9%</b>			

## Indianapolis has the third-lowest unemployment rate among the 23 Living Cities

Unemployment rate\*, 2002: Living Cities and 100 largest cities

Rank	Living Cities	Unemployment Rate	Peer Cities	Rank	Unemployment Rate
1	Cleveland, OH	12.1%	San Antonio, TX	67	5.5%
2	Newark, NJ	11.6%	Aurora, CO	68	5.4%
3	Detroit, MI	11.5%	Tampa, FL	69	5.3%
4	Miami, FL	10.7%	Glendale, AZ	70	5.3%
5	Oakland, CA	10.1%	Boston, MA	71	5.3%
6	Portland, OR	8.6%	<b>Indianapolis, IN</b>	<b>72</b>	<b>5.3%</b>
7	Dallas, TX	8.5%	Arlington, TX	73	5.2%
8	Chicago, IL	8.0%	St. Petersburg, FL	74	5.1%
9	Baltimore, MD	8.0%	Columbus, OH	75	5.1%
10	Atlanta, GA	7.8%	Tulsa, OK	76	5.1%
11	New York, NY	7.7%	Tucson, AZ	77	5.0%
12	Los Angeles, CA	7.5%	<b>100-City Average</b>		<b>5.4%</b>
13	Philadelphia, PA	7.5%			
14	Seattle, WA	7.4%			
15	Denver, CO	6.5%			
16	Washington, DC	6.4%			
17	Kansas City, MO	6.1%			
18	Phoenix, AZ	5.8%			
19	San Antonio, TX	5.5%			
20	Boston, MA	5.3%			
<b>21</b>	<b>Indianapolis, IN</b>	<b>5.3%</b>			
22	Columbus, OH	5.1%			
23	Minneapolis-St. Paul, MN	4.7%			
	<b>All Living Cities</b>	<b>7.3%</b>			
	<b>Nation</b>	<b>5.7%</b>			

\*Annual unemployment for 2002 compiled from the Bureau of Labor Statistics Local Area Unemployment Survey.

## Only one in nine children in Indianapolis lives in a family with no working parents, well below the average for the 23 Living Cities

*Share of children living in families with no parents in labor force, 2000: Living Cities*

Rank	Living Cities	Children Living in Families	Children Living in Families with No Parents in Labor Force	Percent
1	Newark, NJ	66,391	18,588	28.0%
2	Miami, FL	70,620	19,171	27.1%
3	Washington, DC	99,374	24,408	24.6%
4	Atlanta, GA	81,609	19,922	24.4%
5	Detroit, MI	261,080	63,293	24.2%
6	Oakland, CA	89,842	21,161	23.6%
7	New York, NY	1,767,267	407,401	23.1%
8	Cleveland, OH	122,939	28,233	23.0%
9	Boston, MA	106,516	24,252	22.8%
10	Baltimore, MD	137,315	31,259	22.8%
11	Los Angeles, CA	896,816	200,387	22.3%
12	Philadelphia, PA	343,503	75,384	21.9%
13	Chicago, IL	675,233	146,055	21.6%
14	Dallas, TX	284,869	54,358	19.1%
15	Denver, CO	110,483	19,212	17.4%
16	Minneapolis-St. Paul, MN	150,072	25,699	17.1%
17	San Antonio, TX	305,519	47,243	15.5%
18	Phoenix, AZ	350,141	53,471	15.3%
19	Kansas City, MO	103,352	14,581	14.1%
20	Columbus, OH	160,779	19,261	12.0%
<b>21</b>	<b>Indianapolis, IN</b>	<b>186,615</b>	<b>20,247</b>	<b>10.8%</b>
22	Portland, OR	103,278	9,723	9.4%
23	Seattle, WA	81,322	7,522	9.2%
	<b>All Living Cities</b>	<b>6,554,935</b>	<b>1,350,831</b>	<b>20.6%</b>
	<b>Nation</b>	<b>67,882,626</b>	<b>7,096,231</b>	<b>10.5%</b>

## Wholesale/retail and manufacturing employ more workers in Indianapolis than in the average Living City

Share of workers by major industries, 2000: Living Cities

Rank	Living Cities	Educational, Health, and Social Services	Wholesale and Retail Trade	Manufacturing	Professional, Scientific, and Management Services	Arts, Entertainment, Recreation, Accommodation, and Food Services	Other Industries
1	Boston, MA	26.8%	10.5%	6.1%	14.9%	9.2%	32.6%
2	Baltimore, MD	26.8%	11.6%	7.8%	10.2%	8.3%	35.3%
3	Philadelphia, PA	26.0%	13.4%	8.8%	10.5%	8.1%	33.2%
4	Minneapolis-St. Paul, MN	23.4%	12.9%	11.6%	12.9%	10.0%	29.1%
5	New York, NY	23.4%	12.1%	6.6%	11.9%	8.3%	37.6%
6	Seattle, WA	21.6%	14.3%	8.3%	16.1%	9.9%	29.7%
7	Oakland, CA	21.3%	12.7%	8.9%	15.0%	8.1%	33.9%
8	San Antonio, TX	21.3%	16.0%	6.9%	9.9%	10.2%	35.7%
9	Cleveland, OH	20.9%	13.1%	18.2%	8.5%	9.0%	30.2%
10	Detroit, MI	20.9%	11.9%	18.8%	9.0%	8.7%	30.8%
11	Newark, NJ	20.1%	13.4%	12.9%	8.9%	6.9%	37.8%
12	Portland, OR	19.7%	16.1%	12.5%	12.0%	9.4%	30.3%
13	Columbus, OH	19.3%	17.1%	8.9%	10.8%	9.1%	34.7%
14	Chicago, IL	19.0%	12.0%	13.1%	13.6%	8.5%	33.8%
15	<b>Indianapolis, IN</b>	<b>18.5%</b>	<b>16.3%</b>	<b>13.5%</b>	<b>9.5%</b>	<b>8.6%</b>	<b>33.5%</b>
16	Kansas City, MO	18.3%	14.6%	10.1%	10.8%	9.4%	36.8%
17	Washington, DC	18.0%	6.9%	1.5%	18.8%	9.1%	45.7%
18	Los Angeles, CA	17.3%	14.3%	13.2%	12.9%	9.6%	32.6%
19	Atlanta, GA	16.8%	12.7%	7.7%	17.2%	10.4%	35.3%
20	Denver, CO	16.7%	13.3%	6.5%	14.3%	10.0%	39.2%
21	Miami, FL	15.0%	16.4%	7.4%	11.8%	12.0%	37.4%
22	Phoenix, AZ	15.0%	15.2%	10.5%	12.5%	9.6%	37.2%
23	Dallas, TX	14.0%	15.3%	10.5%	14.5%	8.8%	36.8%
	<b>All Living Cities</b>	<b>20.5%</b>	<b>13.3%</b>	<b>9.7%</b>	<b>12.4%</b>	<b>9.0%</b>	<b>35.1%</b>
	<b>Nation</b>	<b>19.9%</b>	<b>15.3%</b>	<b>14.1%</b>	<b>9.3%</b>	<b>9.2%</b>	<b>32.1%</b>

# COMMUTING

Any worker knows commuting patterns determine much of a city's efficiency, social texture, and quality of life. In this sense, where a city's residents work matters nearly as much to a city's health as what those residents do for a living—hence the data provided in the next few pages.

A high proportion of people who both live and work in the city can signal an economically strong metropolitan core, an active and vibrant downtown, and an accessible job network for inner-city workers. By contrast, a metropolitan area in which only a fraction of residents work in the city may point to a weakened core, long commutes, low demand for city living and retail development, diminished revenues, and a less economically competitive region overall.

Over the last several decades, metropolitan economies have undergone significant decentralization. In the 1950s, roughly 70 percent of metropolitan jobs were located in central cities. By 1990, only 45 percent were. This extensive decentralization of employment accompanied dispersal of the population. Census 2000 revealed that only 38 percent of metropolitan area residents live inside central cities, down from 57 percent in 1950. Indeed, decentralization has occurred to such an extent that more than one-third of metro area residents now work more than 10 miles from the city center, and almost half of all commutes take place between a suburban home and a suburban job.

Among metropolitan areas, however, significant variations in the location of jobs set regions apart. Some Northeastern and Western metros, including New York, Boston, San Francisco, and Portland, are still characterized by a relatively high quantity of employment in the regional core. In others, such as Detroit, St. Louis, and Tampa-St. Petersburg, less than 10 percent of regional jobs are located within 3 miles of downtown. The degree of population and job dispersal in a metro, not surprisingly, tracks the usage of cars for commuting—about 85 percent of Detroit area residents drive alone to work, versus 57 percent of San Francisco area residents. In metros where inner-city minorities lack access to automobiles and a far-reaching transit system, they may be cut off from an increasingly suburbanized employment market.

This section provides information on commuting patterns and trends in the Indianapolis region and—by extension—a look at decentralization in the regional labor market, and the economic strength of the urban core.



## Nearly two-thirds of workers in the Indianapolis region are employed in the central city, the fourth-highest share among the 23 Living Cities

*Share of commutes by origin and destination, 2000: Living Cities metro areas*

Rank	Living Cities	Central City to Central City	Central City to Suburb	Suburb to Central City	Suburb to Suburb	Outside MSA*
1	New York, NY	77.5%	1.4%	4.7%	8.9%	7.5%
2	San Antonio, TX	63.4%	7.3%	15.6%	9.9%	3.7%
3	Phoenix, AZ	57.3%	8.4%	18.4%	14.5%	1.4%
<b>4</b>	<b>Indianapolis, IN</b>	<b>42.1%</b>	<b>8.5%</b>	<b>22.1%</b>	<b>23.8%</b>	<b>3.5%</b>
5	Columbus, OH	35.9%	14.8%	23.0%	22.7%	3.7%
6	Los Angeles, CA	29.5%	14.3%	16.1%	32.8%	7.3%
7	Dallas, TX	28.1%	9.7%	21.3%	34.6%	6.3%
8	Portland, OR	26.7%	8.2%	20.9%	41.3%	2.8%
9	Chicago, IL	25.8%	11.1%	13.9%	47.6%	1.6%
10	Kansas City, MO	25.3%	12.1%	22.2%	37.9%	2.4%
11	Seattle, WA	25.0%	7.8%	23.6%	40.3%	3.3%
12	Philadelphia, PA	19.0%	5.9%	9.9%	57.4%	7.8%
13	Boston, MA	17.0%	6.3%	20.3%	47.0%	9.3%
14	Denver, CO	16.1%	8.3%	20.8%	49.1%	5.8%
15	Baltimore, MD	13.4%	7.4%	15.3%	51.2%	12.7%
16	Minneapolis-St. Paul, MN	12.9%	8.4%	16.4%	60.1%	2.2%
17	Cleveland, OH	12.5%	9.1%	18.3%	55.4%	4.7%
18	Oakland, CA	12.0%	5.4%	8.9%	48.7%	25.1%
19	Washington, DC	11.7%	4.1%	20.9%	59.1%	4.2%
20	Detroit, MI	10.4%	9.0%	12.1%	63.8%	4.6%
21	Miami, FL	9.8%	7.6%	20.4%	53.8%	8.4%
22	Atlanta, GA	5.2%	3.4%	15.2%	73.4%	2.8%
23	Newark, NJ	3.9%	3.2%	5.9%	56.8%	30.2%
	<b>All Living Cities</b>	<b>27.3%</b>	<b>7.8%</b>	<b>15.5%</b>	<b>43.0%</b>	<b>6.4%</b>

\*"Outside MSA" includes workers from anywhere in the metro area traveling to work outside the metro area

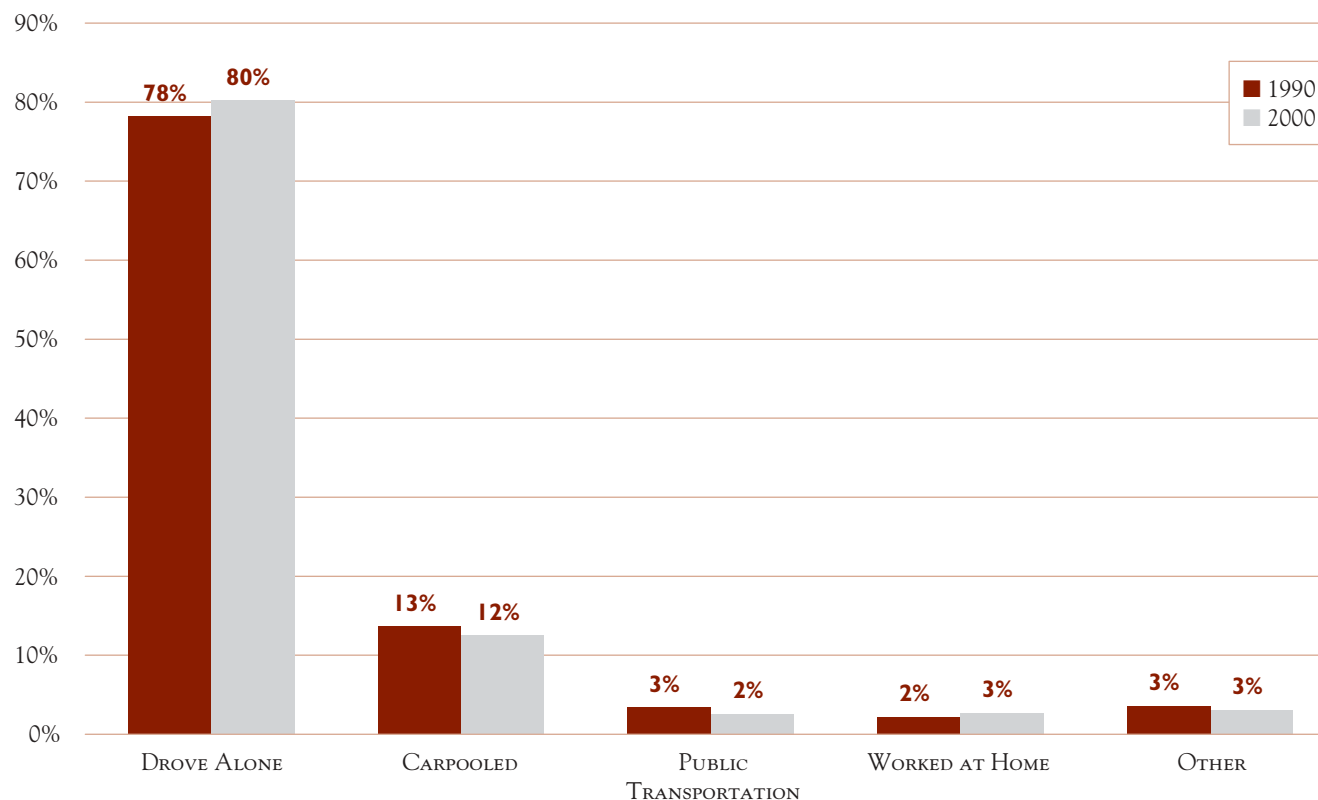
## A relatively high proportion of Indianapolis residents work within the central city

*Share of workers employed within city, 2000: Living Cities and 100 largest cities*

Rank	Living Cities	Total Working Population	Working Within City	Percent	Peer Cities	Rank	Percent Wk in CC
1	New York, NY	3,192,070	2,922,206	91.5%	Memphis, TN	15	84.1%
2	San Antonio, TX	491,435	428,926	87.3%	Nashville-Davidson, TN	16	83.8%
3	<b>Indianapolis, IN</b>	<b>385,208</b>	<b>315,658</b>	<b>81.9%</b>	Tulsa, OK	17	83.5%
4	Philadelphia, PA	569,761	429,608	75.4%	Colorado Springs, CO	18	82.4%
5	Portland, OR	270,996	200,158	73.9%	Charlotte, NC	19	82.2%
6	Seattle, WA	316,493	233,600	73.8%	<b>Indianapolis, IN</b>	<b>20</b>	<b>81.9%</b>
7	Washington, DC	260,884	190,566	73.0%	Houston, TX	21	81.0%
8	Chicago, IL	1,192,139	841,329	70.6%	Oklahoma City, OK	22	80.7%
9	Phoenix, AZ	599,592	415,384	69.3%	Wichita, KS	23	80.6%
10	Columbus, OH	367,387	254,193	69.2%	Tucson, AZ	24	79.8%
11	Boston, MA	278,463	184,954	66.4%	Augusta-Richmond County, GA	25	79.2%
12	Dallas, TX	537,006	350,745	65.3%	<b>100-City Average</b>		<b>70.4%</b>
13	Kansas City, MO	208,554	132,666	63.6%			
14	Denver, CO	278,715	176,750	63.4%			
15	Los Angeles, CA	1,494,895	943,489	63.1%			
16	Baltimore, MD	249,373	154,463	61.9%			
17	Atlanta, GA	178,970	106,145	59.3%			
18	Cleveland, OH	175,727	98,292	55.9%			
19	Minneapolis-St. Paul, MN	343,018	170,803	49.8%			
20	Detroit, MI	319,449	154,933	48.5%			
21	Miami, FL	126,539	57,408	45.4%			
22	Newark, NJ	87,720	36,319	41.4%			
23	Oakland, CA	170,503	67,089	39.3%			
	<b>All Living Cities</b>	<b>12,094,897</b>	<b>8,865,684</b>	<b>73.3%</b>			

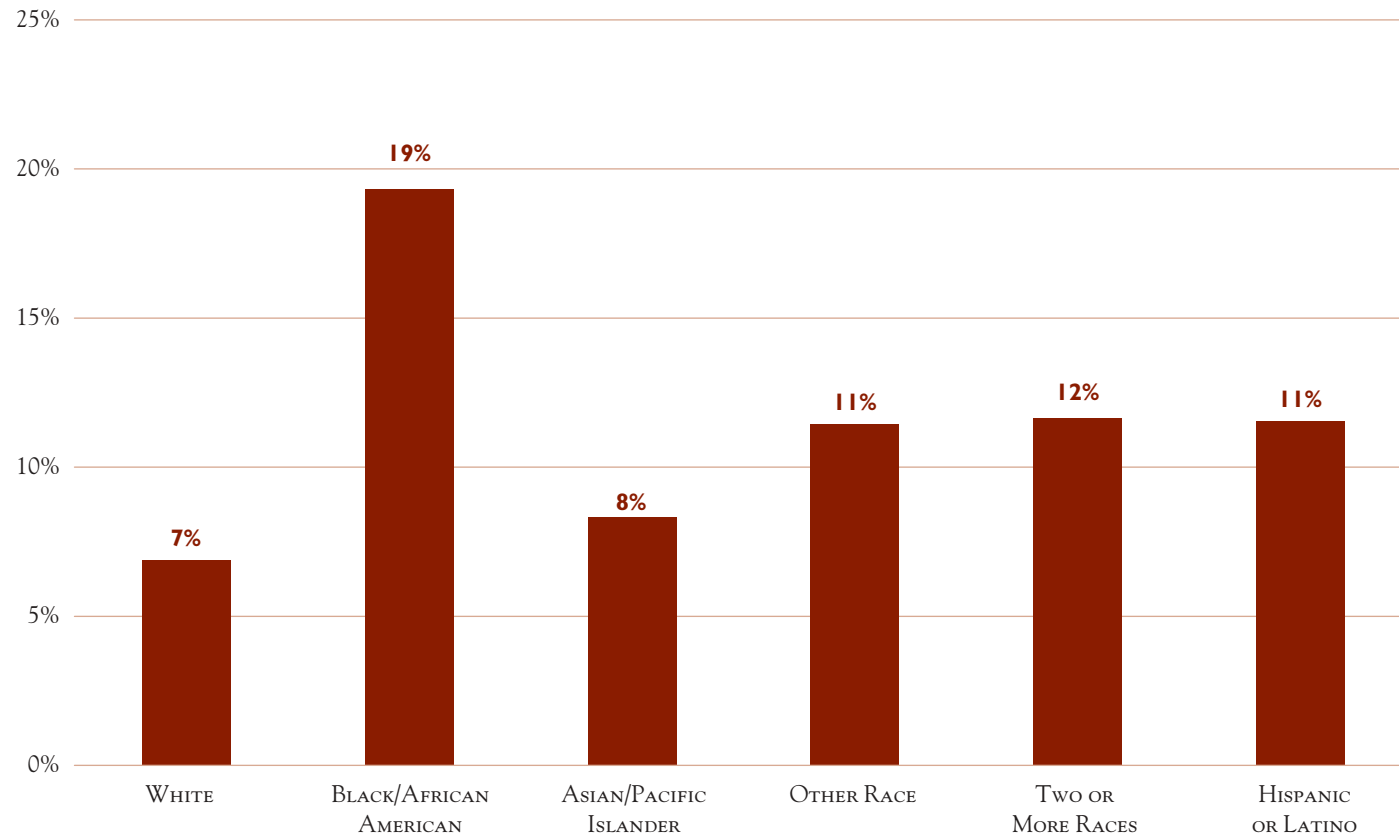
## Four in five Indianapolis workers drive alone to work, and only 2 percent use public transportation

Share of workers by transportation mode, 1990–2000: Indianapolis



## African Americans in Indianapolis are more likely to lack access to an automobile than other racial/ethnic groups

*Share of households without a vehicle by race/ethnicity, 2000: Indianapolis*



# INCOME AND POVERTY

## Household incomes also matter vitally.

Income and poverty levels reflect the ability of residents to provide for themselves and their families, their capacity to support neighborhood businesses, and their prospects for building assets for the future. A city that is able to attract and retain a mix of household incomes may be well-positioned to offer high-quality public services that meet the demands of its residents and workers. High levels of poverty—especially concentrated poverty—among residents, on the other hand, may constrain the city’s ability to provide good schools, safe streets, and affordable neighborhoods of choice for families at all income levels.

Overall, the 1990s were a fairly good decade for incomes in the U.S., but less progress was made than might be expected based on the strength of the economy throughout the period.<sup>2</sup> Real median household income rose by 4 percent, from \$40,382 in 1990 (adjusted for inflation) to nearly \$42,000 in 2000. By contrast, real household income rose 6.5 percent in the 1980s.

The U.S. poverty rate fell modestly during the 1990s, from 13.1 percent to 12.4 percent. Child poverty dropped somewhat faster, although one in six children still lived below the poverty line in 2000. Notably, the number of people living in neighborhoods of concentrated poverty dropped dramatically in the 1990s. Despite these mostly positive trends, the level of central city and suburban poverty across the nation’s largest metropolitan areas remained relatively unchanged in the 1990s.

Although these aggregate trends revealed only modest changes, cities contrasted sharply on poverty and income in the 1990s. In particular, some regions of the country fared far better than others. The Midwest and Southwest, in particular, saw incomes rise and poverty fall over the 10-year period. The Northeast and Southern California, by contrast, performed less well. Amid these regional differences, moreover, there persisted stubborn gaps between racial/ethnic groups in economic outcomes. Black and Latino median household incomes lagged non-Hispanic white median household income by 54 percent and 35 percent, respectively.

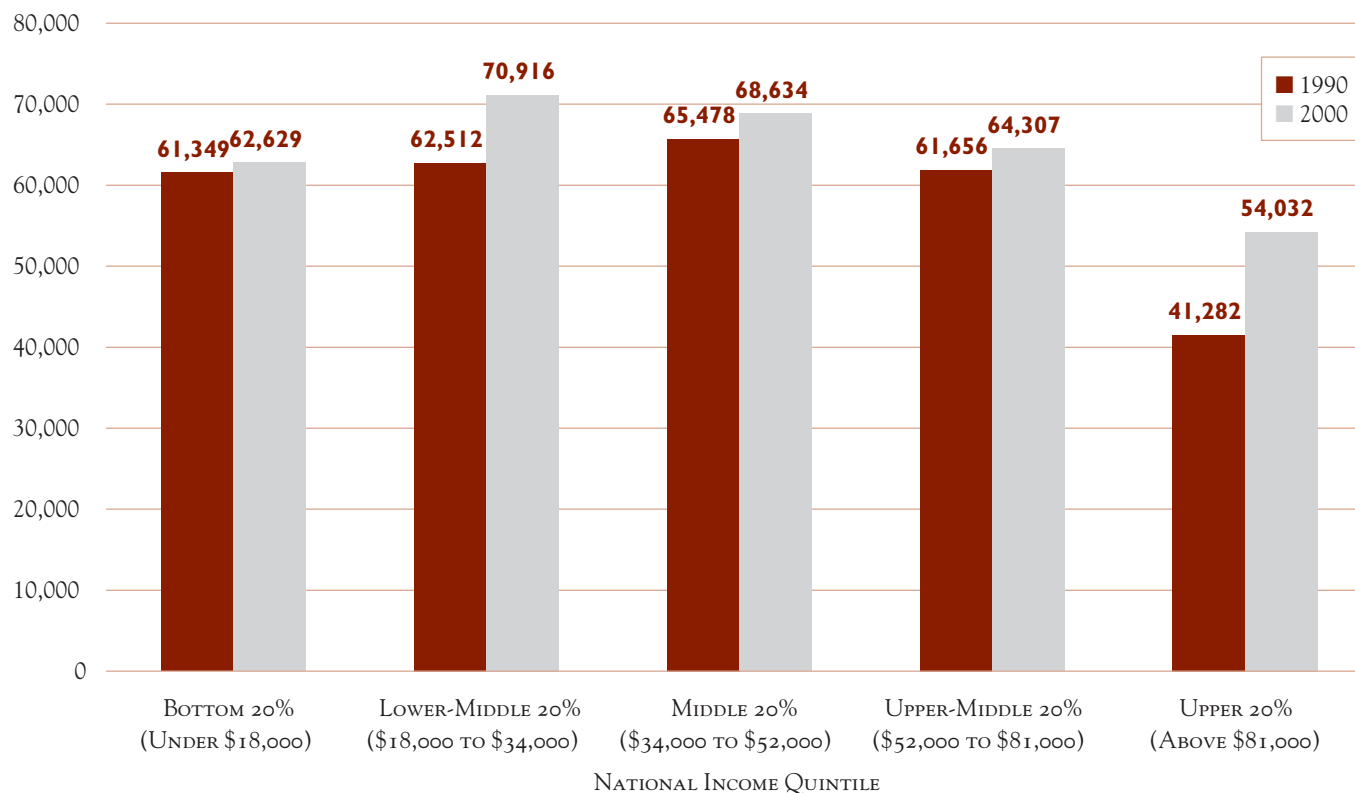
Compared to other indicators, income and poverty are especially sensitive to the timing of the decennial census. Both the 1990 and 2000 censuses were conducted near the peak of U.S. business cycles. There is little question that the nation’s recent economic downturn has produced shifts in the trends and conditions outlined in this section. Still, this analysis of income and poverty changes in Indianapolis and its neighborhoods sheds light on how the city fared in a relatively strong economy, and establishes a baseline for its residents’ economic progress in the current decade.

The following pages track income and poverty trends in Indianapolis.

<sup>2</sup> For purposes of associating them with their corresponding decennial censuses, we refer to “1990” and “2000” incomes and poverty rates throughout this section, though the annual income figures on which they are based are for the 1989 and 1999 calendar years.

## Households in every part of the income distribution grew in Indianapolis during the 1990s, especially lower-middle-income and high-income households

*Households by national income quintile\*, 1990–2000: Indianapolis*



\* Roughly 20 percent of all U.S. households fell into each of these income brackets in 2000. Incomes in 1990 are adjusted for inflation.

## Indianapolis's median household income rose in the 1990s, but at a slower rate than the national average

Median household income, 1990–2000\*: Living Cities and 100 largest cities

Rank	Living Cities	1990	2000	Change
1	Detroit, MI	\$25,181	\$29,526	17.3%
2	Denver, CO	\$33,731	\$39,500	17.1%
3	Portland, OR	\$34,384	\$40,146	16.8%
4	Atlanta, GA	\$29,927	\$34,770	16.2%
5	Seattle, WA	\$39,437	\$45,736	16.0%
6	San Antonio, TX	\$31,686	\$36,214	14.3%
7	Oakland, CA	\$36,403	\$40,055	10.0%
8	Chicago, IL	\$35,337	\$38,625	9.3%
9	Minneapolis-St. Paul, MN	\$35,555	\$38,774	9.1%
10	Cleveland, OH	\$23,945	\$25,928	8.3%
11	Columbus, OH	\$35,807	\$37,897	5.8%
12	Phoenix, AZ	\$39,354	\$41,207	4.7%
13	Kansas City, MO	\$35,890	\$37,198	3.6%
14	Miami, FL	\$22,739	\$23,483	3.3%
15	<b>Indianapolis, IN</b>	<b>\$38,971</b>	<b>\$40,051</b>	<b>2.8%</b>
16	Dallas, TX	\$36,933	\$37,628	1.9%
17	Boston, MA	\$39,205	\$39,629	1.1%
18	Washington, DC	\$41,283	\$40,127	-2.8%
19	New York, NY	\$40,069	\$38,293	-4.4%
20	Baltimore, MD	\$32,306	\$30,078	-6.9%
21	Philadelphia, PA	\$33,055	\$30,746	-7.0%
22	Newark, NJ	\$29,088	\$26,913	-7.5%
23	Los Angeles, CA	\$41,549	\$36,687	-11.7%
	<b>Nation</b>	<b>\$40,382</b>	<b>\$41,994</b>	<b>4.0%</b>

Peer Cities	Rank	2000
Lincoln, NE	30	\$40,605
Jacksonville, FL	31	\$40,316
Portland, OR	32	\$40,146
Washington, DC	33	\$40,127
Oakland, CA	34	\$40,055
<b>Indianapolis, IN</b>	<b>35</b>	<b>\$40,051</b>
Omaha, NE	36	\$40,006
Bakersfield, CA	37	\$39,982
Wichita, KS	38	\$39,939
Lexington-Fayette, KY	39	\$39,813
Greensboro, NC	40	\$39,661

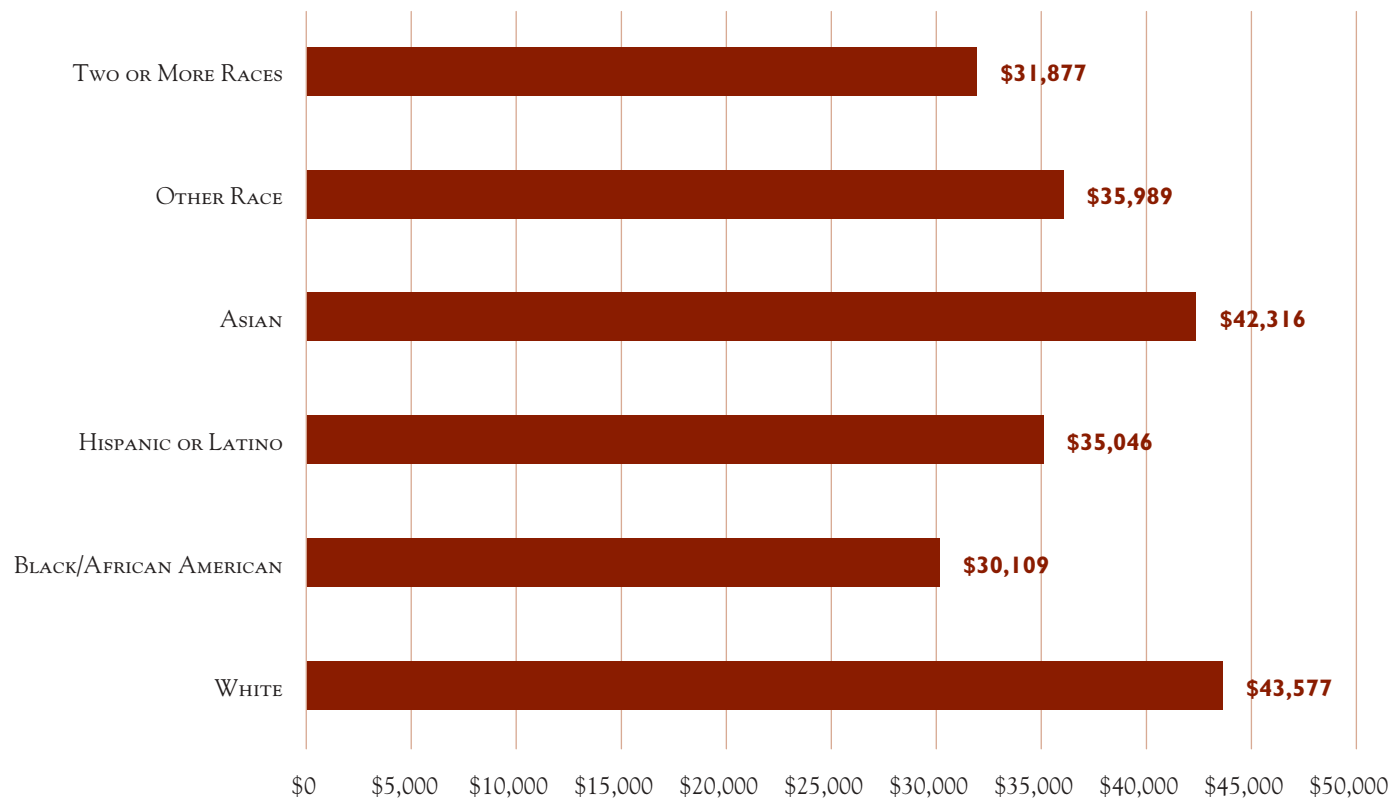
\* in 1999 dollars

The table on the left is ranked by the change in median household income among the 23 Living Cities from 1990 to 2000.

The table on the right is ranked by median household income among the 100 largest cities in 2000.

## White and Asian household incomes in Indianapolis are significantly higher than black household incomes; Hispanic incomes fall in between

*Median household income by race/ethnicity, 2000: Indianapolis*





## Indianapolis has the second-lowest overall poverty rate, and lowest elderly poverty rate, among the 23 Living Cities

*Overall poverty rate and poverty rate by age, 1990–2000: Living Cities*

Rank	Living Cities	Poverty Rate		Child Poverty Rate		Elderly Poverty Rate	
		1990	2000	1990	2000	1990	2000
1	Miami, FL	31.2%	28.5%	44.1%	38.5%	32.2%	29.3%
2	Newark, NJ	26.3%	28.4%	37.6%	36.9%	25.6%	24.1%
3	Cleveland, OH	28.7%	26.3%	43.0%	38.0%	19.2%	16.8%
4	Detroit, MI	32.4%	26.1%	46.6%	34.8%	20.1%	18.6%
5	Atlanta, GA	27.3%	24.4%	42.9%	39.3%	25.1%	20.7%
6	Baltimore, MD	21.9%	22.9%	32.5%	31.0%	19.3%	18.0%
7	Philadelphia, PA	20.3%	22.9%	30.3%	31.6%	16.3%	16.9%
8	Los Angeles, CA	18.9%	22.1%	27.8%	30.7%	10.5%	12.6%
9	New York, NY	19.3%	21.2%	30.1%	30.3%	16.5%	17.8%
10	Washington, DC	16.9%	20.2%	25.5%	31.7%	17.2%	16.4%
11	Chicago, IL	21.6%	19.6%	33.9%	28.5%	15.9%	15.5%
12	Boston, MA	18.7%	19.5%	28.3%	25.9%	15.3%	18.2%
13	Oakland, CA	18.8%	19.4%	30.3%	28.2%	11.0%	13.1%
14	Dallas, TX	18.0%	17.8%	27.3%	25.5%	14.6%	13.1%
15	San Antonio, TX	22.6%	17.3%	32.5%	24.6%	19.1%	13.5%
16	Minneapolis-St. Paul, MN	17.8%	16.4%	28.8%	24.4%	10.9%	10.3%
17	Phoenix, AZ	14.2%	15.8%	20.4%	21.5%	11.3%	10.3%
18	Columbus, OH	17.2%	14.8%	24.4%	19.0%	13.0%	10.9%
19	Kansas City, MO	15.3%	14.3%	22.8%	20.6%	14.6%	10.5%
20	Denver, CO	17.1%	14.3%	27.4%	20.8%	12.7%	9.7%
21	Portland, OR	14.5%	13.1%	19.0%	16.6%	11.6%	10.4%
22	<b>Indianapolis, IN</b>	<b>12.5%</b>	<b>11.9%</b>	<b>18.9%</b>	<b>16.7%</b>	<b>11.7%</b>	<b>8.1%</b>
23	Seattle, WA	12.4%	11.8%	16.2%	14.5%	9.0%	10.2%
All Living Cities		19.9%	20.0%	30.3%	28.3%	15.6%	15.5%
Nation		13.1%	12.4%	18.3%	16.6%	12.8%	9.9%

## Indianapolis has the second-lowest black poverty rate and third-lowest Hispanic poverty rate among the 23 Living Cities

*Poverty rate by race/ethnicity, 2000: Living Cities*

Rank	Living Cities	White	Black/ African American	Asian/ Pacific Islander	Hispanic or Latino	Other Race	Two or More Races
1	Miami, FL	13.9%	41.4%	24.4%	26.7%	30.8%	32.9%
2	Cleveland, OH	15.6%	33.8%	26.0%	32.6%	31.4%	27.4%
3	Atlanta, GA	7.5%	33.0%	20.1%	24.5%	23.7%	28.3%
4	Newark, NJ	15.8%	31.6%	28.7%	29.4%	30.4%	27.8%
5	Minneapolis-St. Paul, MN	8.6%	31.5%	32.5%	22.5%	24.5%	27.9%
6	Chicago, IL	8.2%	29.4%	18.0%	20.0%	21.0%	19.1%
7	Philadelphia, PA	12.7%	28.5%	29.8%	42.2%	44.9%	28.9%
8	Los Angeles, CA	10.1%	28.0%	16.9%	29.6%	30.8%	24.5%
9	Baltimore, MD	13.3%	27.3%	30.3%	21.7%	27.4%	23.3%
10	Detroit, MI	22.2%	26.4%	26.2%	27.8%	29.1%	31.7%
11	Portland, OR	10.6%	25.9%	13.2%	24.1%	25.3%	20.0%
12	New York, NY	11.5%	25.7%	19.6%	30.8%	32.4%	26.1%
13	Washington, DC	8.0%	25.5%	22.8%	20.5%	20.3%	18.6%
14	Oakland, CA	7.7%	24.9%	22.0%	21.7%	20.4%	19.2%
15	Kansas City, MO	7.8%	24.6%	17.1%	21.3%	21.5%	17.9%
16	Dallas, TX	6.6%	24.1%	13.9%	24.3%	24.9%	20.2%
17	Phoenix, AZ	7.5%	24.1%	12.1%	28.1%	27.9%	21.5%
18	Columbus, OH	10.8%	23.4%	18.7%	18.7%	21.1%	25.6%
19	Seattle, WA	8.2%	23.0%	16.2%	21.6%	23.4%	18.9%
20	Boston, MA	13.1%	22.6%	30.0%	30.5%	29.9%	22.7%
21	San Antonio, TX	7.1%	21.7%	11.4%	22.4%	24.7%	18.0%
<b>22</b>	<b>Indianapolis, IN</b>	<b>7.9%</b>	<b>20.7%</b>	<b>12.6%</b>	<b>20.1%</b>	<b>20.5%</b>	<b>16.3%</b>
23	Denver, CO	7.8%	19.4%	17.1%	22.5%	23.2%	19.4%
	<b>All Living Cities</b>	<b>10.0%</b>	<b>27.0%</b>	<b>19.6%</b>	<b>27.5%</b>	<b>28.9%</b>	<b>24.1%</b>
	<b>Nation</b>	<b>8.1%</b>	<b>24.9%</b>	<b>12.6%</b>	<b>22.6%</b>	<b>24.4%</b>	<b>18.2%</b>

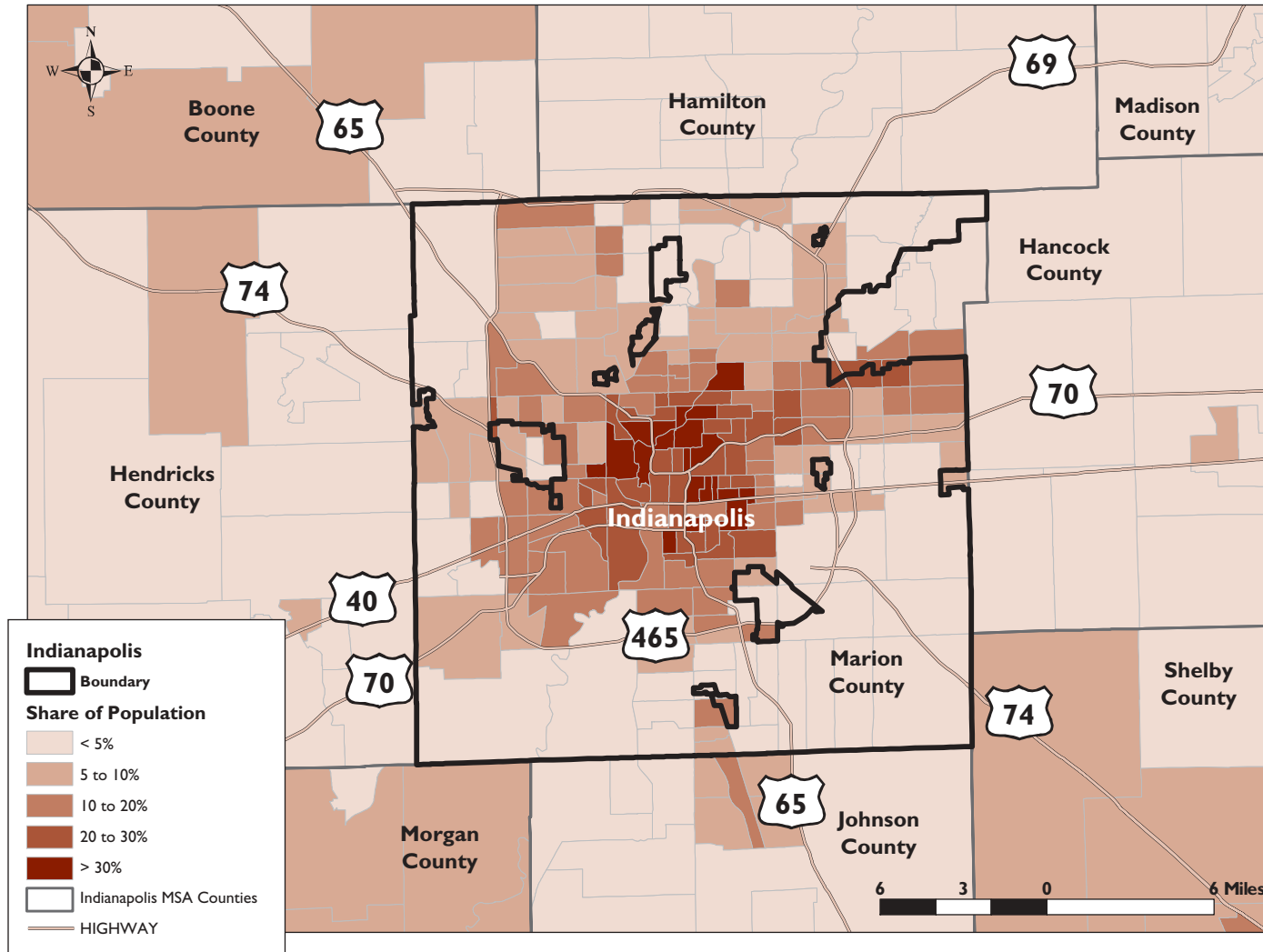
## About one in four families with children in Indianapolis lives below or near the poverty line

*Share of families with children under 150% of poverty, 2000: Living Cities*

Rank	Living Cities	Total Families with Children	Families with Children under 150% Poverty	Percent
1	Miami, FL	42,313	21,490	50.8%
2	Cleveland, OH	66,879	31,952	47.8%
3	Atlanta, GA	46,907	21,335	45.5%
4	Newark, NJ	39,322	17,880	45.5%
5	Detroit, MI	139,719	59,082	42.3%
6	Los Angeles, CA	483,324	196,841	40.7%
7	Baltimore, MD	84,303	33,296	39.5%
8	Philadelphia, PA	197,093	74,931	38.0%
9	New York, NY	1,035,122	380,575	36.8%
10	Dallas, TX	157,812	57,615	36.5%
11	Oakland, CA	50,662	17,918	35.4%
12	Chicago, IL	366,051	129,090	35.3%
13	Washington, DC	62,222	21,874	35.2%
14	Boston, MA	62,093	20,862	33.6%
15	San Antonio, TX	166,164	55,570	33.4%
16	Phoenix, AZ	184,723	53,790	29.1%
17	Minneapolis-St. Paul, MN	76,107	22,145	29.1%
18	Denver, CO	62,895	17,919	28.5%
19	Kansas City, MO	58,398	15,852	27.1%
20	Columbus, OH	93,227	24,064	25.8%
21	<b>Indianapolis, IN</b>	<b>106,399</b>	<b>25,189</b>	<b>23.7%</b>
22	Portland, OR	60,235	13,442	22.3%
23	Seattle, WA	51,807	9,021	17.4%
<b>All Living Cities</b>		<b>3,693,777</b>	<b>1,321,733</b>	<b>35.8%</b>
<b>Nation</b>		<b>35,234,403</b>	<b>10,334,441</b>	<b>29.3%</b>

## Neighborhoods of concentrated poverty are clustered around downtown Indianapolis

*Share of persons living in poverty, 2000: Indianapolis metro area*



# HOUSING

Housing has always played an important role in defining the health of this nation and its cities, with construction figures and home prices measuring the strength of the economy and homeownership rates and rent burdens indicating the wealth of households.

Housing, whether owned or rented, remains the largest expenditure most families make. In particular, residential homeownership is a good indicator as to whether families can acquire assets and leverage them for other expenditures that build family and community wealth, such as a college education, small business capitalization, or home repair/improvement. Family and community well-being can be threatened, however, if housing costs become too high for residents to bear. Housing cost burdens may point to a need for the preservation and construction of affordable housing. At the same time, such burdens may also imply a need to raise residents' incomes so that they are able to afford quality housing. In either situation, cities and neighborhoods can play an active role in linking housing supply and demand.

The 1990s was an especially good decade for homeownership in the U.S., including for groups with historically low homeownership rates. Between 1990 and 2000, the share of U.S. households that owned their own home increased by two percentage points, to 66.2 percent. Blacks and Latinos made even more significant strides, although fewer than half of households in each group were homeowners in 2000, compared to 72 percent of non-Hispanic whites. A building boom helped to fuel the overall increase in homeownership. Nearly 11 million new single-family homes were

constructed over the decade, versus 8.7 million in the 1980s (when Baby Boomers still made up a significant share of renters). Homeownership rates rose in 75 of the 100 largest cities, but overall growth lagged the nationwide trend. A related trend playing out in cities is the aging of the homeowner population—in many city neighborhoods, over half of all homeowners are aged 65 and older.

On the rental side, median rents nationwide rose by 4.9 percent over the decade, and slightly faster overall in central cities (5.6 percent). In part, this faster growth in city rents reflects very rapid spikes in rents in a number of big cities in the late 1990s—especially “tech” centers like San Francisco, Seattle, Austin, New York, and Denver. By 2000, nearly one in three city renters paid more than 35 percent of household income in rent. In many cities, the problem is not limited to poor renters alone; moderate-income workers increasingly face high costs to provide decent housing for themselves and their families.

This final set of charts, graphs, and maps presents indicators of the state of housing in Indianapolis and other large cities, including homeownership rates, attributes of the housing stock, and rental market price trends in the 1990s. Housing trends bear watching in every city.

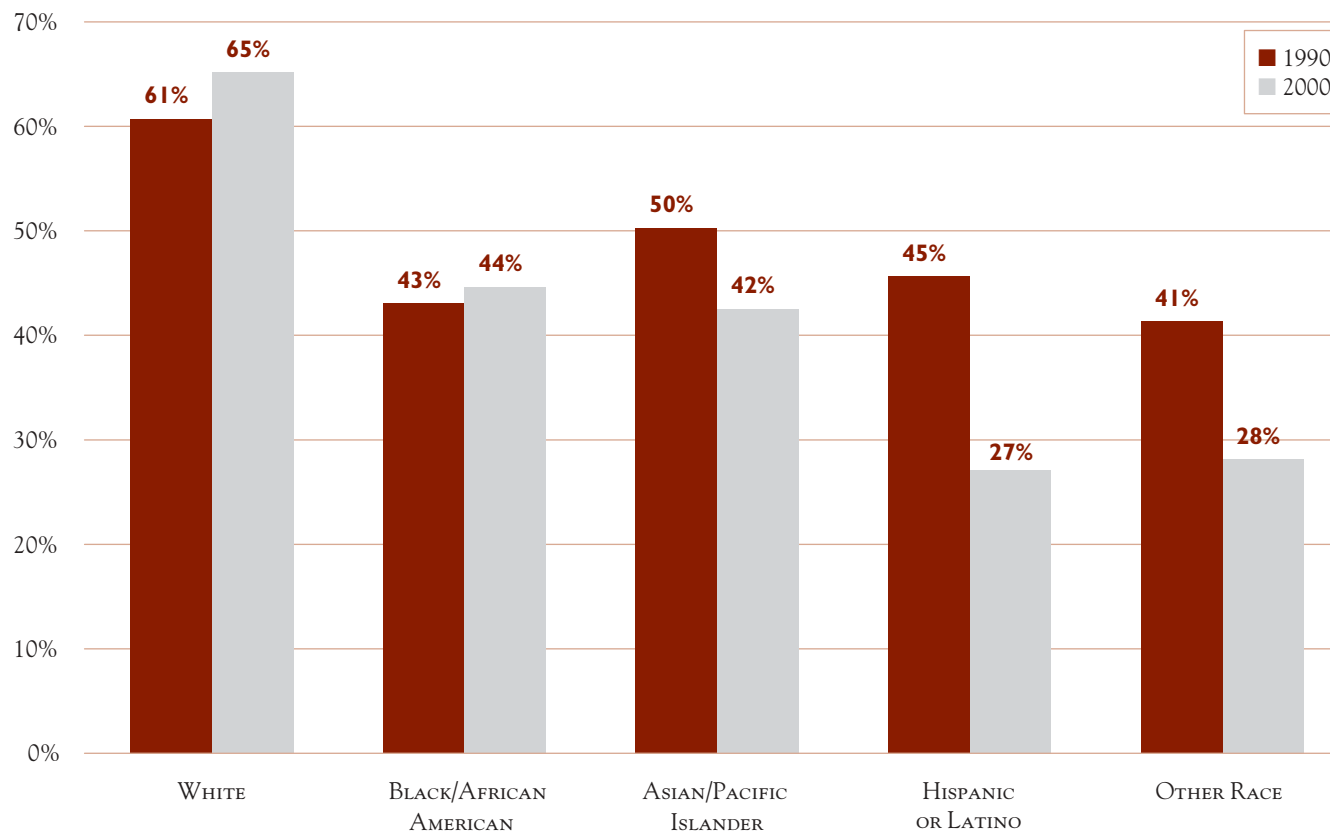
## The homeownership rate in Indianapolis increased during the 1990s, and is now third highest among the 23 Living Cities

*Homeownership rate, 1990–2000: Living Cities and 100 largest cities*

Rank	Living Cities	1990	2000	Peer Cities	Rank	2000
1	Phoenix, AZ	59.2%	60.7%	Akron, OH	29	59.3%
2	Philadelphia, PA	62.0%	59.3%	Philadelphia, PA	30	59.3%
3	<b>Indianapolis, IN</b>	<b>56.7%</b>	<b>58.7%</b>	Shreveport, LA	31	59.2%
4	San Antonio, TX	54.0%	58.1%	Las Vegas, NV	32	59.1%
5	Kansas City, MO	56.9%	57.7%	Spokane, WA	33	58.9%
6	Portland, OR	53.0%	55.8%	<b>Indianapolis, IN</b>	<b>34</b>	<b>58.7%</b>
7	Detroit, MI	52.9%	54.9%	San Antonio, TX	35	58.1%
8	Minneapolis-St. Paul, MN	51.4%	52.8%	Lincoln, NE	36	57.9%
9	Denver, CO	49.2%	52.5%	Kansas City, MO	37	57.7%
10	Baltimore, MD	48.6%	50.3%	Charlotte, NC	38	57.5%
11	Columbus, OH	46.6%	49.1%	Augusta-Richmond County, GA	39	57.5%
12	Cleveland, OH	47.9%	48.5%	<b>100-City Average</b>		<b>52.8%</b>
13	Seattle, WA	48.9%	48.4%			
14	Chicago, IL	41.5%	43.8%			
15	Atlanta, GA	43.1%	43.7%			
16	Dallas, TX	44.1%	43.2%			
17	Oakland, CA	41.7%	41.4%			
18	Washington, DC	38.9%	40.8%			
19	Los Angeles, CA	39.4%	38.6%			
20	Miami, FL	33.1%	34.9%			
21	Boston, MA	30.9%	32.2%			
22	New York, NY	28.7%	30.2%			
23	Newark, NJ	23.1%	23.8%			
	<b>All Living Cities</b>	<b>45.7%</b>	<b>46.9%</b>			
	<b>Nation</b>	<b>64.2%</b>	<b>66.2%</b>			

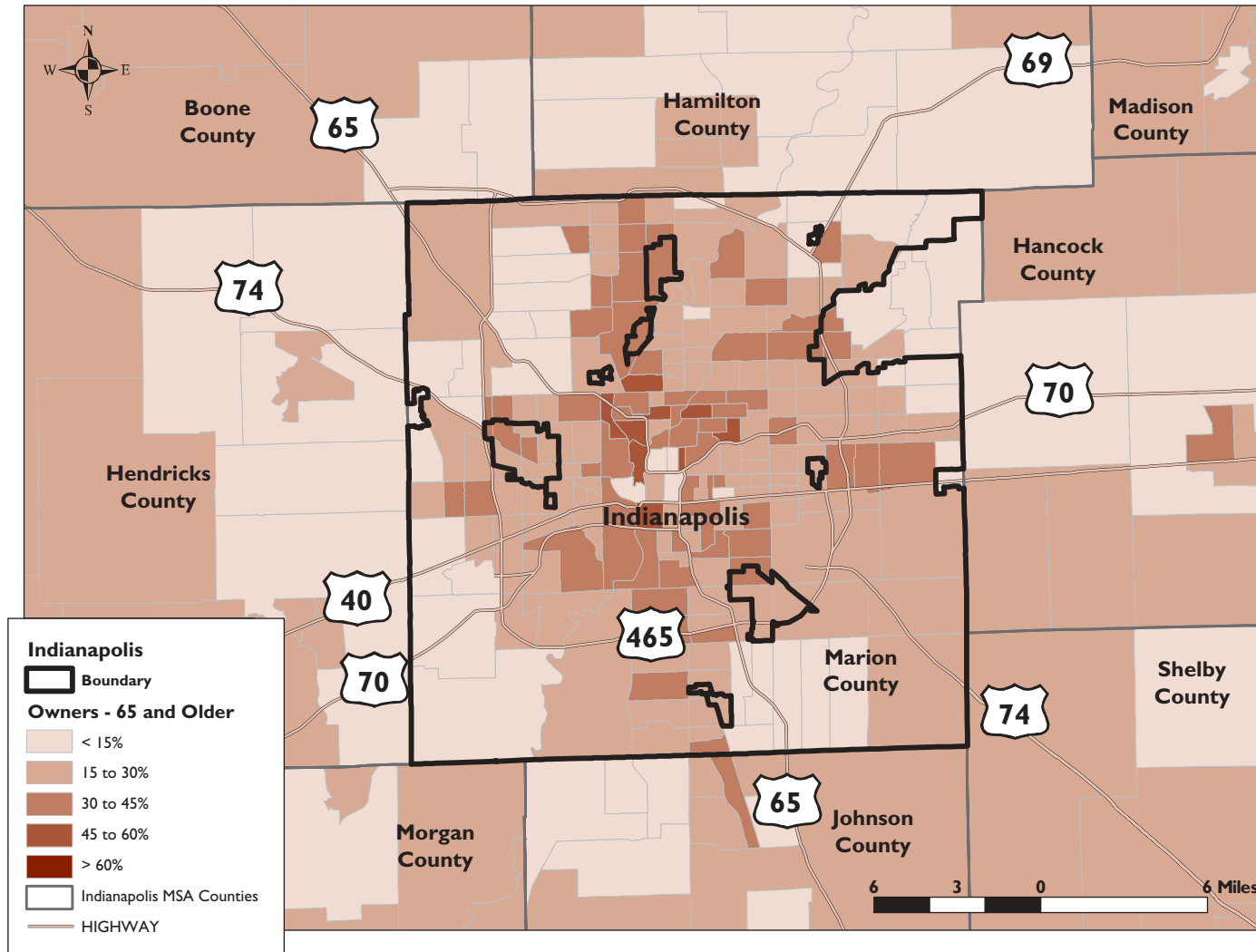
## The share of Hispanics in Indianapolis who own their homes declined dramatically in the 1990s, while the black homeownership rate grew modestly

*Homeownership rate by race/ethnicity, 1990–2000: Indianapolis*



## In some neighborhoods around the core of Indianapolis, at least half of homeowners are elderly

*Share of homeowners aged 65 and older, 2000: Indianapolis metro area*





## Indianapolis has a much smaller multifamily housing stock than most other Living Cities

Share of housing units in multifamily structures\*, 2000: Living Cities

Rank	Living Cities	Total Housing Units	Multifamily Housing Units	Percent
1	New York, NY	3,200,912	1,945,829	60.8%
2	Washington, DC	274,845	135,111	49.2%
3	Miami, FL	148,554	65,919	44.4%
4	Los Angeles, CA	1,337,668	586,956	43.9%
5	Dallas, TX	484,053	207,215	42.8%
6	Boston, MA	251,935	107,316	42.6%
7	Atlanta, GA	186,998	76,674	41.0%
8	Seattle, WA	270,536	108,486	40.1%
9	Newark, NJ	100,141	39,990	39.9%
10	Chicago, IL	1,152,871	456,700	39.6%
11	Denver, CO	251,435	94,535	37.6%
12	Minneapolis-St. Paul, MN	284,337	97,265	34.2%
13	Oakland, CA	157,505	50,008	31.8%
14	Columbus, OH	327,429	95,179	29.1%
15	Phoenix, AZ	495,793	132,292	26.7%
16	Portland, OR	237,269	61,878	26.1%
17	Kansas City, MO	202,273	48,570	24.0%
18	<b>Indianapolis, IN</b>	<b>352,748</b>	<b>83,205</b>	<b>23.6%</b>
19	San Antonio, TX	433,108	98,841	22.8%
20	Baltimore, MD	300,477	61,122	20.3%
21	Cleveland, OH	215,844	41,877	19.4%
22	Philadelphia, PA	661,958	110,285	16.7%
23	Detroit, MI	375,096	58,961	15.7%
	<b>All Living Cities</b>	<b>11,703,785</b>	<b>4,764,214</b>	<b>40.7%</b>
	<b>Nation</b>	<b>115,904,641</b>	<b>20,059,763</b>	<b>17.3%</b>

\* Multifamily structures include those with 5 or more housing units.

## Rents in Indianapolis rose during the 1990s, but prices remain similar to those in other Living Cities

*Percent change in median gross rent, 1990–2000\*: Living Cities*

Rank	Living Cities	1990	2000	Change
1	Denver, CO	\$509	\$631	24.1%
2	Portland, OR	\$523	\$622	18.9%
3	Seattle, WA	\$610	\$721	18.2%
4	San Antonio, TX	\$486	\$549	12.9%
5	Dallas, TX	\$561	\$623	11.0%
6	Cleveland, OH	\$424	\$465	9.6%
7	Atlanta, GA	\$556	\$606	9.0%
8	New York, NY	\$653	\$705	7.9%
9	Minneapolis-St. Paul, MN	\$529	\$565	6.9%
10	Phoenix, AZ	\$582	\$622	6.8%
11	Columbus, OH	\$556	\$586	5.4%
12	Chicago, IL	\$586	\$616	5.1%
<b>13</b>	<b>Indianapolis, IN</b>	<b>\$540</b>	<b>\$567</b>	<b>5.0%</b>
14	Kansas City, MO	\$532	\$548	3.0%
15	Miami, FL	\$532	\$535	0.5%
16	Newark, NJ	\$586	\$586	-0.1%
17	Detroit, MI	\$490	\$486	-0.8%
18	Oakland, CA	\$709	\$696	-1.8%
19	Washington, DC	\$631	\$618	-2.1%
20	Boston, MA	\$823	\$803	-2.5%
21	Philadelphia, PA	\$596	\$569	-4.5%
22	Baltimore, MD	\$544	\$498	-8.5%
23	Los Angeles, CA	\$791	\$672	-15.0%
	<b>Nation</b>	<b>\$589</b>	<b>\$602</b>	<b>2.2%</b>

\*in 2000 dollars

## A smaller share of Indianapolis renters shoulders housing cost burdens than in all but three other Living Cities

Share of renters paying at least 30 percent of income on rent, 2000: Living Cities

Rank	Living Cities	Total Renters	Paying 30% or More of Income on Rent	Percent	Total Renters with Income from \$20,000 to \$35,000	Paying 30% or More of Income on Rent	Percent
1	Miami, FL	87,281	42,551	48.8%	19,128	6,683	34.9%
2	Los Angeles, CA	782,164	353,270	45.2%	187,723	92,366	49.2%
3	Philadelphia, PA	240,027	102,078	42.5%	52,568	18,442	35.1%
4	Oakland, CA	88,216	37,268	42.2%	19,779	10,137	51.3%
5	Newark, NJ	69,515	28,922	41.6%	14,066	5,828	41.4%
6	Portland, OR	98,886	40,869	41.3%	27,002	11,033	40.9%
7	Cleveland, OH	97,825	39,807	40.7%	23,017	4,601	20.0%
8	New York, NY	2,108,538	857,349	40.7%	407,429	210,103	51.6%
9	Boston, MA	162,118	65,187	40.2%	31,018	19,004	61.3%
10	Atlanta, GA	94,577	37,994	40.2%	20,653	8,935	43.3%
11	Detroit, MI	150,814	60,536	40.1%	34,413	8,051	23.4%
12	Baltimore, MD	127,593	51,092	40.0%	28,740	7,215	25.1%
13	Seattle, WA	133,305	52,677	39.5%	32,950	17,332	52.6%
14	Phoenix, AZ	182,952	72,031	39.4%	50,950	20,187	39.6%
15	Denver, CO	113,448	43,788	38.6%	29,504	12,308	41.7%
16	Minneapolis-St. Paul, MN	129,503	49,382	38.1%	35,130	11,497	32.7%
17	Chicago, IL	596,060	225,765	37.9%	132,066	51,130	38.7%
18	Columbus, OH	153,328	55,588	36.3%	41,634	13,361	32.1%
19	San Antonio, TX	169,696	60,522	35.7%	45,821	12,720	27.8%
20	<b>Indianapolis, IN</b>	<b>132,052</b>	<b>46,821</b>	<b>35.5%</b>	<b>36,715</b>	<b>10,458</b>	<b>28.5%</b>
21	Washington, DC	146,863	51,657	35.2%	33,292	11,772	35.4%
22	Dallas, TX	256,084	88,848	34.7%	69,740	25,520	36.6%
23	Kansas City, MO	77,527	26,364	34.0%	21,326	5,592	26.2%
	<b>All Living Cities</b>	<b>6,198,372</b>	<b>2,490,366</b>	<b>40.2%</b>	<b>1,394,664</b>	<b>594,275</b>	<b>42.6%</b>
	<b>Nation</b>	<b>35,199,502</b>	<b>12,969,286</b>	<b>36.8%</b>	<b>8,621,577</b>	<b>3,101,800</b>	<b>36.0%</b>

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Living Cities: The National Community Development Initiative is a partnership of leading foundations, financial institutions, nonprofit organizations, and the federal government that is committed to improving the vitality of cities and urban communities. Living Cities funds the work of community development corporations in 23 cities and uses the lessons of that work to engage in national research and policy development. The consortium includes the following members:

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Boston	Miami	Washington, DC
Chicago	Minneapolis/St. Paul	
Cleveland	New York	Additional information on
Columbus	Newark	these databooks and the
Dallas	Oakland	rest of the Living Cities
Denver	Philadelphia	Census Series can be found
Detroit	Phoenix	at: <a href="http://www.brookings.edu/urban/census">www.brookings.edu/urban/census</a>
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