

Demographics

Introduction

This chapter of the Existing Conditions report provides an analysis of the important demographic characteristics of Fort Wayne and the incorporated and unincorporated areas of Allen County. Changes in the characteristics of the population – age, income, race, education, etc. – all have a direct effect on how an area develops, physically, socially and economically, over time. Everything from how the land is used, to the health of the local economy – all elements of the Plan – can be tied to shifts in population. Other elements of the plan can, in turn, shape particular characteristics of the population. For instance, some areas are more attractive to seniors because of the housing choices and the availability of services or more attractive to younger adults because of certain amenities (e.g. entertainment, recreation, higher education). These changes do not have to be dramatic to signal the beginning of a significant trend.

The purpose of this chapter is to identify relevant trends affecting Fort Wayne and the incorporated and unincorporated areas of Allen County and compare these trends, where appropriate, to changing conditions in other counties and cities with similar qualities. These trends are supported by a pattern of change in other areas of the community such as land use consumption, housing condition, employment levels, etc. Deciding whether or not to support these trends or take a different direction is a key component to developing future policy.

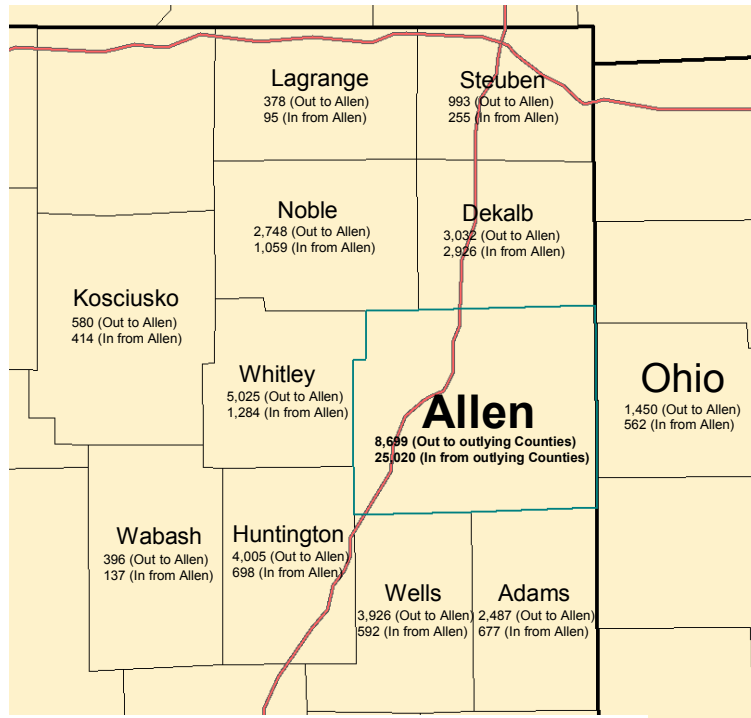
Scope and Methodology

Allen County Townships:

Aboite, Adams, Cedar Creek, Eel River, Jackson, Jefferson, Lafayette, Lake, Madison, Marion, Maumee, Milan, Monroe, Perry, Pleasant, St. Joseph, Scipio, Springfield, Washington and Wayne.

Data in this chapter is examined at several geographic levels. Not all characteristics are examined at all levels. Rather, selected characteristics are examined at the township, City, County, regional, “peer” community, and state levels. The seven county region refers to Allen, Adams, Dekalb, Huntington, Noble, Wells and Whitley Counties.

Map 3.1: Regional Commuting Patterns



Source: Stats Indiana

*Based on year 2000 tax returns (Indiana Department of Revenue)

Noble County, which is not part of the U.S. Census Bureau’s Metropolitan Statistical Area (MSA), was included with the other adjoining counties in the analysis because of its physical adjacency and strong ties to Allen County’s employment base.

Peer communities identified by the Allen County/Fort Wayne staff including the following comparable cities and counties in Indiana: Vanderburgh County, IN; Evansville, IN; St. Joseph County, IN; South Bend, IN; and those in other states, including Kent County, MI; Grand Rapids, MI; Montgomery County, OH; Dayton, OH; Polk County, IA; Des Moines, IA; Dane County, WI and Madison, WI. References to Allen County include: the City of Fort Wayne, unincorporated Allen County within existing townships and other jurisdictions within the County (see sidebar for townships). The key demographic characteristics examined in this chapter include:

- Population Characteristics
- Age Distribution
- Income and Poverty Levels
- Foreign Born Population
- Racial Composition
- Educational Attainment

Key Findings

The following gives a brief overview of the key demographic findings:

Population Characteristics

- Regional population growth has remained strong with a 10.9 percent increase from 1990 to 2000.
- Allen County, including Fort Wayne, continues to contain the majority (60 percent) of the region's population.
- After losing population in the 1970's, between 1990 and 2000 Fort Wayne's population growth outpaced the County and Region, an occurrence due primarily to annexation.
- A majority of Allen County's incorporated communities outpaced the County as a whole in population growth between 1990 and 2000.
- Population growth rates in Allen County (10.3 percent) and Fort Wayne (18.9 percent) were higher than peer Indiana communities.
- Fort Wayne's recent population growth was mostly attributed to the annexation of already populated areas.
- A majority of the County's population gain from 1990-2000 was experienced in census tracts located at the periphery of Fort Wayne.
- According to the U.S. Census, population density has declined as development has moved outward from the City of Fort Wayne's core.
- Based on two projection methods by the Indiana University Business Research Center, Allen County's population for the next 21 years will increase by 15.8 (Cohort) and 18.2 (Holts) percent reflecting a slower growth rate than the 12.7 percent population increase experienced over the past 13 years.

Age Distribution

- Like the rest of the country and for the first time in history, the population in 2025 will have roughly equal numbers of people in every age group.
- The median age of Allen County residents is 34.1 years, with higher concentrations of older persons in the outlying areas of the County.
- Fort Wayne is experiencing an increase in younger residents age 15-24, while seeing a decline in residents age 25-34, but at a rate lower than peer communities.
- The number of older Allen County residents age 65+ has increased 45.5 percent since 1970.

- Population projections show a near doubling of the senior population by the year 2025.

Income and Poverty Levels

- The median household income in Allen County is near the state and national average, but has remained stagnant for the past ten years.
- When adjusted to 2004 dollars, Allen County saw virtually no increase in median household income from 1989 to 1999.
- While the poverty level for peer communities decreased slightly over the past decade, Fort Wayne and Allen County experienced a comparable increase.

Foreign Born Population and Racial Composition

- Fort Wayne had the second largest percent increase in the foreign born population when compared to peer communities.
- The non-white race's share of the total population has grown to 16.9 percent since 1970.
- The Caucasian and African American populations are growing (4.3 and 23.2 percent respectively) but not as fast as the Hispanic population (144.1 percent).
- Since the 2000 Census, the number of estimated deaths in Allen County was the 3rd highest in the State. The County's population growth can be attributed to increasing birth rates and international migration.

Educational Attainment

- The level of education attained by residents in the community is slightly above the state and national average for high school education, and below average for college education.

Policy Implications

Derived from the assessment and key findings, the following implications have been identified as a major step toward evolving plan policies:

- Slowing the tide or “hallowing out” of the City means reinvigorating areas of slow growth or decline.
- Declining “inner core” population may mean more inclusive downtown strategies.
- Declining “outer ring” neighborhoods means a careful monitoring of conditions and improved maintenance.
- Expanding periphery means reevaluating infrastructure subsidy and investment.
- Growth in population at all age groups means creating living environments for different stages in the “life cycle.”
- An aging population, with a healthier more “elastic middle age” means not only providing more services, but paying attention to the location, type, and availability of housing.

- Loss of population, especially younger persons means a shortage of those in a more knowledge based and talented age group.
- Increased poverty levels means a lessening of regional income growth, while the opposite (or the “trickle-up”) effect actually improves incomes throughout the region.
- Increased non-white population with younger, larger families compared to white population means a source of “natural population increase.”
- Improving education levels means a deliberate investment in human capital with direct economic benefits (e.g. one year of education equals 2.8 percent growth in productivity).

Population Characteristics

Regional population growth has remained strong with a 10.9 percent increase from 1990 to 2000.

In 2000, Allen County’s population was 331,849 and Fort Wayne’s population was 205,727. Over the past ten years, Allen County and Fort Wayne grew by over 10.3 percent and 18.9 percent respectively. Between 1990 and 2000, the fastest growing county in the region was Noble County at 22.2 percent followed by Dekalb County at 14.0 percent. Allen County’s growth rate over the same time period was 10.3 percent, comparable to the region’s growth rate of approximately 10.9 percent. The growth rates for

Table 3.1: Population Growth in the Seven County Region from 1990-2000

Location	1990	2000	Percent Change
Adams	31,095	33,625	8.1%
Allen	300,836	331,849	10.3%
Dekalb	35,324	40,285	14.0%
Huntington	35,427	38,075	7.5%
Noble	37,877	46,275	22.2%
Wells	25,948	27,600	6.4%
Whitley	27,651	30,707	11.1%
Seven County Area	494,158	548,416	11.0%

Source: U.S. Census Bureau – City of Fort Wayne

each county in the seven county region are listed in Table 3.1.

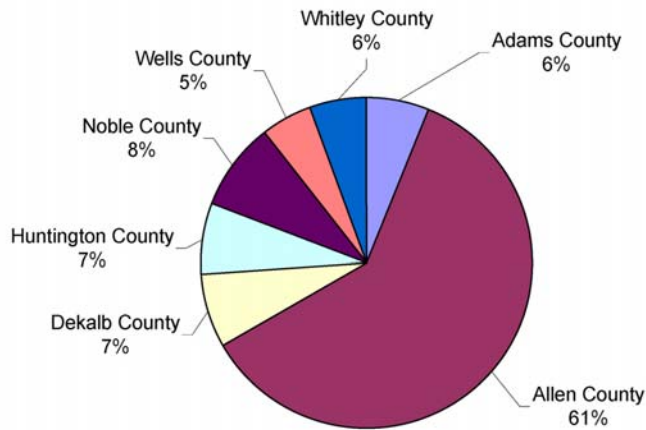
According to “A Demographic Profile of Allen County Indiana” (Community Research Institute), the last decade’s increase in population was more a “snap back” from the depressed 1980’s (when employment levels were low). Allen County grew 4.6 percent between 1970 and 1980 and 2.2 percent between 1980 and 1990.

Allen County, including Fort Wayne, continues to contain a majority of the region’s population.

The seven-county Fort Wayne region had a population of 548,416 persons in 2000, with Allen County accounting for 331,849 (61 percent)

residents. As shown in Figure 3.1 below, the remaining 39 percent share is divided among six other counties. Although this share is less than Allen County's, it represents some of the fastest growing counties in the region (e.g. Dekalb County). Allen County's share of the population has not changed since 1990. Likewise, all the other counties in the region have also maintained their relative percent of the region's population over the past decade. Noble County makes up the next largest share of the region's population at eight percent. Dekalb, Huntington, Wells and Whitley each make up less than eight percent of the region's total population.

Figure 3.1: Regional Population Share In 2000



Source: U.S. Census Bureau – City of Fort Wayne

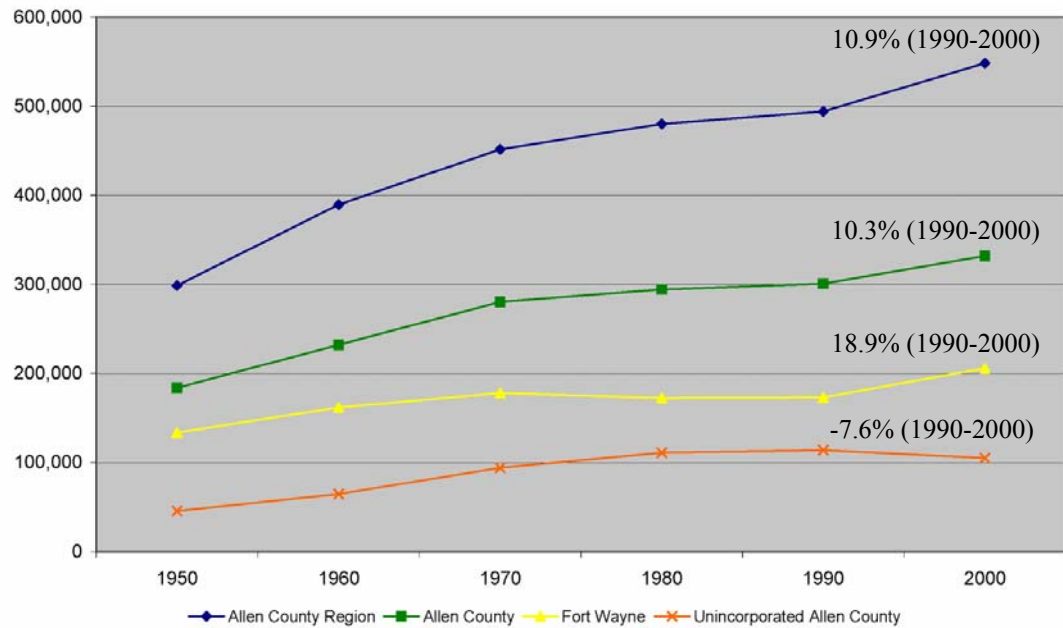
After losing population in the 1970's, between 1990 and 2000 Fort Wayne's population growth outpaced the County and Region, an occurrence due primarily to annexation.

The County and the region have experienced a gradual increase in population and the rate of growth since 1950. The population for the City of Fort Wayne declined from 1970-1980 despite an increase in land area. Most of the population loss was experienced closer to central Fort Wayne or in Wayne Township. According to the Census, the greatest percentage increase in population (for the region, County and City) was in the last decade. In that same time period, the City of Fort Wayne's population growth was the largest at 18.9 percent due primarily to new annexations. However, when compared to the State of Indiana (9.7 percent), the region and Allen County showed slightly higher growth rates. Comparisons to the United States show the growth rate was somewhat less at 13.2 percent. Figure 3.2 illustrates the population growth trends in the Allen County/Fort Wayne region from 1950 to 2000.

As Figure 3.2 shows, while the region and Allen County increased in population between 1990 and 2000, the unincorporated portion of the County lost over 7.6 percent of its population. This loss in population was

due largely to a series of annexations to the City of Fort Wayne taking place over the past decade that incorporated a fairly significant population.

Figure 3.2: Regional Population Growth 1950-2000



Source: U.S. Census Bureau –City of Fort Wayne

A majority of Allen County’s incorporated communities outpaced the County as a whole in population growth between 1990 and 2000.

According to the Census, Fort Wayne has not been the only Allen County community that has gained population since 1990, nor did it have the greatest growth rate (Table 3.2). The Town of Grabill had the largest percentage increase (48.2), followed by Huntertown (33.2 percent) and New Haven (33.1 percent). The lowest percentage increase was in Monroeville (0.3 percent). Although these communities made up less than seven percent of the County’s population in 2000, their combined growth rate between 1990 and 2000 was over 22 percent or nearly 12 percent greater than the County as a whole.

Even though the City's increase in population (as reported by the Census) came at a loss in population to the unincorporated part of the County, the County as a whole still grew by over 10 percent. This means that most of the growth was from the other incorporated areas of the County

Table 3.2: City/Town Population Change 1970-2000

Location	1970		1980		1990		2000	
Fort Wayne	178,269	10.2%	172,391	-3.3%	173,072	0.4%	205,727	18.9%
Grabill	570	15.2%	658	15.4%	751	14.1%	1,113	48.2%
Huntertown	775	NA	1,265	63.2%	1,330	5.1%	1,771	33.2%
Leo-Cedar.	NA	NA	NA	NA	NA	NA	2,782	NA
Monroeville	1,353	4.6%	1,372	1.4%	1,232	-10.2%	1,236	0.3%
New Haven	5,346	57.4%	6,714	25.6%	9,320	38.8%	12,406	33.1%
Woodburn	688	17.6%	1,002	45.6%	1,321	31.8%	1,579	19.5%
Zanesville	NA	NA	NA	NA	NA	NA	602	NA

Source: U.S. Census Bureau – City of Fort Wayne

Population growth rates in Allen County (10.3 percent) and Fort Wayne (18.9 percent) were higher than peer Indiana communities.

Allen County's growth rate was slightly above average when compared to peer communities in Indiana. From 1990 to 2000, Allen County's population increased by over 31,000, a rate of 10.3 percent. This increase was the largest increase among the peer Indiana counties, but less than three of the out-of-state comparable counties.

From 1990 to 2000, Fort Wayne's population increased by over 32,000, for a rate of over 18 percent, the largest increase of all the comparable cities. The population growth rates for the region from 1990 to 2000 are shown in Table 3.3.

Table 3.3: Regional Population Growth 1990-2000

Location	1990	2000	Change	
Allen County Region	494,186	584,416	54,258	11.0%
Allen County, IN	300,836	331,849	31,013	10.3%
Fort Wayne, IN	173,072	205,727	32,655	18.9%
Vanderburgh County, IN	165,058	171,922	6,864	4.2%
Evansville, IN	126,272	121,877	-4,395	-3.5%
St. Joseph County, IN	247,052	265,559	18,507	7.5%
South Bend, IN	105,536	107,045	1,509	1.4%
Kent County, MI	500,631	574,335	73,704	14.7%
Grand Rapids, MI	189,126	197,846	8,720	4.6%
Montgomery County, OH	573,809	559,062	-14,747	-2.6%
Dayton, OH	182,044	166,193	-15,851	-8.7%
Polk County, IA	327,140	374,601	47,461	14.5%
Des Moines, IA	193,187	198,682	5,495	2.8%
Dane County, WI	367,085	426,526	59,441	16.2%
Madison, WI	191,262	208,054	16,792	8.8%

Source: U.S. Census Bureau

US Census data has shown an increase in Fort Wayne's population for four out of the past five decades, when the City actually lost population- independent of the annexations-in three of those decades.

Fort Wayne's recent population growth was mostly attributed to the annexation of already populated areas.

Since the 1950's, Fort Wayne has annexed over 60 square miles and, with that territory, brought in another 86,324 persons. Over the same time period the Census reported a total increase of 72,136 persons. Consequently, the City experienced an actual net loss of 14,188 persons between the 1950's and 2003. Table 3.4 shows the number of acres and the population added by annexation compared to the Census population. The annexations made by Fort Wayne since 1950 are illustrated in Map 3.2.

Most of the land that has been annexed to the City of Fort Wayne since the 1980's has occurred in the north, northeast and western areas adjacent to the City, in the same general direction are several of the County's fastest growing communities (e.g. Huntertown and Grabill).

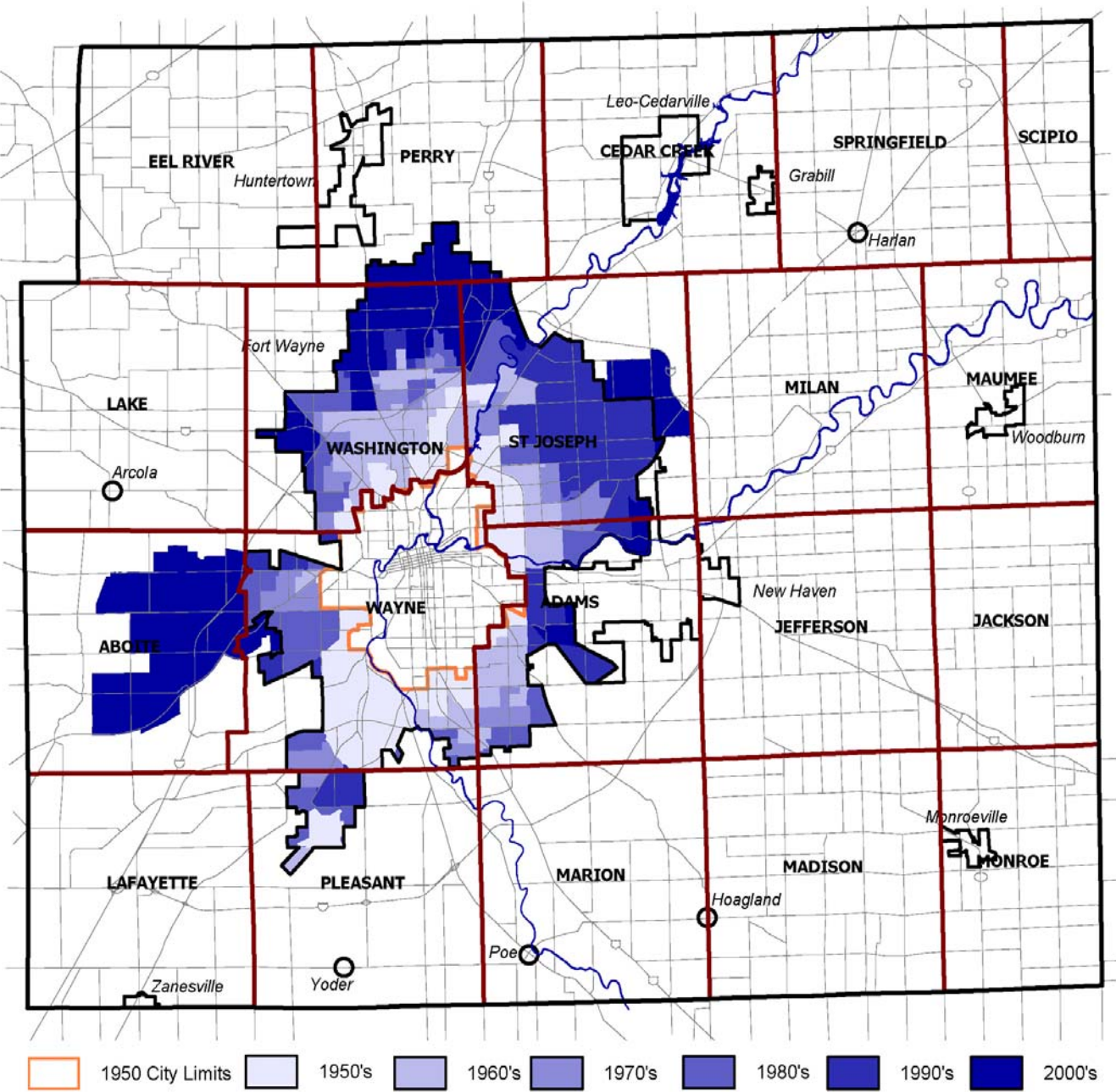
Table 3.4: Population Added from Annexed Land to the City of Fort Wayne from 1950's-2000's

Year	Sq/Miles Added By Annex.	Est. Pop. Added By Annex.	Census Pop. Change	Net Pop. Change
1950's	14.6	13,982	28,169	14,187
1960's	12.8	12,568	16,499	3,931
1970's	6.7	14,659	-5,878	-20,537
1980's	10.8	10,878	681	-10,197
1990's	15.7	34,237	32,665	-1,572
2000's*	13.2	11,666	14,759	3,093

*Population based on 2003 estimate. Area and population added by annexation since 2000. Does not include Aboite and NE5 annexations.

Source: U.S. Census Bureau – City of Fort Wayne

Map 3.2: Fort Wayne Annexations from 1950 to 2000



Source: City of Fort Wayne

While the City of Fort Wayne, as a whole, gained population between 1990 and 2000—even when considering annexation—this gain was offset by a loss in population in the central City

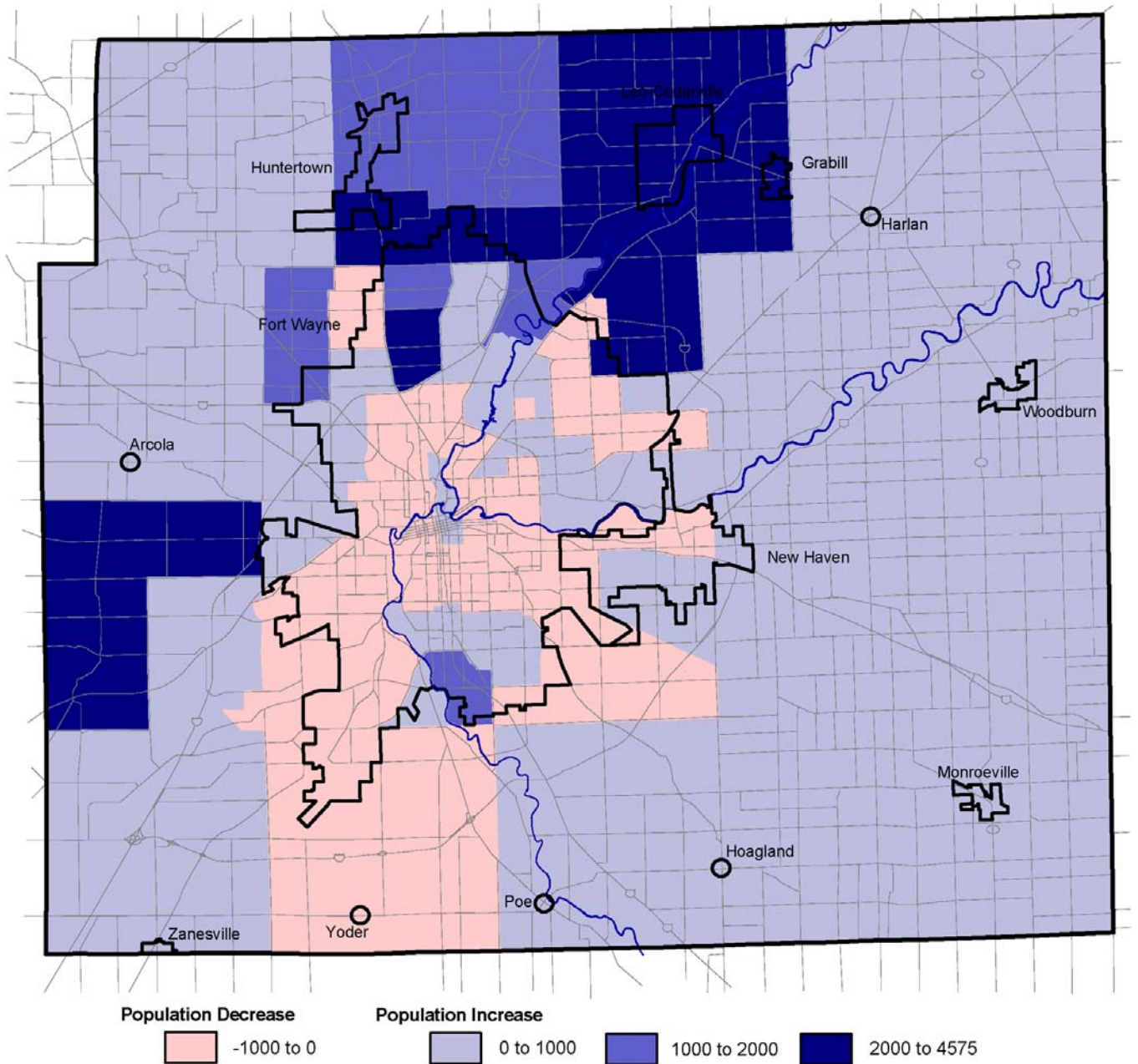
A majority of the County’s population gain from 1990 to 2000 was experienced in census tracts located at the periphery of Fort Wayne.

The largest population increases in the past decade occurred at the edge of Fort Wayne. The loss of population from 1990-2000 in the region was experienced in Census tracts located toward the center of the County and within Fort Wayne (Wayne Township). Population decline was most significant in the southwest, central, and southeast Fort Wayne. The population change by number of residents is illustrated in Map 3.3.

Map 3.4 illustrates the population change in Allen County by percent change. High concentrations of growth are evident in the north and western portions of county outside the City of Fort Wayne, while the downtown and south side of Fort Wayne have decreased in population. The greatest percentage population decrease (from 1990-2000) was experienced in the central area of Fort Wayne, with the tract containing the Fort Wayne Development Center being the sole exception. The largest increase in population is in the west, north, northeast, the Huntertown, and Leo Cedarville/Grabill area. According to the report “A Demographic Profile Of Allen County, Indiana” prepared by the Community Research institute, Wayne Township (which makes up most of the central part of Fort Wayne), has long had the largest percent of Allen County’s population. Wayne Township’s share of the County’s population declined 66.9 percent in 1960 to 33.5 percent in 2000.

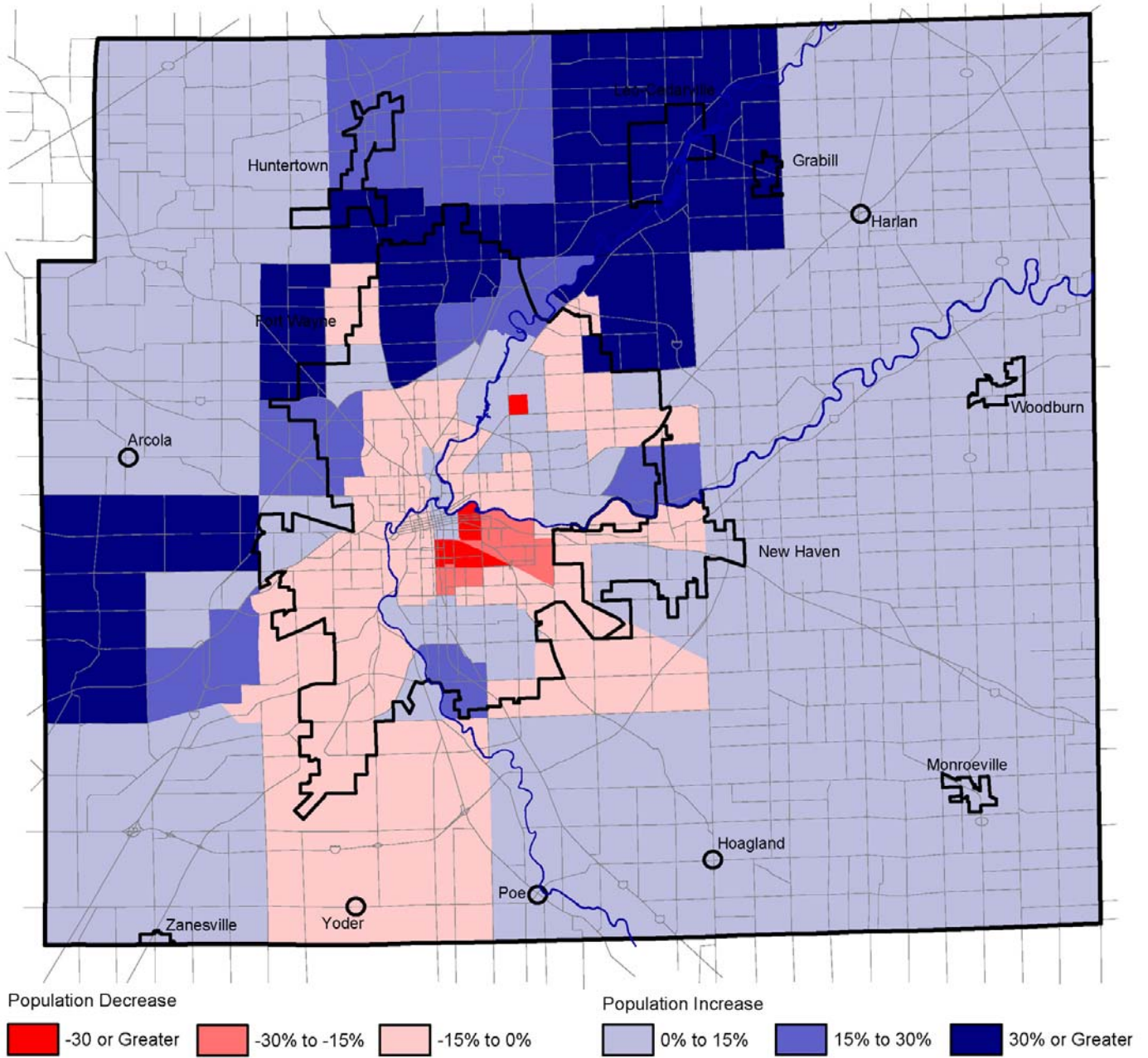
What has fueled this expansion is the availability of “greenfield” sites that are often less costly and easier to develop than “infill” sites (e.g. closer to central Fort Wayne), a preference for families to locate in certain school districts, utility availability and capacity, and roadway expansions that facilitate longer commutes. The consequence of this outward population growth is not only the loss of valuable farmland (see Land Use chapter); but new growth also increases capital and operating costs to local governments like the city of Fort Wayne, Allen County and surrounding jurisdictions, especially when considering the density at which this development is taking place. As the congressional Office of Technology Assessment summarized: “There is general agreement that decreased density leads to increasing public and private service costs.”

Map 3.3: Population Change (Number) By Census Tract 1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Map 3.4: Population Change (Percent) By Census Tract, 1990-2000



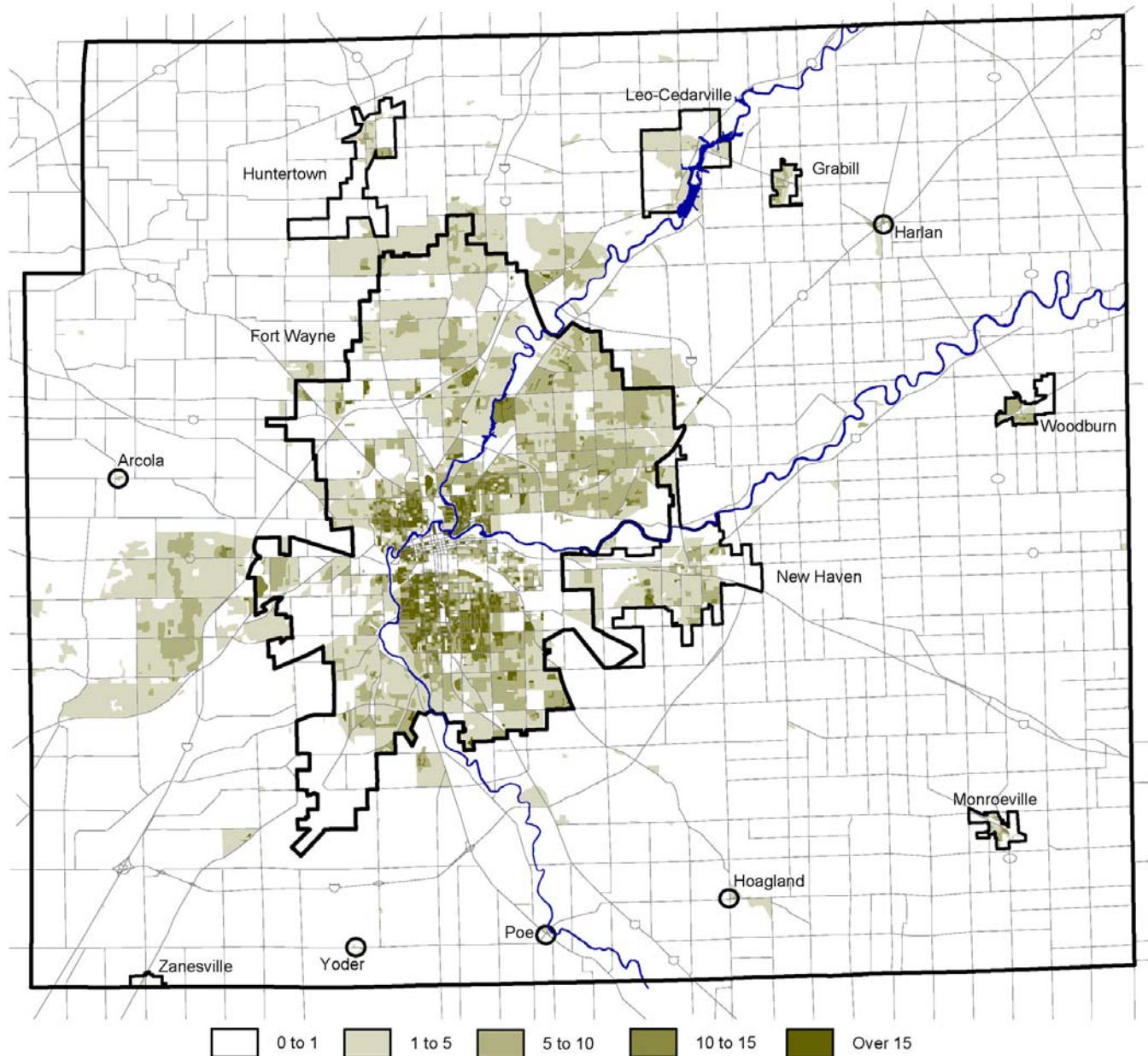
Source: U.S. Census Bureau – City of Fort Wayne

According to the U.S. Census, population density has declined as development has moved outward from the City of Fort Wayne's core.

As Map 3.5 shows, the population density (according to the U.S. Census) has decreased as development has moved outward from Fort Wayne's core. This is based on the Census definition of Urbanized Area as any area with a central place of 50,000 or more residents and a population density of 1,000 people or more per square mile (640 acres), excluding the "inner ring" communities and most suburban areas. While the Census measurement of density is valid, it is not a measurement of the amount of developed land that each person requires to reside in the County. Rather, it is a measurement of population density. The actual use of land is measured in the Land Use section.

The greatest densities surround the City of Fort Wayne's core (10-15 persons per acre and over). The next greatest population densities are outside this core area and within Allen County cities and towns or incorporated areas (5-10 persons per acre). Most of unincorporated Allen County is sparsely populated, ranging between 0-1 persons per acre. Most of the areas with higher densities that are contiguous to Fort Wayne (the Aboite annexation) will be annexed by Fort Wayne on January 1, 2006.

Map 3.5: Urbanized Area Population Density in Persons per Acre



Source: U.S. Census

Based on two projection methods by the Indiana University Business Research Center, Allen County's population for the next 21 years will increase by 15.8 (Cohort) and 18.2 (Holts) percent reflecting a slower growth rate than the 12.7 percent population increase over the past 13 years.

Population projections for Allen County were generated from two different projection methods: cohort survival and Holts. The cohort survival method separates the population into age groups over five year time intervals to calculate projections using the 2000 Census count as the base population year. The components of population change—fertility, mortality, and

migration—are then projected separately according to assumptions based on current trends as well as trends observed in the recent past. Holts forecast, on the other hand, does not consider cohort components but estimates population using an extrapolation of historical total population trends.

From 1990 to 2003, or the past 13 years, Allen County’s population increased by 12.7 percent. For the next 21 years; however, the population is projected to increase but at a slower rate. By 2025, Allen County’s population is projected to be between 399,991 and 410,349. The first number is a based on a population forecast using the cohort survival method, while the second number is based on Holts forecast. As shown in Table 3.4 below, the cohort survival method confirms an increase of 54,684 (15.8 %) additional residents from 2005 to 2025; while Holts forecast reveals a slightly higher increase with 63,259 (18.2%) additional residents. More detailed projection information, including the results of a third projection method, is included in Tables A and B in the Appendix.

If existing trends continue, most of this growth will occur in the northern and western portions of the County (see Land Use chapter) and within current sewer service areas (see Utilities section).

Table 3.4: Allen County Population Projections: 2005-2025

Year	Cohort Survival	Holts
2005	345,307	347,090
2010	358,251	362,905
2015	371,948	378,720
2020	386,105	394,534
2025	399,991	410,349

Source: Indiana University Business Research Center

Age Distribution

Like the rest of the country and for the first time in history, the population in 2025 will have roughly equal numbers of people in every age group.

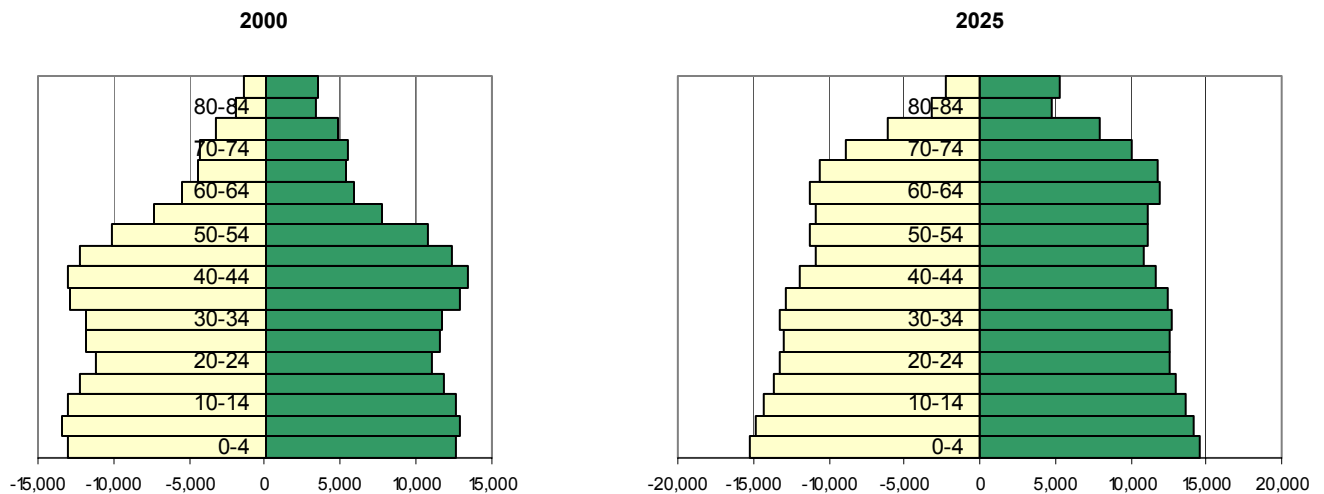
Today, the population distribution resembles a pyramid. By 2025, the pyramid will more closely look like a pillar. This is not only because people are having fewer children; but those children are also surviving longer. With fewer people dying before old age, the bars toward the top are becoming much wider. The increase in population is largely among people in late to middle-age and beyond, as more people survive to older ages.

On the left of Table 3.5 the “pyramid” (more pronounced in the 1970’s, but flattening since) with a wide base representing a large share of babies born; a narrowing midsection because many died in early childhood and others died (at a lower rate) as they aged; rising to a point showing the few who lived to old age. This is the population that most communities and, as will be shown in the Housing chapter, most housing was designed for – well into the 1970’s.

The “pillar” to the right of Table 3.5 is based on the 2025 population projection using the Cohort method (see above). The shape results from each age group being roughly the same size, except for the oldest. This not because people are having fewer children. For over a decade now, U.S. and Allen County fertility rates have reflected more babies being born each year than the year before (see Table 3.5). But with fewer people dying before old age, the bars toward the top are becoming much wider.

This has significant implications for communities like Allen County and the City of Fort Wayne, impacting everything from the type and extent of services being offered by both governments and the private sector, to the demand for different types of housing. Housing will be required, for instance, to accommodate a shrinking household size resulting from married couples without children (longer life expectancy with a two-child per family average) and single person households. This does not necessarily mean new housing. It can also mean re-fitting a current home to meet the needs of a new household configuration rather than moving from a cherished home or a valued neighborhood.

Table 3.5: Comparison of Existing and Projected Population by Age Group: 2000-2025



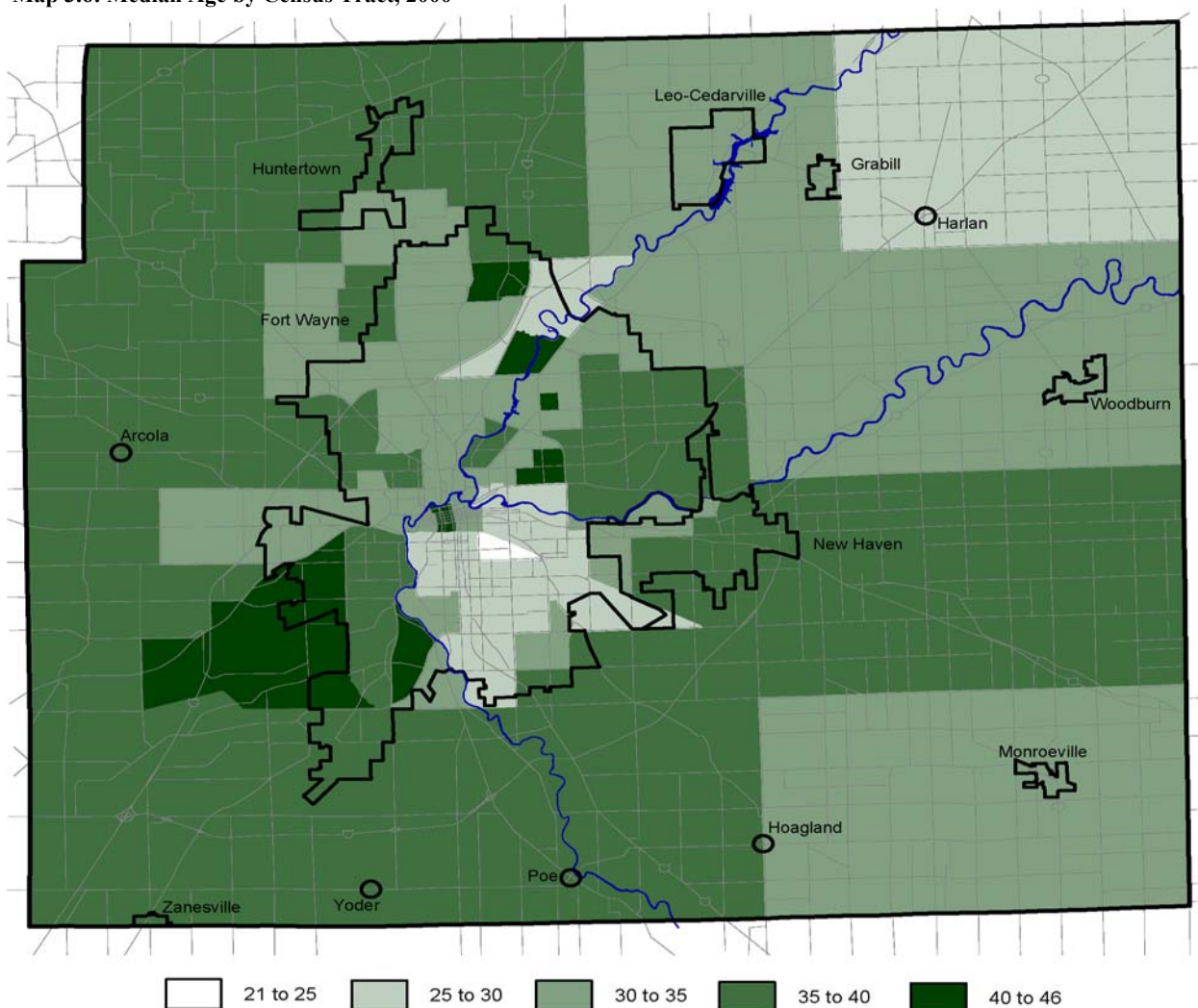
The median age of Allen County residents is 34.1 years after dropping 8.1 years since 1970, with higher concentrations of older persons in the outlying areas of the County.

Age characteristics are important in determining an area’s dependent and independent population. The dependent population consists of those aged 0-19 and 65 and over; while every one else (those of working age) is considered independent. The median age of residents in Allen County is 34.1 years, which is comparable to peer communities of similar size and structure. The City of Fort Wayne contains pockets of younger residents in the central city (median age 21 to 30), with a high number of older residents

in the north and southwest portions of the city. The median age of residents in Allen County outside the City of Fort Wayne is between the ages of 30 and 40 years of age. The census tracts with the lowest median ages are located predominately in the southeast and southwest quadrants of Fort Wayne. Map 3.6 illustrates the distribution of residents by age in Allen County.

Nationally, 70.0 percent of the 35-and-over population in large metropolitan areas lived in the suburbs. This represents a 28 percent increase since 1990 compared to 15 percent increase in the central cities and indicates a general aging of the suburban areas. As Map 3.6 shows, a similar situation exists at Fort Wayne’s fringe and in the County’s northeast and western growth areas and could cause some degree of conflict between age groups, if it has not already. The interests of young adult parents of children (whose concerns revolve around schools, parks and public safety) are often pitted against those of middle aged or senior population (who prefer lower property taxes, elder care services and facilities for the disabled).

Map 3.6: Median Age by Census Tract, 2000



Source: U.S. Census Bureau – City of Fort Wayne

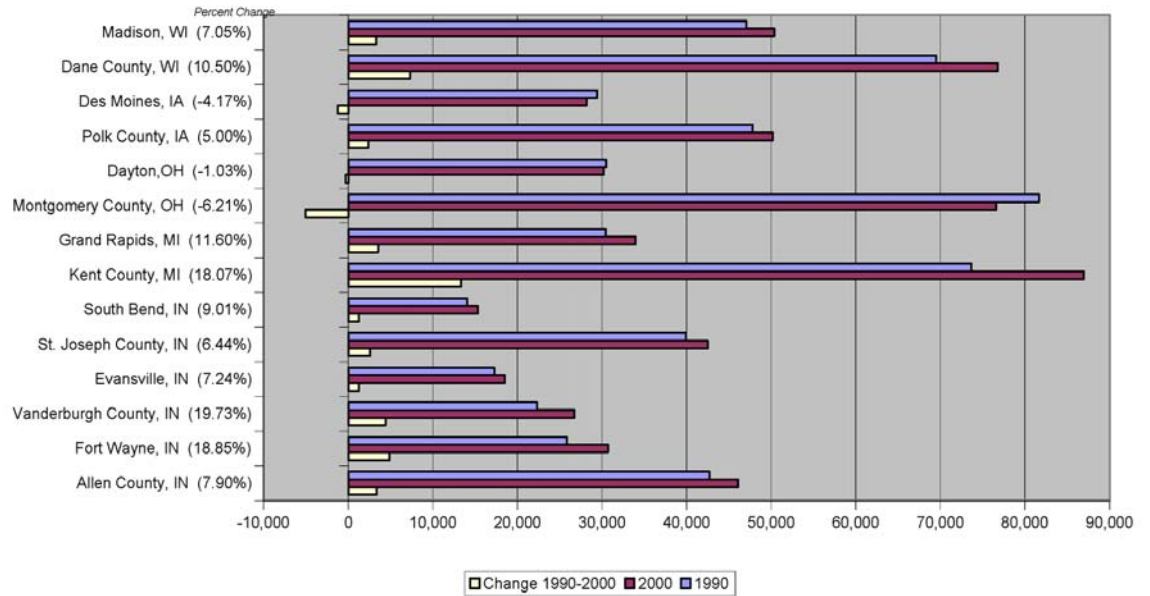
Fort Wayne is experiencing an increase in younger residents age 15-24, while seeing a decline in residents age 25-34, but at a rate lower than peer communities.

Fort Wayne has experienced the second highest population increase for the 15-24 year old age groups when compared to similar cities from 1990-2000. While Fort Wayne is gaining younger residents age 15-24, the City is losing residents in the 25-34 year old category, but at a lower rate than many of its peer communities. All peer communities are losing population in this age group, partially because of the natural shift in the age cohort. But, peer cities like Dayton have experienced an actual out migration with a decline in this age group at nearly ten times Fort Wayne's rate of 3.8 percent. In Allen County, the number of residents in this age group dropped by 11.2 percent. The County ranked fourth (7.9 percent) among seven peer counties in the change in the number of 15-24 year olds. The County ranked fourth again (11.7 percent) among seven peer counties in the change in the number of 25-34 year olds. Figures 3.3 and 3.4 illustrate the change between 1990 and 2000 in the number of residents ages 15-24 and 25-34.

Projections using the cohort method for the 15-24 age group show a 13.4 percent increase by 2025. The 25-34 age group is projected to grow at a somewhat slower rate of 10.1 percent by 2025. Appendix A shows a more detailed breakdown of projected population by age groupings.

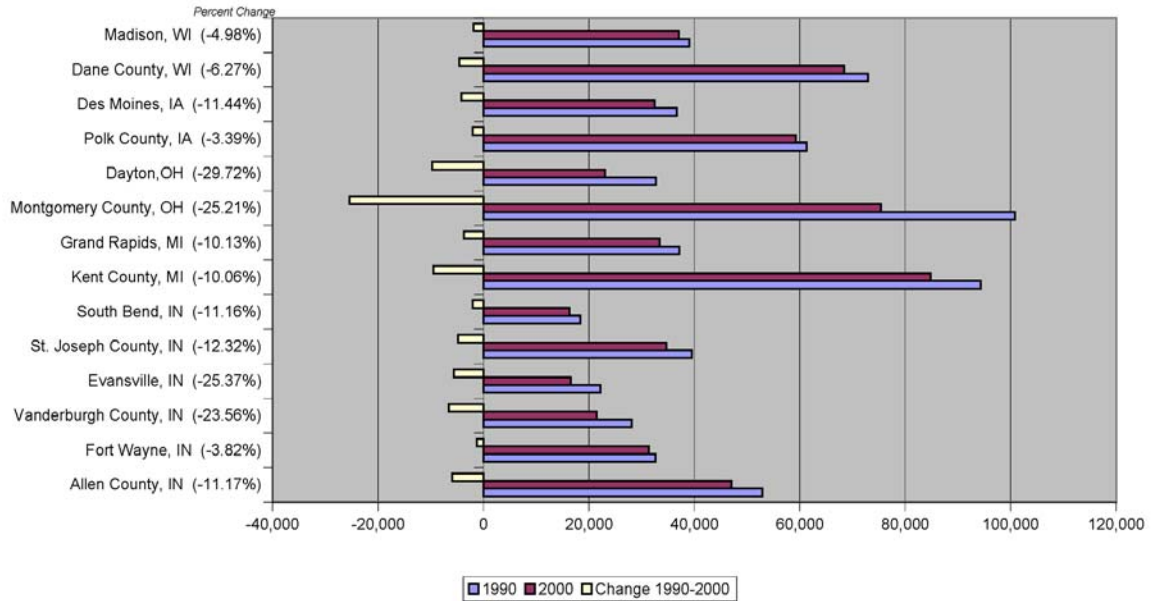
A large number of young workers pooled from a population of 24-34 year olds can be a significant economic asset especially those that are college educated. Many view these younger workers (with fewer family responsibilities) to be more entrepreneurial and risk-taking than older workers. Even though Allen County and Fort Wayne have lost fewer persons in this age group than other peer communities, a lack of this specialized "human capital" will hinder economic growth and competitiveness in metropolitan areas like Allen County and Fort Wayne

Figure 3.3: Change in the Number of Residents Ages 15-24:1990-2000



Source: U.S. Census Bureau – City of Fort Wayne

Figure 3.4: Change in the Number of Residents in the Region Ages 25-34



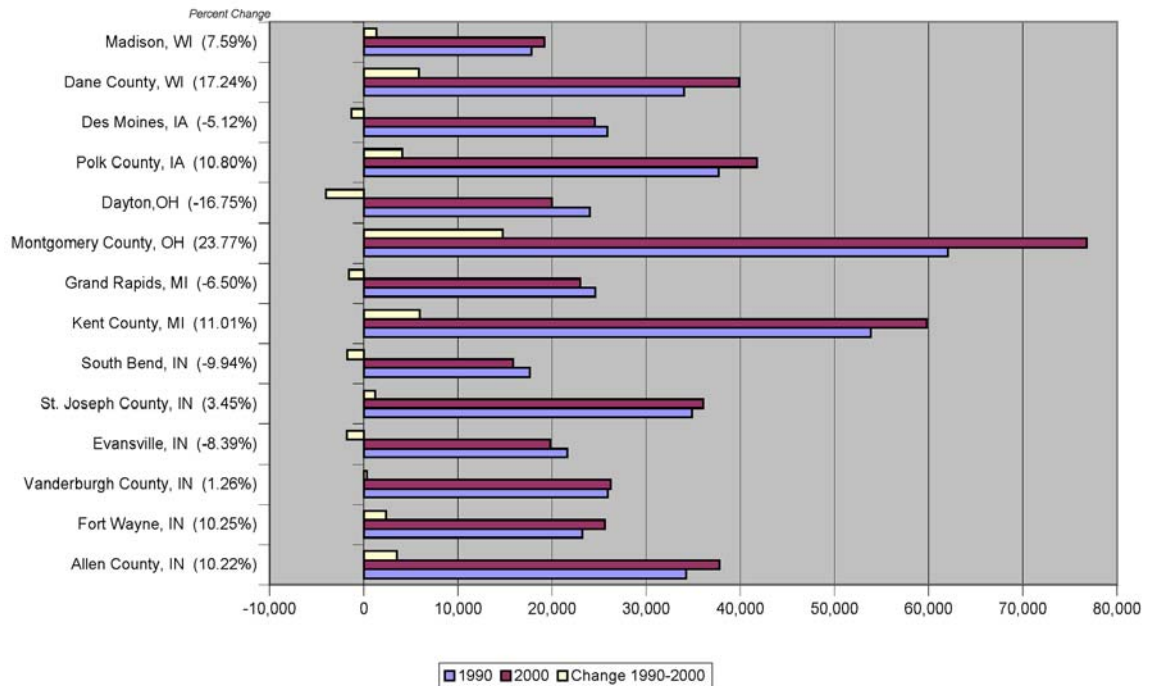
Source: U.S. Census Bureau – City of Fort Wayne

The number of older Allen County residents age 65+ has increased 45.5 percent since 1970.

The number of residents 65 and older increased approximately 10.2 percent from the period 1990 to 2000 for both Allen County and the City of Fort Wayne. The increase in the proportion of older residents not only places more demands on local social services, but it is doing so in suburban areas that do not typically cater to senior citizen needs.

This growth could have implications for both jurisdictions as needs and demands for certain services, including housing, change. These services include additional senior recreational and/or nursing facilities, healthcare, and social activities for the elderly population. Senior mobility, often restricted by health conditions, is further hampered by dependence on the auto in the suburbs where it is difficult to live a car-free lifestyle. Because increases in the aged population contribute to the area’s dependency ratio (working age to youth and elderly), economic development issues will need to be addressed as well. Figure 3.5 illustrates the growth in residents ages 65 and older in Fort Wayne and Allen County compared to peer communities.

Figure 3.5: Change in the Number of Residents in the Region Ages 65+



Source: U.S. Census Bureau – City of Fort Wayne

Population projections show a near doubling of the senior population by the year 2025.

According to population projections using the cohort survival method, the senior population (60-79 years) will more than double from the 2000 population of 39,060 to 78,519 in 2025. It will also make up a greater share of the total population, increasing from 10.3 percent in 2000 to 19.63 percent in 2025. This is the largest increase of any age group over the next several decades. Appendix A shows a more detailed breakdown of projected population by age groupings.

Income and Poverty Levels

The median household income in Allen County is near the State and National average, but has remained stagnant for the past ten years.

Median household income indicates the income level at which the number of households that earn less than those who earn more is equal. It is the most widely used measurement of income. According to the 2000 Census, the median household income of \$42,671 for Allen County was very near the state of Indiana at \$41,567 and the nation at \$41,994, but 17 percent higher than Fort Wayne at \$36,518. As shown in Table 3.5 below, the per capita income for Allen County, which measures personal income in relation to the population, was only slightly lower than the nation's per capita income. Overall, there are not significant differences in the income levels of the Allen County/Fort Wayne area residents as compared to the income levels of the state and nation.

Table 3.5: Income Levels - 1999

Income Level	Allen County	Fort Wayne	Indiana	U.S.
Median Household	42,671	36,518	41,567	41,994
Median Family	52,708	45,040	50,261	50,046
Per Capita	21,544	18,517	20,397	21,857

Source: U.S. Census Bureau

When adjusted to 2004 dollars, Allen County saw virtually no increase in median household income from 1989 to 1999.

Table 3.6 shows the change in median income as reflected in 2004 dollars. Although Fort Wayne experienced a similar increase in median income to other peer communities (3.5 percent), the County's increase (0.1) was considerably less than the state at 7.8 percent, and the nation at 4.3 percent. This could be a result of the loss in manufacturing jobs and a general decrease in wages (see Economics section for a closer look at *per capita* income –as reported by the Bureau of Labor Statistics)

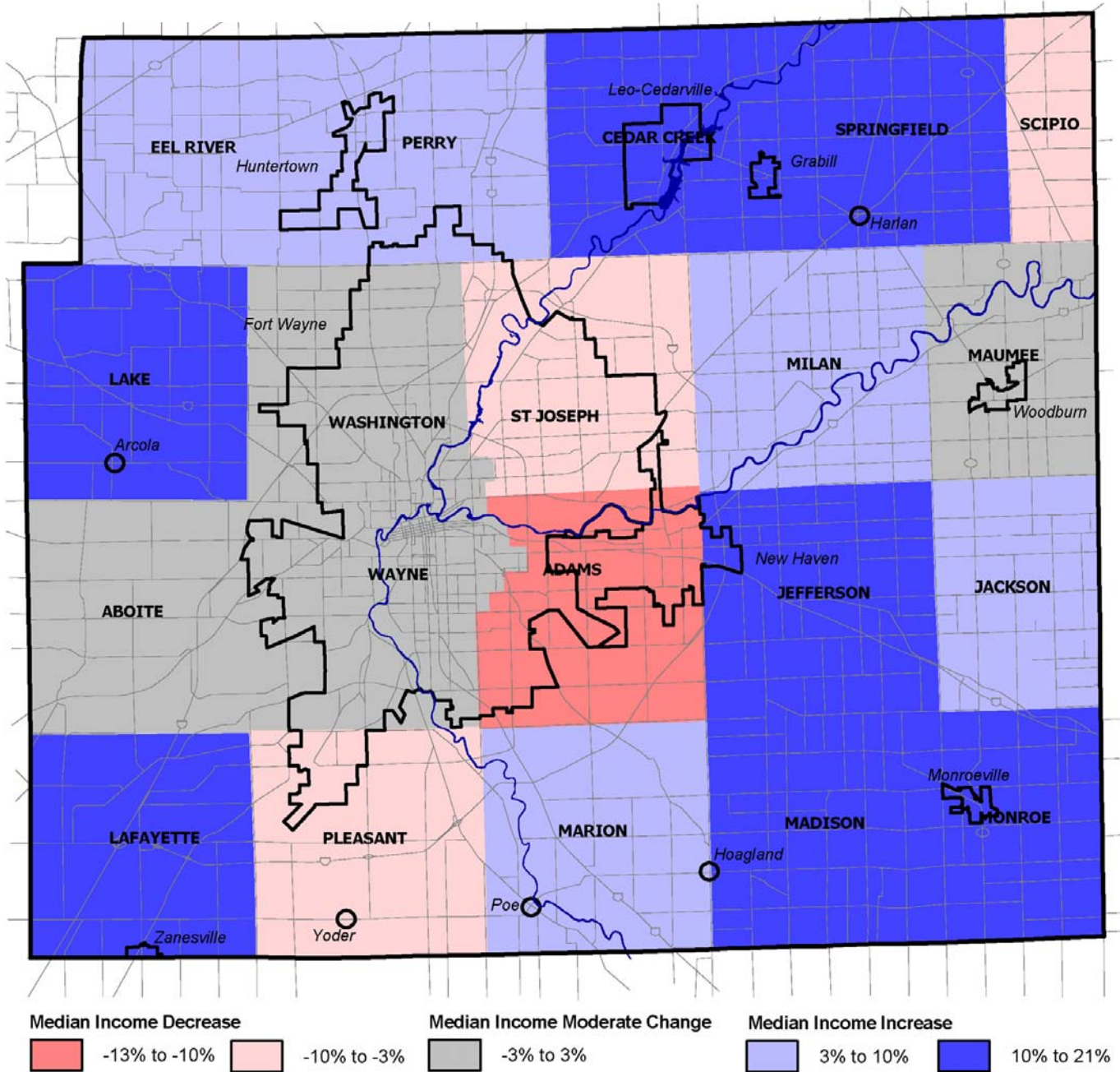
Table 3.6: Change in Median Income Levels from 1989-1999 (Adjusted to 2004 \$)

Location	1989	1999	Change	
Allen County, IN	47,753	47,792	39	0.1%
Fort Wayne, IN	39,516	40,900	1,384	3.5%
Vanderburgh County, IN	38,697	41,242	2,545	6.6%
Evansville, IN	34,404	35,799	1,395	4.1%
St. Joseph County, IN	42,353	45,270	2,917	6.9%
South Bend, IN	36,197	36,332	135	0.4%
Kent County, MI	48,537	51,498	2,961	6.1%
Grand Rapids, MI	40,214	41,691	1,477	3.7%
Montgomery County, OH	45,167	44,975	-192	-0.4%
Dayton, OH	29,669	30,714	1,045	3.5%
Polk County, IA	46,832	51,650	4,818	10.3%
Des Moines, IA	40,055	43,017	2,962	7.4%
Dane County, WI	49,055	55,130	6,075	12.4%
Madison, WI	44,130	46,974	2,844	6.4%

Source: U.S. Census Bureau – City of Fort Wayne

As Map 3.7 shows, median income levels have declined within Fort Wayne and surrounding townships, but have generally increased (with the exception of Scipio and Maumee Townships) in outlying townships.

Map 3.7: Median Income Change by Township, 1989-1999



Source: U.S. Census Bureau – City of Fort Wayne

While the poverty level for peer communities decreased slightly over the past decade, Fort Wayne and Allen County experienced a comparable increase.

Unlike peer communities, which experienced a loss in the percentage of the population at the poverty level, Allen County and Fort Wayne showed a 1.2 and 1.0 percent increase respectively since 1989, as listed in Table 3.7.

Although it would appear that high unemployment levels would contribute to and increase in the poverty level, changes in unemployment rates for both Allen County and Fort Wayne do not correlate with the increase in the poverty level. Both Allen County and Fort Wayne’s unemployment rates *declined* from a high of 8.0 percent in 1992 to a low of nearly 3.0 percent in 1999. Unemployment rates have generally increased since 1999 for both Allen County and Fort Wayne (see Economics section). An increase in the poverty rate could also be explained by a loss in wages in older established industries.

Table 3.7: Percent of Individuals Below Poverty

Location	1989	1999	Change
Allen County, IN	7.9%	9.1	1.2%
Fort Wayne, IN	11.5%	12.5	1.0%
Vanderburgh County, IN	12.5%	11.2%	-1.3%
Evansville, IN	14.6%	13.7%	-0.9%
St. Joseph County, IN	9.7%	10.4%	-0.7%
South Bend, IN	14.4%	16.7%	-2.3%
Kent County, MI	9.2%	8.7%	-0.5%
Grand Rapids, MI	16.1%	15.7%	-0.4%
Montgomery County, OH	12.6%	11.3%	-1.3%
Dayton, OH	26.5%	22.9%	-3.6%
Polk County, IA	9.2%	7.9%	-1.3%
Des Moines, IA	12.9%	11.4%	-1.5%
Dane County, WI	10.5%	9.4%	-1.1%
Madison, WI	16.1%	15.0%	-1.1%

Source: U.S. Census Bureau – City of Fort Wayne

Foreign Born Population and Racial Composition

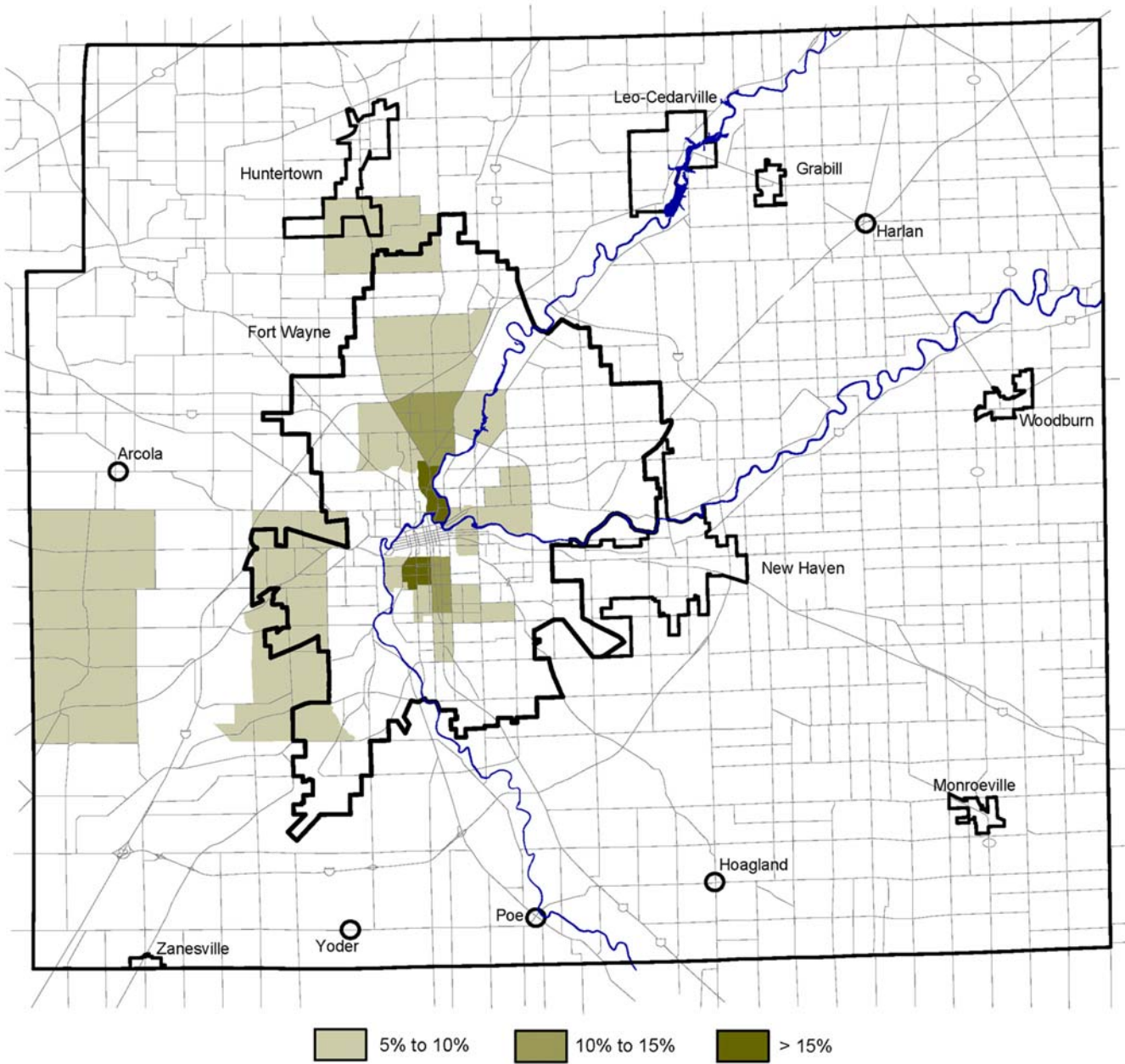
Fort Wayne had the second largest percent increase in the foreign born population when compared to peer communities.

Fort Wayne more than doubled its foreign born population from 1990-2000. The number of foreign-born persons in Allen County in 2000 was 4.04 percent of the total population, and Fort Wayne’s foreign-born population made up 4.95 percent of the total population. While this number is below the regional average of 5.3 percent, it is a local increase of 128 to 166 percent of the foreign born population.

Of the peer communities, Fort Wayne had the second highest increase in the foreign born population from 1990-2000, while Allen County more than doubled its foreign born population. Figure 3.6 illustrates the relationship of foreign-born populations in selected peer communities.

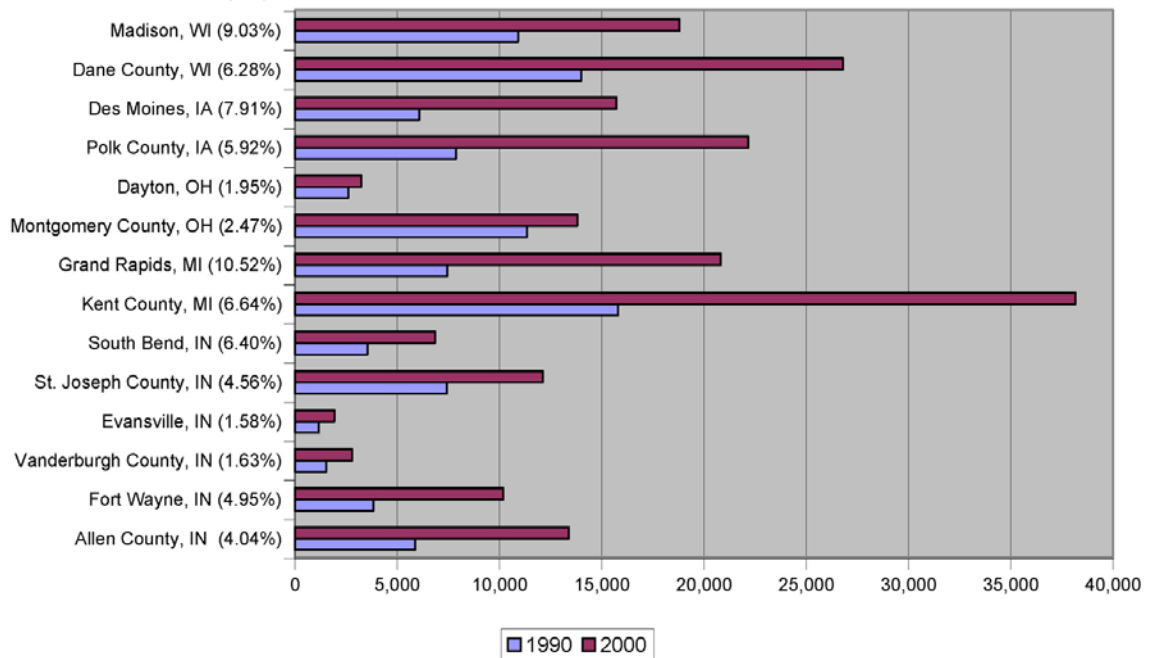
As Map 3.8 shows, the foreign-born population is concentrated in distinct groupings in the north and south-central areas of the City of Fort Wayne (adjacent to downtown) and at the northern and western edge of the City.

Map 3.8: Percent of Foreign Born Population



Source: City of Fort Wayne

Figure 3.6: Foreign Born Population in Allen County and the Surrounding Regions.



Source: U.S. Census Bureau – City of Fort Wayne

The non-white race’s share of the total population has grown to 16.9 percent since 1970.

The non-white races have experienced major growth compared to the white races, even though changes have been from a relatively small base (when compared to the white race). Table 3.4 shows the change in the distribution of non-white races in the Allen County.

Table 3.4: Allen County Percentage Population Distribution By Race: 1970-2000

Race	1970	1980	1990	2000
White	92.7	89.3	87.8	83.1
African American	6.9	9.0	10.0	11.3
Asian	0.0	0.4	0.8	1.4
Other	0.4	1.3	1.4	4.2

Source: U.S. Census Bureau – City of Fort Wayne

The White/Caucasian and African American populations are growing (4.3 and 23.2 percent respectively) but not as fast as the Hispanic population (144.1 percent).

According to the 2000 U.S. Census Allen County had 275,512 residents (83 percent of the total population) identifying themselves as being White/Caucasian. This is an increase of 11,424 (4.3 percent) Caucasian residents from 1990-2000, compared to the region without Allen County, which experienced an increase of 10.0 percent in the Caucasian residents. The White population grew by 6.0 percent for the state and 5.9 percent for the nation.

The African American population also increased in Allen County during the same ten-year period. The African American population reached a total

of 37,085 residents (11.2 percent of the total population) in 2000, an increase of 6,983 residents and 23.2 percent increase from 1990, while the region grew by 24.3 percent during the same time period. The African American population grew by 18.0 percent for the state and 15.6 percent for the nation.

The Hispanic population in Allen County grew considerably during this ten-year period as well. The population was 13,824 in 2000, an increase of 8,161 people from 1990 (144 percent). The Hispanic population in Allen County represents nearly 70 percent of the regions Hispanic population. For comparison, Allen County’s total population grew by over 10 percent between 1990 and 2000. The Hispanic population grew by 117.2 percent for the state and 57.9 percent for the nation.

The remaining population in Allen County is 1.3 percent Asian/Pacific Islander with 4,599 residents, and 0.3 percent Native American with 1,246 residents. Tables 3.8-3.10 give a detailed analysis of the Caucasian, African American and Hispanic populations in the region.

Table 3.8: Caucasian Population Change 1990-2000.

Location	1990	2000	Change	
Adams	30,537	32,759	2,222	7.3%
Allen	264,088	275,512	11,424	4.3%
Dekalb	35,030	39,501	4,471	12.8%
Huntington	35,087	37,237	2,150	6.1%
Noble	37,508	43,593	6,085	16.2%
Wells	25,786	27,137	1,351	5.2%
Whitley	27,450	30,208	2,758	10.1%
Region	455,486	485,947	30,461	6.7%
Region sans Allen County	191,398	210,435	19,037	10.0%

Source: U.S. Census Bureau – City of Fort Wayne

Table 3.9: African American Population Change 1990-2000.

Location	1990	2000	Change	
Adams	2	40	38	1900.0%
Allen	30,102	37,085	6,983	23.2%
Dekalb	31	75	44	141.9%
Huntington	69	100	31	44.9%
Noble	19	149	130	684.2%
Wells	0	43	43	0.0%
Whitley	8	84	76	950.0%
Region	30,231	37,576	7,345	24.3%
Region sans Allen County	129	491	362	280.6%

Source: U.S. Census Bureau – City of Fort Wayne

Table 3.10: Hispanic Population Change 1990-2000.

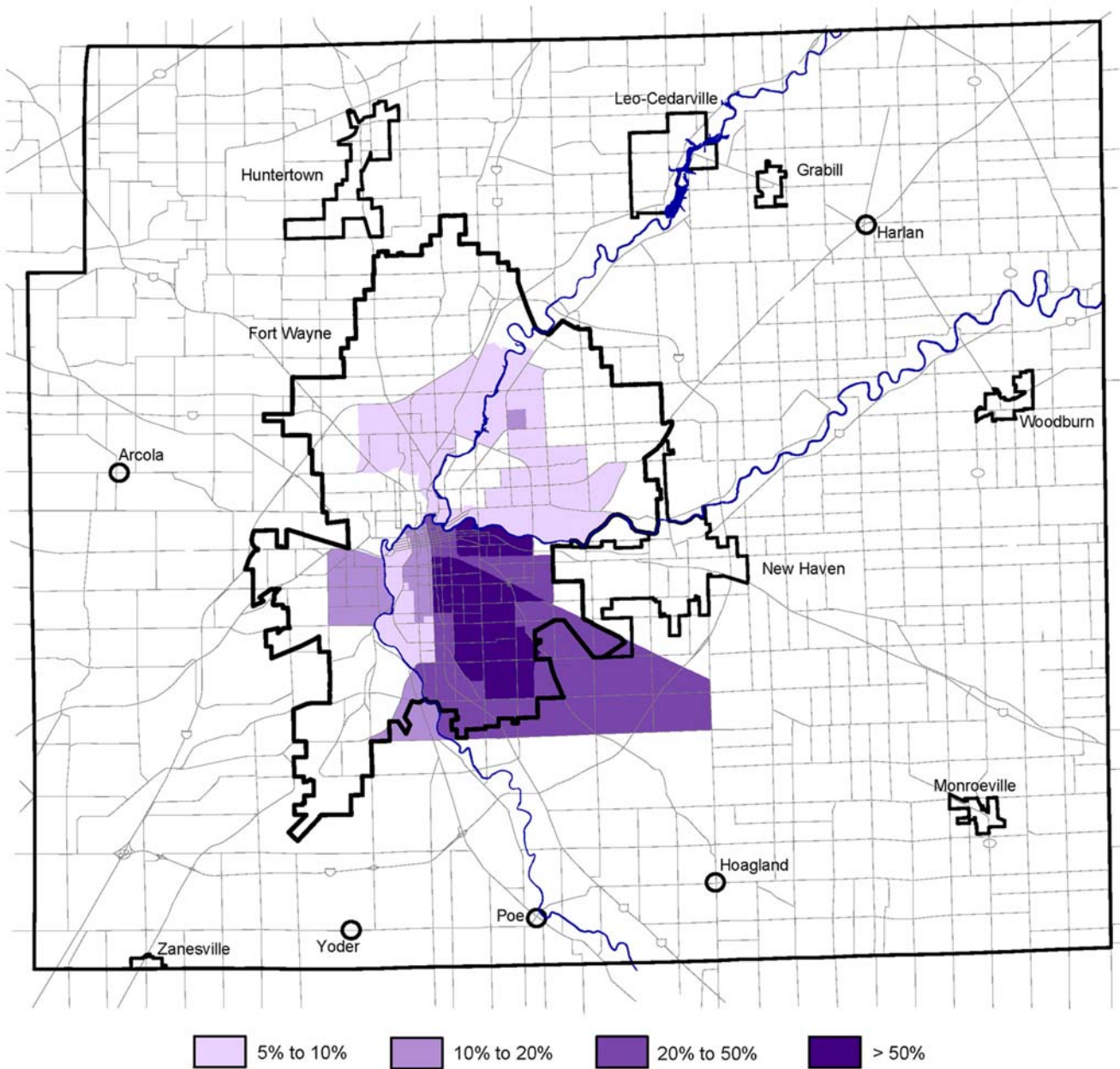
Location	1990	2000	Change	
Adams	731	1,071	340	46.5%
Allen	5,663	13,824	8,161	144.1%
Dekalb	248	512	264	106.5%
Huntington	314	431	117	37.3%
Noble	554	3,220	2,666	481.2%
Wells	298	420	122	40.9%
Whitley	194	196	2	1.0%
Region	8,002	19,674	11,672	145.9%
Region sans Allen County	2,339	5,850	3,511	150.1%

Source: U.S. Census Bureau – City of Fort Wayne

As can be seen in Map 3.9, the African American population is also concentrated in the central part of Fort Wayne, showing over 50 percent in census tracts adjacent to the downtown.

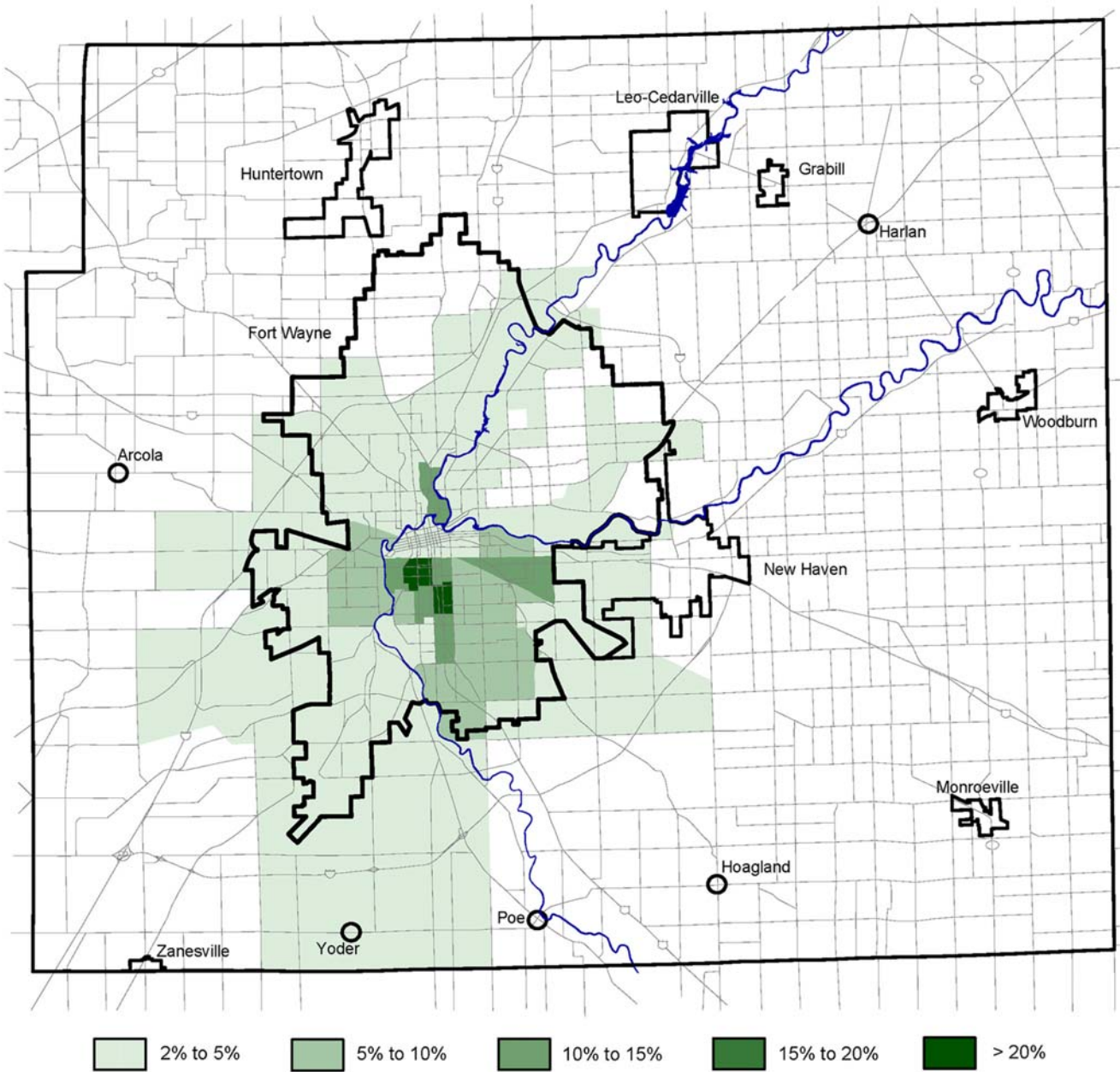
Map 3.10 shows the distribution of Hispanic Origin populations. Compared to African American populations, Hispanic populations are more evenly distributed throughout the City of Fort Wayne with a small concentration in the core part of the City.

Map 3.9: Percent of African American Population



Source: City of Fort Wayne

Map 3.10: Percent of Hispanic Origin Population



Source: City of Fort Wayne

Since the 2000 Census, the number of estimated deaths in Allen County was the 3rd highest in the State. The County's population growth can be attributed to increasing birth rates and international migration.

The natural increase in population is the difference between the number of births and the number of deaths. As shown in Table 3.11 below, Allen County's natural increase in population has slightly decreased over the past few years due to increases in the number of deaths. According to a study conducted by the Community Research Institute at Indiana University and Purdue University at Fort Wayne, Allen County's number of estimated deaths since the Census 2000 was the 3rd highest in the State, behind the two larger counties, Marion and Lake.

Push and pull factors or the dynamics of a community that repel and attract residents can be analyzed through migration rates. According to the Community Research Institute, internal migration takes place when people within the United States move into or out of a region; while international migration is the sum of legal immigration from abroad. From the three years beginning July of 2001 to July 2003, Allen County *lost* 2,858 residents due to internal migration.

Despite the loss of population due to increased deaths and internal migration, Allen County's population continues to grow because of its increasing birth rates and international migration. The increasing birthrate is partly due to the young age of the international population, which will remain in the child-bearing years for some time.

Table 3.11: Allen County Population Estimates Since the 2000 Census

Location	2000	2001	2002	2003
Previous Period Population:	331,849	332,673	334,973	337,310
Births	1,280	5,304	5,313	5,349
Deaths	651	2,578	2,617	2,675
Natural Increase	629	2,726	2,696	2,674
International Migration	210	839	839	839
Internal Migration	0	-1,132	-1,114	-612
Net Migration	210	-293	-275	-227
Residual	-15	-133	-84	-58
Population Estimate	332,673	334,973	337,310	340,153

Sources: Community Research Institute, Indian University and Purdue University at Fort Wayne

Educational Attainment

The level of education in Allen County is slightly above the state and national average for high school education, and below average for college education.

As shown in Table 3.12, 85.7 percent of Allen County residents over the age of 25 have completed high school or some level of college. For the City of Fort Wayne, this figure is only slightly lower at 83.2 percent. However, both of these figures exceed those of the state and nation at 82.1 percent and

80.4 percent respectively. In terms of the percentage of residents over age 25 with a Bachelor's Degree or higher, Fort Wayne's average of 19.4 percent is exactly the same as the average for the state of Indiana but lower than the averages for Allen County at 22.7 percent and the nation at 24.4 percent.

Table 3.12: Level of Education by Percent of Population-2000

Level of Education	Allen County	Fort Wayne	Indiana	U.S.
High School or Higher	85.7	83.2	82.1	80.4
Bachelors or Higher	22.7	19.4	19.4	24.4

Source: U.S. Census Bureau – City of Fort Wayne

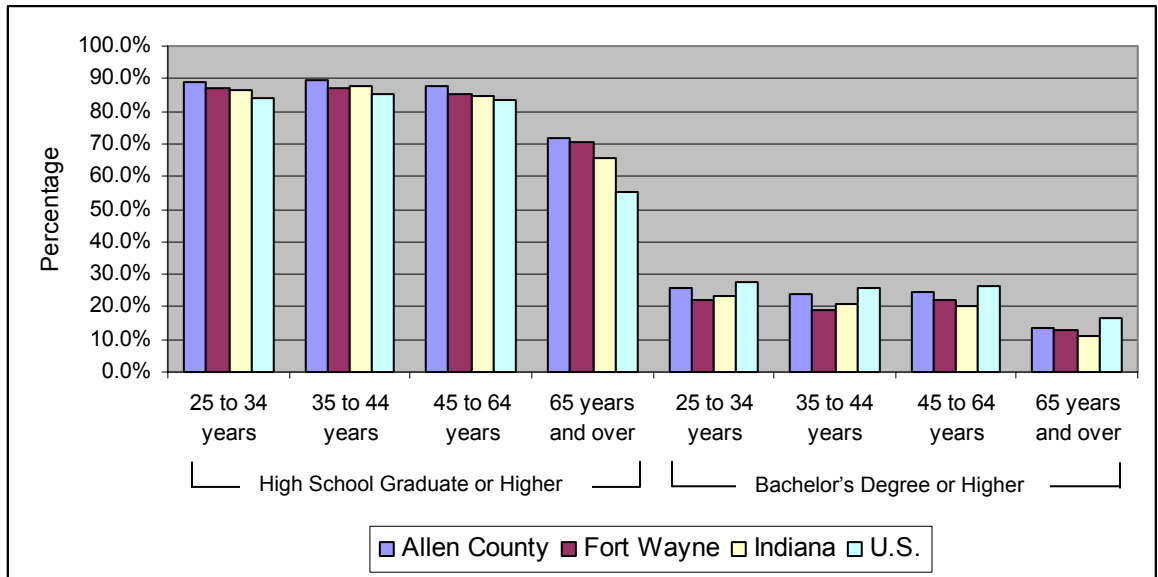
Allen County (including Fort Wayne), as Table 3.13 and Figure 3.7 show, has a greater percentage of high school graduates coming from all four age groups than Fort Wayne alone, the state, or the U.S. Allen County, Fort Wayne and the state, however, have a consistently smaller percentage of college graduates than the U.S. (see Economics section).

Table 3.13: Educational Attainment by Percentage of Age Group-2000

	Age Group	Allen County	Fort Wayne	Indiana	U.S.
High School Graduate or Higher	25 to 34 years	88.8%	87.2%	86.8%	83.9%
	35 to 44 years	89.8%	87.2%	87.7%	85.0%
	45 to 64 years	87.9%	85.0%	84.6%	83.2%
	65 years and over	72.0%	70.5%	65.5%	55.5%
Bachelor's Degree or Higher	25 to 34 years	25.6%	21.8%	23.4%	27.5%
	35 to 44 years	24.2%	19.1%	21.0%	25.9%
	45 to 64 years	24.4%	22.1%	20.5%	26.4%
	65 years and over	13.7%	12.8%	11.0%	16.4%

Source: U.S. Census Bureau

Figure 3.7: Educational Attainment by Age Group, 2000



Source: U.S. Census Bureau

The level of education, especially for younger residents, forms an important population base critical to economic development. College educated residents, in particular, provide a deep pool of human capital from which to draw a knowledge based work force. But higher education is not the only level of education critical to economic success. Training should also be available to those entering the work force to replace jobs left vacant by a retiring, mostly skilled, work force.

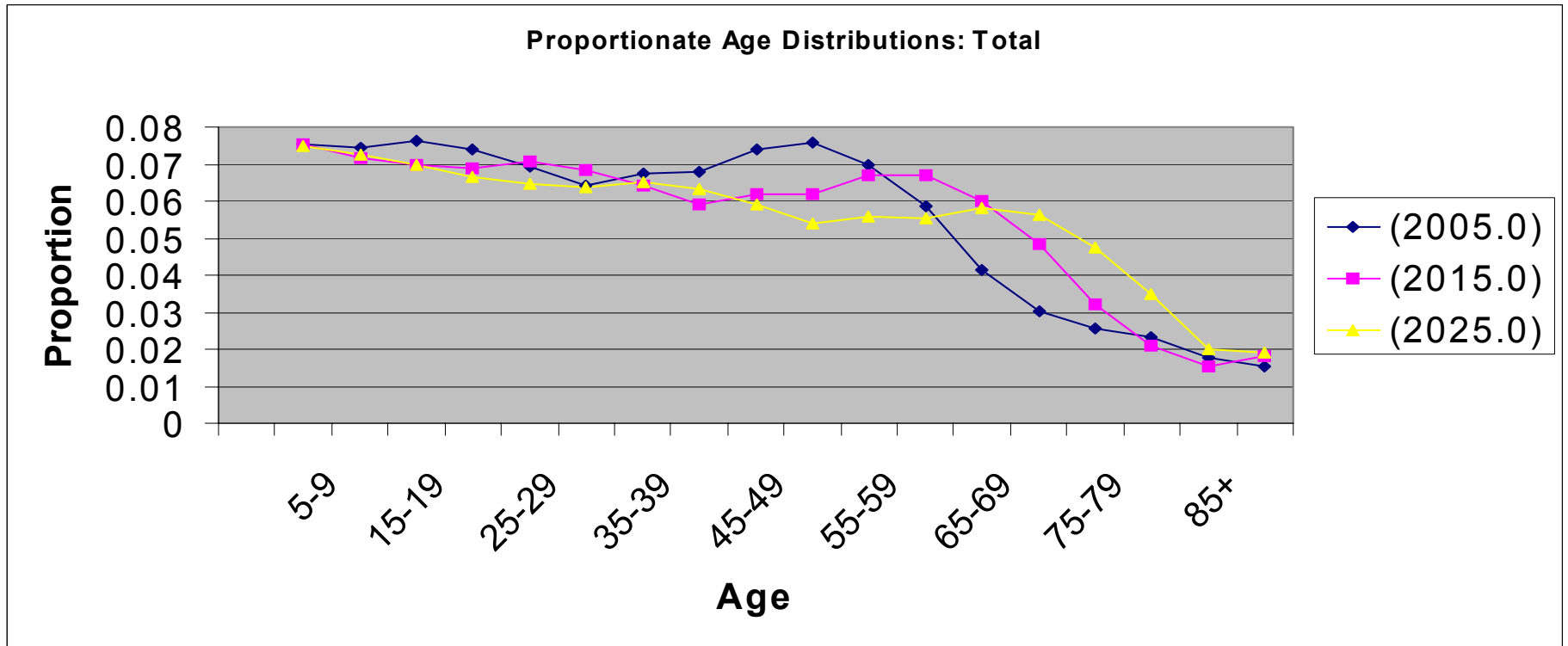
Appendix A

Table A. Allen County Population Projection by Holts

Summary of Trend Extrapolation Projections for Allen County					
Year	Census Population Estimate for July 1	Linear Regression	Holt's Exponential Smoothing (Constants = 0.2)	Holt's Exponential Smoothing (Constants = 0.3)	Holt's Exponential Smoothing (Optimal Constants)
1990	301,659	300,809			
1991	304,430	303,862	304,409	304,409	304,409
1992	307,128	306,915	307,163	307,167	307,181
1993	309,985	309,969	309,905	309,903	309,875
1994	312,277	313,022	312,673	312,683	312,741
1995	314,778	316,075	315,330	315,280	314,996
1996	318,087	319,128	317,934	317,803	317,480
1997	321,527	322,181	320,685	320,588	320,837
1998	325,489	325,235	323,608	323,653	324,332
1999	328,699	328,288	326,813	327,153	328,385
2000	332,673	331,341	330,095	330,705	331,620
2001	334,973	334,394	333,618	334,561	335,678
2002	337,310	337,447	336,951	337,987	337,922
2003	340,153	340,501	340,100	341,025	340,210
2004		343,554	343,189	343,927	343,049
2005		346,607	346,267	347,090	345,945
2006		349,660	349,346	350,253	348,841
2007		352,713	352,424	353,416	351,736
2008		355,767	355,503	356,579	354,632
2009		358,820	358,581	359,742	357,528
2010		361,873	361,660	362,905	360,424
2011		364,926	364,738	366,068	363,320
2012		367,979	367,817	369,231	366,216
2013		371,033	370,895	372,394	369,111
2014		374,086	373,974	375,557	372,007
2015		377,139	377,052	378,720	374,903
2016		380,192	380,131	381,882	377,799
2017		383,245	383,209	385,045	380,695
2018		386,299	386,288	388,208	383,591
2019		389,352	389,366	391,371	386,486
2020		392,405	392,445	394,534	389,382
2021		395,458	395,523	397,697	392,278
2022		398,511	398,602	400,860	395,174
2023		401,565	401,680	404,023	398,070
2024		404,618	404,759	407,186	400,966
2025		407,671	407,837	410,349	403,861

Source: Indiana University Business Research Center

Figure A. Proportionate Age Distribution Projections Trend by Cohort Survival



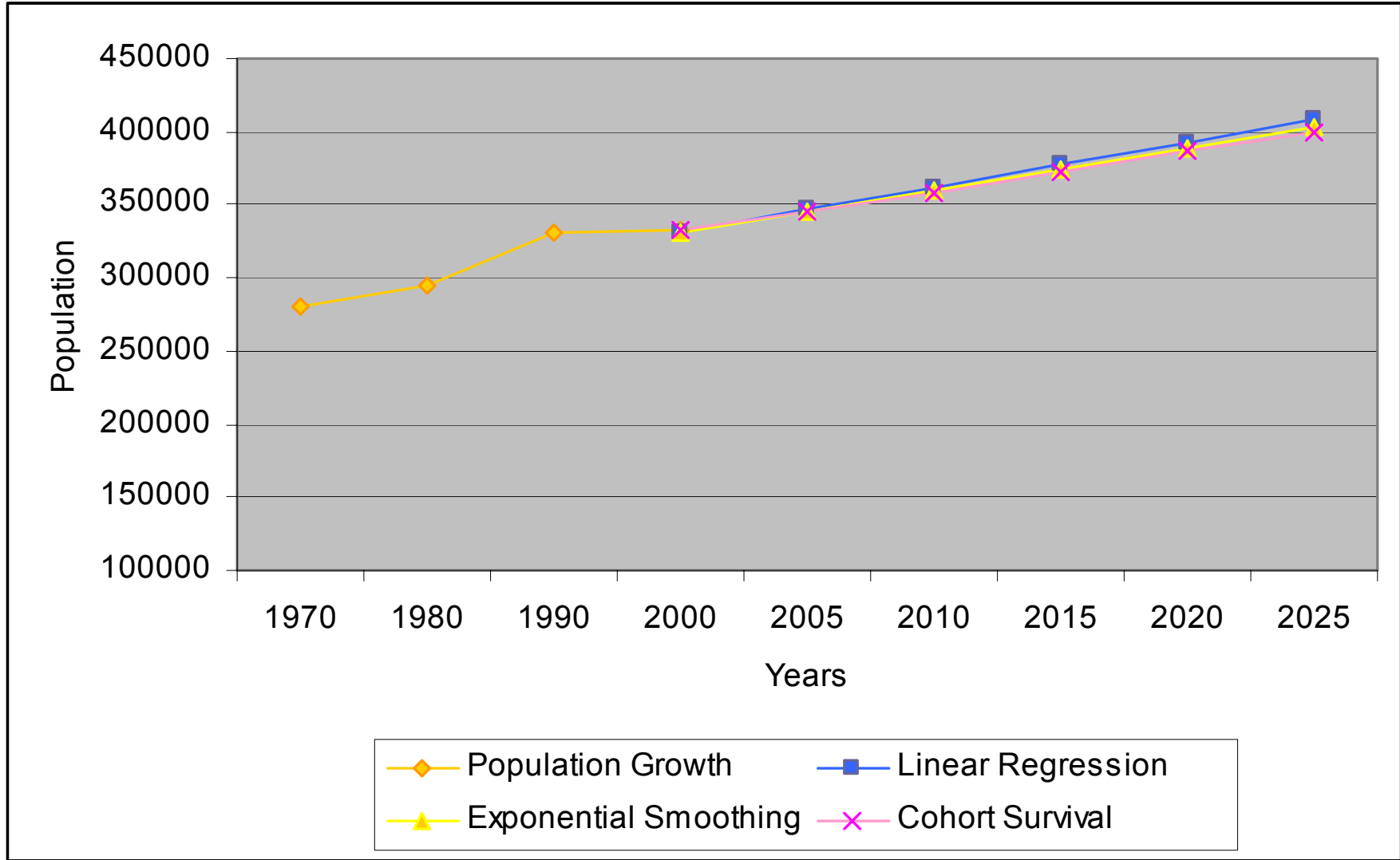
Source: City of Fort Wayne

Table B. Allen County Population Projection by Cohort Survival

Age Last Birthday	nN_x						Proportionate Age Distributions					
	Mid-year Pop.	nN_x	nN_x	nN_x	nN_x	nN_x	nC_x	nC_x	nC_x	nC_x	nC_x	nC_x
	(2000.0)	(2005.0)	(2010.0)	(2015.0)	(2020.0)	(2025.0)	(2000.0)	(2005.0)	(2010.0)	(2015.0)	(2020.0)	(2025.0)
0-4	25,727	25,940	26,720	27,981	29,095	29,900	0.07733	0.07512	0.07459	0.07523	0.07536	0.07475
5-9	26,326	25,697	25,911	26,692	27,954	29,069	0.07913	0.07442	0.07233	0.07176	0.07240	0.07267
10-14	25,646	26,308	25,681	25,897	26,678	27,940	0.07709	0.07619	0.07168	0.06962	0.06910	0.06985
15-19	24,011	25,604	26,267	25,644	25,861	26,644	0.07218	0.07415	0.07332	0.06894	0.06698	0.06661
20-24	22,248	23,956	25,549	26,213	25,594	25,814	0.06688	0.06938	0.07132	0.07048	0.06629	0.06454
25-29	23,319	22,183	23,889	25,479	26,145	25,530	0.07010	0.06424	0.06668	0.06850	0.06771	0.06383
30-34	23,533	23,225	22,096	23,799	25,387	26,053	0.07074	0.06726	0.06168	0.06398	0.06575	0.06513
35-39	25,720	23,410	23,109	21,990	23,690	25,277	0.07731	0.06779	0.06450	0.05912	0.06136	0.06319
40-44	26,458	25,543	23,258	22,968	21,863	23,561	0.07953	0.07397	0.06492	0.06175	0.05663	0.05890
45-49	24,534	26,143	25,257	23,013	22,740	21,660	0.07375	0.07571	0.07050	0.06187	0.05890	0.05415
50-54	20,947	24,063	25,670	24,827	22,644	22,396	0.06297	0.06968	0.07165	0.06675	0.05865	0.05599
55-59	15,016	20,281	23,335	24,939	24,160	22,071	0.04514	0.05873	0.06514	0.06705	0.06257	0.05518
60-64	11,330	14,248	19,307	22,269	23,866	23,177	0.03406	0.04126	0.05389	0.05987	0.06181	0.05794
65-69	9,904	10,503	13,265	18,051	20,883	22,457	0.02977	0.03042	0.03703	0.04853	0.05409	0.05614
70-74	9,702	8,771	9,356	11,894	16,282	18,924	0.02916	0.02540	0.02612	0.03198	0.04217	0.04731
75-79	8,124	8,004	7,316	7,871	10,106	13,961	0.02442	0.02318	0.02042	0.02116	0.02617	0.03490
80-84	5,328	6,092	6,095	5,658	6,161	8,019	0.01602	0.01764	0.01701	0.01521	0.01596	0.02005
85+	4,800	5,336	6,168	6,763	6,997	7,539	0.01443	0.01545	0.01722	0.01818	0.01812	0.01885
Total:	332,673	345,307	358,251	371,948	386,105	399,991	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

Source: Indiana University Business Research Center

Figure B. 1970 to 2000 Actual Growth and 2005 to 2025 Projections



Source: City of Fort Wayne - ACP