

**VOLUME II:
CARROLL COUNTY**

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Carroll County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Carroll County's population decreased from 20,816 in 2010 to 20,437 in 2016, or by 1.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 4.9 percent, and the number of people from 55 to 64 years of age increased by 17.8 percent. The white population decreased by 2.7 percent, while the black population increased by 140 percent. The Hispanic population increased from 333 to 465 people between 2010 and 2016 or by 39.6 percent. These data are presented in Table II.14.1.

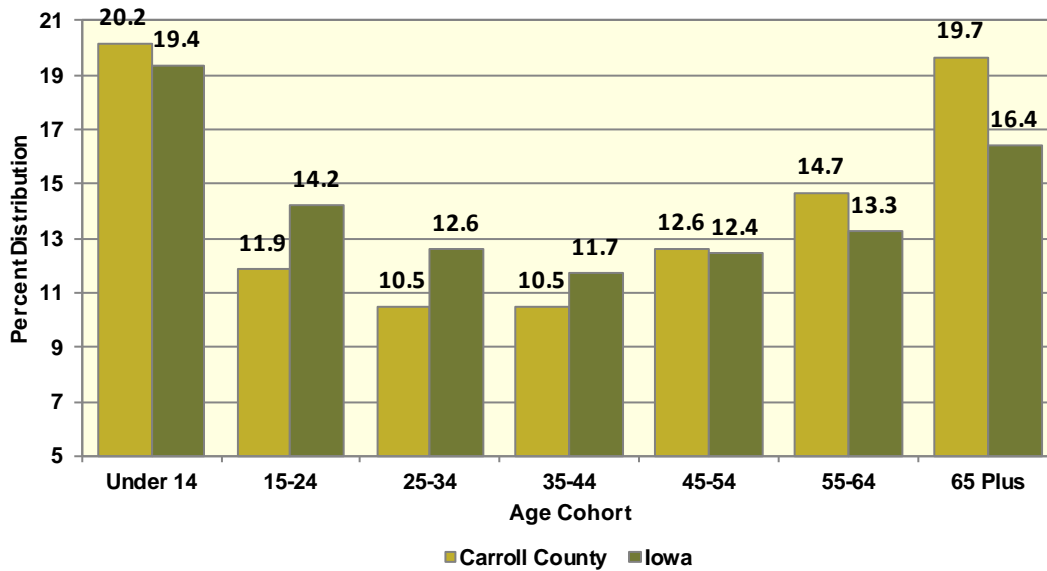
Table II.14.1						
Profile of Population Characteristics						
Carroll County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Carroll County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	20,816	20,437	-1.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	4,195	4,120	-1.8%	603,673	607,020	0.6%
15 to 24 years	2,334	2,426	3.9%	430,187	445,808	3.6%
25 to 34 years	2,252	2,142	-4.9%	382,583	394,373	3.1%
35 to 44 years	2,342	2,148	-8.3%	364,548	367,535	0.8%
45 to 54 years	3,274	2,583	-21.1%	439,726	389,744	-11.4%
55 to 64 years	2,545	2,998	17.8%	372,750	415,998	11.6%
65 and Over	3,874	4,020	3.8%	452,888	514,215	13.5%
Race						
White	20,422	19,864	-2.7%	2,839,615	2,864,884	0.9%
Black	90	216	140%	91,695	114,874	25.3%
American Indian and Alaskan Native	38	61	60.5%	13,563	15,924	17.4%
Asian	96	109	13.5%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	3	3	0%	2,419	3,592	48.5%
Two or more races	167	184	10.2%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	333	465	39.6%	151,544	182,606	20.5%

Table II.14.2, presents the population of Carroll County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 10,141 males, who accounted for 48.7 percent of the population, and the remaining 51.3 percent, or 10,675 persons, were female. In 2016, the number of males rose to 10,005 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 10,432 persons being female.



Table II.14.2 Population by Age and Gender Carroll County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	2,154	2,041	4,195	2,114	2,006	4,120	-1.8%
15 to 24 years	1,170	1,164	2,334	1,240	1,186	2,426	3.9%
25 to 34 years	1,142	1,110	2,252	1,081	1,061	2,142	-4.9%
35 to 44 years	1,183	1,159	2,342	1,078	1,070	2,148	-8.3%
45 to 54 years	1,183	1,159	2,342	1,078	1,070	2,148	-8.3%
55 to 64 years	1,680	1,594	3,274	1,306	1,277	2,583	-21.1%
65 and Over	1,555	2,319	3,874	1,695	2,325	4,020	-1.8%
Total	10,141	10,675	20,816	10,005	10,432	20,437	-1.8%
% of Total	48.7%	51.3%	.	49%	51%	.	

**Diagram II.14.1
Age Distribution**
Carroll County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Carroll County decreased from 21,423 to 21,421 persons, or by 0 percent. Between 2000 and 2010, Carroll County population, changed by -605 persons, to a total population of 20,816 persons. The most recent estimates indicated that Carroll County’s population fell an additional -379 persons since the 2010 Census, to 20,437 persons in July 2016.

Table II.14.3 Population Estimates: Births, Deaths, and Migration Carroll County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	21,423
Natural Increase 90-00	295
Net Migration 90-00	-297
2000 Census	21,421
Natural Increase 00-09	320
Net Migration 00-09	-998
2009 Population Estimate	20,743
2010 Census	20,816
Natural Increase 10-16	100
Net Migration 10-16	-479
2016 Population Estimate	20,437

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.14.3, Carroll County had a natural increase, of 295 persons between 1990 and 2000. During the April 2000 to July 2009 period, Carroll County’s natural increase was estimated at 320 persons. Between 2010 and 2016, the natural increase was estimated at 100 persons, and the net migration was -479 persons.

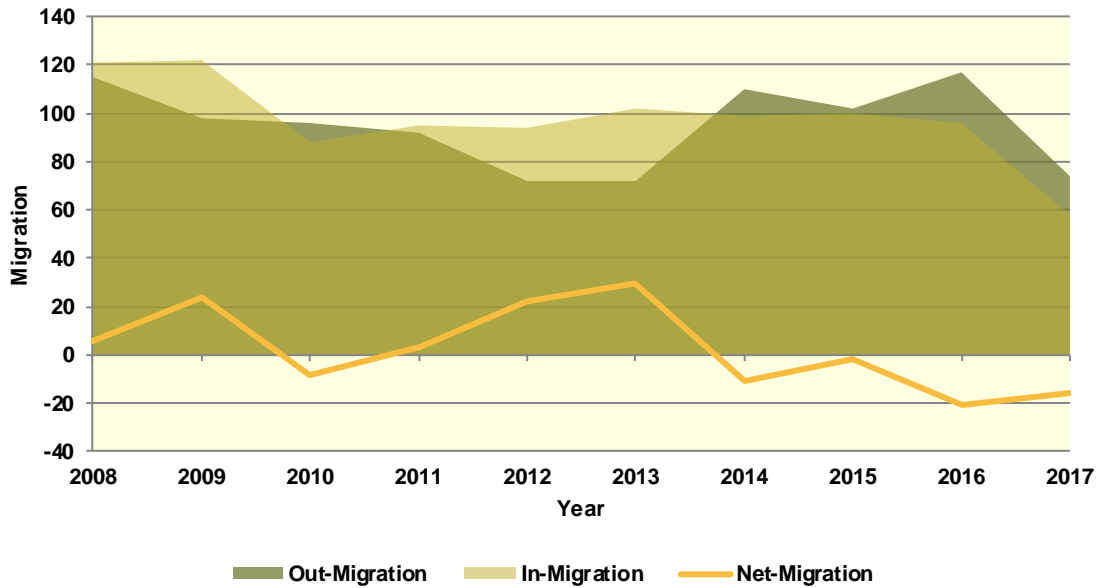
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.14.4 in 2008 there was a total of 121 in-migrations with a total of 115 out-migrations, which led to a net-migration of 6 persons. The most recent first half 2017 data saw a net-migration of -16 persons, with 58 persons entering Carroll County and 74 persons leaving Carroll County.

Diagram II.14.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2,013 with 30 people entering and the migration lowest net migration occurred in 2,016 with 21 entering Carroll County.

Diagram II.14.2
Net In-migration by Gender
 Carroll County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.14.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 44 percent of net-migrants, or -7 persons were male, with the remaining 56 percent, or -9 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	71	60	43	39	51	48	52	46	52	26
Female	50	62	45	56	43	54	47	54	44	32
Total	121	122	88	95	94	102	99	100	96	58
Out										
Male	54	47	47	46	38	38	54	50	57	33
Female	61	51	49	46	34	34	56	52	60	41
Total	115	98	96	92	72	72	110	102	117	74
Net										
Male	17	13	-4	-7	13	10	-2	-4	-5	-7
Female	-11	11	-4	10	9	20	-9	2	-16	-9
Total	6	24	-8	3	22	30	-11	-2	-21	-16

Table II.14.5, shows net-migration for Carroll County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 3 persons entering Carroll County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 9 persons leaving Carroll County.

Table II.14.5										
Migration by Age Range										
Carroll County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	3	0	0	0	1	1	1	1	0
18-22	18	11	14	7	6	13	9	12	11	4
23-25	8	16	7	12	10	12	11	15	13	8
26-35	40	41	36	39	29	29	29	31	24	17
36-45	21	21	11	14	16	16	18	16	19	10
46-55	17	14	10	11	15	15	17	16	11	10
56-65	11	10	5	9	11	14	11	4	3	4
66 +	5	6	5	3	7	2	3	5	14	5
Total	121	122	88	95	94	102	99	100	96	58
Out										
14-17	1	1	3	3	1	3	2	1	5	1
18-22	13	17	11	12	9	5	6	15	16	13
23-25	31	21	17	15	14	12	17	17	18	12
26-35	32	21	28	34	18	19	44	31	32	21
36-45	16	15	13	10	9	10	12	10	22	7
46-55	12	15	10	8	10	12	10	13	10	10
56-65	8	3	10	4	5	7	10	8	9	7
66 +	2	5	4	6	6	4	9	7	5	3
Total	115	98	96	92	72	72	110	102	117	74
Net										
14-17	0	2	-3	-3	-1	-2	-1	0	-4	-1
18-22	5	-6	3	-5	-3	8	3	-3	-5	-9
23-25	-23	-5	-10	-3	-4	0	-6	-2	-5	-4
26-35	8	20	8	5	11	10	-15	0	-8	-4
36-45	5	6	-2	4	7	6	6	6	-3	3
46-55	5	-1	0	3	5	3	7	3	1	0
56-65	3	7	-5	5	6	7	1	-4	-6	-3
66 +	3	1	1	-3	1	-2	-6	-2	9	2
Total	6	24	-8	3	22	30	-11	-2	-21	-16

School Age Enrollment

Table II.14.6, show the school enrollment from the Iowa Department of Education for Carroll County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 4,248 students and was 4,336 in 2017, a change of 2.1 percent. Enrollment for students in grades 1 to 5 was 1,379 students in 2010 and 1,547 in 2017, which was a change of 12.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,440 and 1,219 in 2017, which was a change of -15.3 percent.

Table II.14.6
School Enrollment

Carroll County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	417	1,649	1,094	1,607	1,487	4,808
2001	411	1,612	1,088	1,605	54	4,770
2002	338	1,605	1,073	1,553	28	4,597
2003	351	1,513	1,027	1,491	52	4,434
2004	423	1,485	990	1,457	42	4,397
2005	433	1,477	972	1,451	69	4,333
2006	465	1,447	996	1,444	63	4,352
2007	375	1,462	1,011	1,345	31	4,193
2008	369	1,435	956	1,311	25	4,071
2009	604	1,403	775	1,453	200	4,174
2010	662	1,379	767	1,440	255	4,248
2011	663	1,387	749	1,404	307	4,203
2012	588	1,253	796	1,098	243	3,735
2013	577	1,247	765	1,038	223	3,627
2014	584	1,273	749	1,025	238	3,631
2015	562	1,329	722	1,033	243	3,646
2016	550	1,336	743	1,031	249	3,660
2017	677	1,547	893	1,219	307	4,336
% Change 10-17	2.3%	12.2%	16.4%	-15.3%	20.4%	2.1%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.14.7, shows population by age for the 2000 and 2010 Census. The population changed by -2.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.3 percent to a total of 3,874 persons in 2010. Those aged 25 to 34 changed by 1.6 percent, and those aged under 5 changed by 13.8 percent.



Table II.14.7					
Population by Age					
Carroll County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,287	6%	1,464	7%	13.8%
5 to 19	5,040	23.5%	4,124	19.8%	-18.2%
20 to 24	1,034	4.8%	941	4.5%	-9%
25 to 34	2,216	10.3%	2,252	10.8%	1.6%
35 to 54	5,998	28%	5,616	27%	-6.4%
55 to 64	1,841	8.6%	2,545	12.2%	38.2%
65 or Older	4,005	18.7%	3,874	18.6%	-3.3%
Total	21,421	100.0%	20,816	100.0%	-2.8%

The elderly population is further explored in Table II.14.8. Those aged 65 to 66 changed by 12.1 percent between 2000 and 2010, resulting in a population of 379 persons. Those aged 85 or older changed by 24.4 percent during the same time period, and resulted in 755 persons over age 85 in 2010.

Table II.14.8					
Elderly Population by Age					
Carroll County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	338	8.4%	379	9.8%	12.1%
67 to 69	570	14.2%	510	13.2%	-10.5%
70 to 74	966	24.1%	787	20.3%	-18.5%
75 to 79	834	20.8%	776	20%	-7%
80 to 84	690	17.2%	667	17.2%	-3.3%
85 or Older	607	15.2%	755	19.5%	24.4%
Total	4,005	100.0%	3,874	100.0%	-3.3%

Population by race and ethnicity is shown in Table II.14.9. The white population changed by -4.4 percent between 2000 and 2010, and resulted in representing 97.3 percent of the population in 2010. The black population changed by 118.4 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 189.6 percent between 2000 and 2010, compared to the -3.9 percent growth rate for non-Hispanics.



Table II.14.9					
Population by Race and Ethnicity					
Carroll County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	21,178	98.9%	20,250	97.3%	-4.4%
Black	38	0.2%	83	0.4%	118.4%
American Indian	22	0.1%	25	0.1%	13.6%
Asian	73	0.3%	92	0.4%	26%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	43	0.2%	179	0.9%	316.3%
Two or More Races	66	0.3%	186	0.9%	181.8%
Total	21,421	100.0%	20,816	100.0%	-2.8%
Hispanic	115	0.5%	333	1.6%	189.6%
Non-Hispanic	21,306	99.5%	20,483	98.4%	-3.9%

Population by race and ethnicity through 2016 is shown in Table II.14.10. The white population represented 97.1 percent of the population in 2016, compared with black households accounting for 1.4 percent of the population. Hispanic households represented 2.3 percent of the population in 2016.

Table II.14.10				
Population by Race and Ethnicity				
Carroll County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	20,250	97.3%	19,969	97.1%
Black	83	0.4%	292	1.4%
American Indian	25	0.1%	14	0.1%
Asian	92	0.4%	16	0.1%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	179	0.9%	70	0.3%
Two or More Races	186	0.9%	194	0.9%
Total	20,816	100.0%	20,555	100.0%
Non-Hispanic	20,483	98.4%	20,091	97.7%
Hispanic	333	1.6%	464	2.3%

The population by race is broken down further by ethnicity in Table II.14.11. While the white non-Hispanic population changed by -4.7 percent between 2000 and 2010, the white Hispanic population changed by 122 percent. The black non-Hispanic population changed by 134.3 percent, while the black Hispanic population changed by -66.7 percent.

Table II.14.11					
Population by Race and Ethnicity					
Carroll County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	21,119	99.1%	20,119	98.2%	-4.7%
Black	35	0.2%	82	0.4%	134.3%
American Indian	19	0.1%	20	0.1%	5.3%
Asian	72	0.3%	92	0.4%	27.8%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	5	0%	5	0%	0%
Two or More Races	55	0.3%	165	0.8%	200%
Total Non-Hispanic	21,306	100.0%	20,483	100.0%	-3.9%
Hispanic					
White	59	51.3%	131	39.3%	122%
Black	3	2.6%	1	0.3%	-66.7%
American Indian	3	2.6%	5	1.5%	66.7%
Asian	1	0.9%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	1	0.3%	
Other	38	33%	174	52.3%	357.9%
Two or More Races	11	9.6%	21	6.3%	90.9%
Total Hispanic	115	100.0%	333	100.0%	189.6%
Total Population	21,421	100.0%	20,816	100.0%	-2.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.14.12. During this time, the total non-Hispanic population was 20,091 persons in 2016. The Hispanic population was 464.

Table II.14.12				
Population by Race and Ethnicity				
Carroll County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	20,119	98.2%	19,642	97.8%
Black	82	0.4%	292	1.5%
American Indian	20	0.1%	14	0.1%
Asian	92	0.4%	16	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	5	0%	0	0%
Two or More Races	165	0.8%	127	0.6%
Total Non-Hispanic	20,483	100.0%	20,091	100.0%
Hispanic				
White	131	39.3%	327	70.5%
Black	1	0.3%	0	0%
American Indian	5	1.5%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	1	0.3%	0	0%
Other	174	52.3%	70	15.1%
Two or More Races	21	6.3%	67	14.4%
Total Hispanic	333	100.0%	464	100.0%
Total Population	20,816	100.0%	20,555	100.0%

Households by type and tenure are shown in Table II.14.13. Family households represented 64 percent of households, while non-family households accounted for 36 percent. These changed from 64.4 and 35.6 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,593	64.4%	5,489	64%
Married-Couple Family	4,669	83.5%	4,531	82.5%
Owner-Occupied	4,209	90.1%	4,160	91.8%
Renter-Occupied	460	9.9%	371	8.2%
Other Family	924	16.5%	958	16.8%
Male Householder, No Spouse Present	282	30.5%	336	29.4%
Owner-Occupied	178	63.1%	159	47.3%
Renter-Occupied	104	36.9%	177	52.7%
Female Householder, No Spouse Present	642	69.5%	622	67%
Owner-Occupied	350	54.5%	373	60%
Renter-Occupied	292	45.5%	249	40%
Non-Family Households	3,090	35.6%	3,091	36%
Owner-Occupied	1,749	56.6%	1,759	56.9%
Renter-Occupied	1,341	43.4%	1,332	43.1%
Total	8,683	100.0%	8,580	100.0%

The group quarters population was 467 in 2010, compared to 528 in 2000. Institutionalized populations experienced a -29 percent change between 2000 and 2010. Non-institutionalized populations experienced a 409.5 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	14	2.8%	11	3.1%	-21.4%
Juvenile Facilities	.	.	14	3.9%	.
Nursing Homes	322	63.5%	335	93.1%	4%
Other Institutions	171	33.7%	0	0%	-100%
Total	507	100.0%	360	100.0%	-29%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	21	100%	107	100%	409.5%
Total	21	100.0%	107	100.0%	409.5%
Group Quarters Population	528	100.0%	467	100.0%	-11.6%

The number of foreign born persons are shown in Table II.14.15. An estimated 0.2 percent of the population was born in El Salvador, some 0.1 percent were born in Mexico, and another 0.1 percent were born in Nicaragua.

Table II.14.15
Place of Birth for the Foreign-Born Population
 Carroll County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	El Salvador	33	0.2%
#2 country of origin	Mexico	26	0.1%
#3 country of origin	Nicaragua	19	0.1%
#4 country of origin	Chile	17	0.1%
#5 country of origin	Philippines	16	0.1%
#6 country of origin	Korea	14	0.1%
#7 country of origin	Hungary	13	0.1%
#8 country of origin	Guatemala	12	0.1%
#9 country of origin	Romania	12	0.1%
#10 country of origin	Brazil	8	0%

Limited English Proficiency and the language spoken at home are shown in Table II.14.16. An estimated 0.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other and unspecified languages.

Table II.14.16
Limited English Proficiency and Language Spoken at Home
 Carroll County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	34	0.2%
#2 LEP Language	Other and unspecified languages	13	0.1%
#3 LEP Language	Tagalog	4	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.14.17. Some 15.1 percent of the population was disabled in 2000, or a total of 2,959 persons. The disability rate was highest for those over 65, with 35.7 percent disabled.

Table II.14.17 Disability by Age Carroll County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	109	3%
16 to 64	1,535	12.5%
65 and older	1,315	35.7%
Total	2,959	15.1%

Table II.14.18 shows disability by type in 2000. There were 1,369 physical disabilities in 2000, some 1,144 employment disabilities, and 877 go-outside-home disabilities.

Table II.14.18 Total Disabilities Tallied: Aged 5 and Older Carroll County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	540
Physical disability	1,369
Mental disability	560
Self-care disability	399
Employment disability	1,144
Go-outside-home disability	877
Total	4,889

Disability by age, as estimated by the 2016 ACS, is shown in Table II.14.19. The disability rate for females was 11.8 percent, compared to 10.3 percent for males. The disability rate changed precipitously higher with age, with 49 percent of those over 75 experiencing a disability.

Table II.14.19 Disability by Age Carroll County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	95	5.1%	44	2.5%	139	3.8%
18 to 34	29	1.6%	76	4.1%	105	2.9%
35 to 64	449	11.3%	345	8.8%	794	10.1%
65 to 74	156	18.5%	119	12.7%	275	15.4%
75 or Older	286	43.1%	647	52.2%	933	49%
Total	1,015	10.3%	1,231	11.8%	2,246	11.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.14.20. Some 6.6 percent have an ambulatory disability, 5.2 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.14.20		
Total Disabilities Tallied: Aged 5 and Older		
Carroll County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	753	3.7%
Vision disability	262	1.3%
Cognitive disability	671	3.6%
Ambulatory disability	1,248	6.6%
Self-Care disability	532	2.8%
Independent living disability	796	5.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.14.21. In 2016, some 10,623 persons were employed and 286 were unemployed. This totaled a labor force of 10,909 persons. The unemployment rate for Carroll County was estimated to be 2.6 percent in 2016.

Table II.14.21	
Employment, Labor Force and Unemployment	
Carroll County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	10,623
Unemployed	286
Labor Force	10,909
Unemployment Rate	2.6%

In 2016, 92.7 percent of households in Carroll County had a high school education or greater.

Table II.14.22	
High School or Greater Education	
Carroll County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	7,956
Total Households	8,580
Percent High School or Above	92.7%

As seen in Table II.14.23, some 39.2 percent of the population had a high school diploma or equivalent, another 33.1 percent have some college, 14.9 percent have a Bachelor's Degree, and 5 percent of the population had a graduate or professional degree.

Table II.14.23		
Educational Attainment		
Carroll County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,210	7.8%
High School or Equivalent	6,112	39.2%
Some College or Associates Degree	5,157	33.1%
Bachelor's Degree	2,325	14.9%
Graduate or Professional Degree	783	5%
Total Population Above 18 years	15,587	100.0%



ECONOMICS

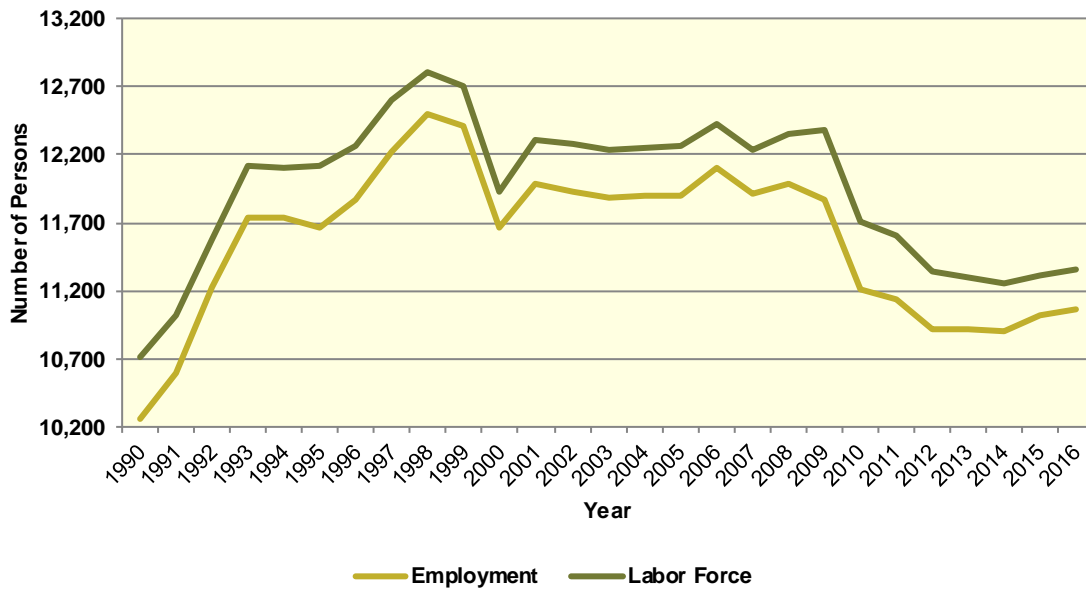
Labor Force

Table II.14.24, shows the labor force statistics for Carroll County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.2 percent. The highest level of unemployment occurred during 2010 rising to a rate of 4.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Carroll County decreased from 2.7 percent in 2015 to 2.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Carroll County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	454	10,261	10,715	4.2%	4.4%
1991	413	10,602	11,015	3.7%	4.7%
1992	341	11,232	11,573	2.9%	4.5%
1993	376	11,746	12,122	3.1%	4%
1994	375	11,733	12,108	3.1%	3.5%
1995	446	11,669	12,115	3.7%	3.4%
1996	389	11,872	12,261	3.2%	3.5%
1997	385	12,220	12,605	3.1%	3.1%
1998	308	12,499	12,807	2.4%	2.7%
1999	284	12,414	12,698	2.2%	2.6%
2000	266	11,667	11,933	2.2%	2.6%
2001	313	11,994	12,307	2.5%	3.3%
2002	357	11,930	12,287	2.9%	4%
2003	349	11,882	12,231	2.9%	4.5%
2004	358	11,894	12,252	2.9%	4.5%
2005	367	11,902	12,269	3%	4.3%
2006	324	12,098	12,422	2.6%	3.7%
2007	321	11,918	12,239	2.6%	3.7%
2008	355	11,993	12,348	2.9%	4.2%
2009	522	11,864	12,386	4.2%	6.4%
2010	505	11,209	11,714	4.3%	6%
2011	468	11,143	11,611	4%	5.5%
2012	425	10,912	11,337	3.7%	5%
2013	380	10,914	11,294	3.4%	4.7%
2014	359	10,903	11,262	3.2%	4.3%
2015	301	11,016	11,317	2.7%	3.8%
2016	297	11,062	11,359	2.6%	3.7%

Diagram II.14.3, shows the employment and labor force for Carroll County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 11,062 persons, with the labor force reaching 11,359, indicating there were a total of 297 unemployed persons.

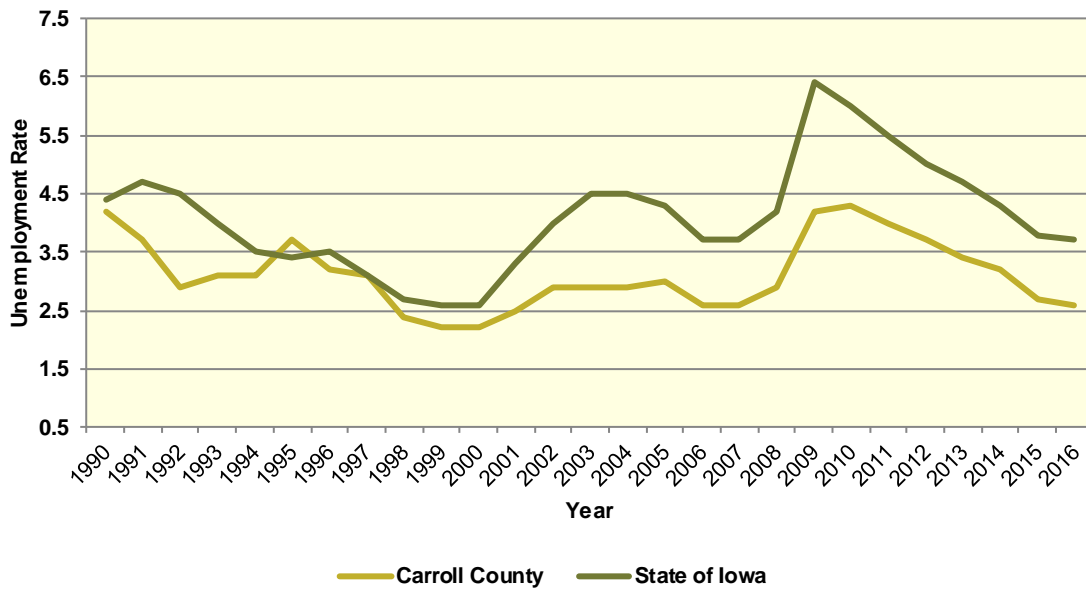
Diagram II.14.3
Employment and Labor Force
 Carroll County
 1990 – 2016 BLS Data



Unemployment

Diagram II.14.4, shows the unemployment rate for both the State and Carroll County. During the 1990’s the average rate for Carroll County was 3.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.4 percent. Over the course of the entire period the Carroll County had an average unemployment rate that lower than the State, 3.1 percent for Carroll County, versus 4.1 statewide.

Diagram II.14.4
Annual Unemployment Rate
 Carroll County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.14.25, shows total real earnings by industry for Carroll County. In the most recent 2016 estimate, the wholesale trade industry had the largest total real earnings, with total real earnings reaching \$82,861,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 15.4 percent.

Table II.14.25
Real Earnings by Industry
 Carroll County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	56,983	89,960	154,332	115,758	167,872	134,896	107,169	67,803	-36.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	4,064	5,630	4,224	3,983	4,095	4,394	4,250	4,905	15.4
Construction	43,807	42,534	43,619	48,790	48,264	48,483	50,506	52,550	4
Manufacturing	68,568	78,362	75,936	75,911	74,640	75,004	79,531	80,948	1.8
Wholesale trade	81,458	90,153	95,494	98,075	98,001	89,595	85,050	82,861	-2.6
Retail trade	62,963	49,697	50,371	51,014	49,991	51,848	52,636	54,661	3.8
Transportation and warehousing	7,356	21,661	25,797	26,133	25,462	28,287	28,840	31,219	8.2
Information	5,967	8,962	8,677	8,359	8,002	8,559	8,334	7,969	-4.4
Finance and insurance	43,659	61,170	55,920	60,665	55,787	57,013	56,448	56,786	0.6
Real estate and rental and leasing	1,888	8,857	9,073	11,074	14,478	15,052	15,698	15,385	-2
Professional and technical services	14,101	13,294	13,836	14,772	15,216	15,658	15,899	16,871	6.1
Management of companies and enterprises	2,793	3,254	3,231	3,185	3,328	3,610	3,763	3,860	2.6
Administrative and waste services	8,520	10,873	12,170	13,352	13,789	12,210	11,588	11,239	-3
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,292	1,419	1,296	1,341	1,351	1,231	1,035	969	-6.4
Accommodation and food services	10,365	9,991	11,274	12,349	11,805	11,896	12,412	13,554	9.2
Other services, except public administration	17,895	22,304	22,413	23,850	23,486	25,076	26,303	27,196	3.4
Government and government enterprises	58,822	72,770	70,148	67,366	66,406	66,868	69,335	70,046	1
Total	579,884	701,994	771,427	757,242	801,274	774,440	757,387	733,252	-3.2



Table II.14.26, shows the total employment by industry for the Carroll County. The most recent estimates show the retail trade industry was the largest employer in Carroll County, with employment reaching 1,974 jobs in 2016. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 6.4 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,310	1,121	1,126	1,101	1,149	1,085	1,135	1,124	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	56	62	46	45	44	47	47	50	6.4
Construction	899	849	871	916	921	906	923	927	0.4
Manufacturing	1,355	1,433	1,389	1,278	1,232	1,265	1,378	1,422	3.2
Wholesale trade	1,656	1,547	1,561	1,544	1,608	1,565	1,506	1,486	-1.3
Retail trade	2,280	1,876	1,837	1,814	1,846	1,867	1,932	1,974	2.2
Transportation and warehousing	363	447	528	521	545	553	555	579	4.3
Information	152	206	209	190	179	188	192	190	-1
Finance and insurance	1,158	1,320	1,338	1,302	1,282	1,207	1,158	1,196	3.3
Real estate and rental and leasing	319	497	534	561	562	608	624	641	2.7
Professional and technical services	397	409	386	393	392	399	402	418	4
Management of companies and enterprises	65	64	65	62	56	57	57	54	-5.3
Administrative and waste services	441	506	530	568	575	471	443	404	-8.8
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	115	144	148	158	171	170	140	135	-3.6
Accommodation and food services	835	822	865	879	900	860	836	840	0.5
Other services, except public administration	766	810	837	854	875	896	916	916	0
Government and government enterprises	1,399	1,444	1,422	1,404	1,362	1,361	1,362	1,365	0.2
Total	16,352	16,523	16,724	16,728	16,796	16,670	16,686	16,781	0.6

Table II.14.27, shows the real average earnings per job by industry for Carroll County. These figures are calculated by dividing the total real earning displayed in Tables II.14.25 and II.14.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 98,100 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 8.7 percent to 13,314 dollars.

Table II.14.27
Real Earnings Per Job by Industry
 Carroll County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	43,499	80,250	137,062	105,139	146,103	124,328	94,422	60,323	-36.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	72,569	90,811	91,834	88,503	93,060	93,495	90,431	98,100	8.5
Construction	48,729	50,099	50,079	53,265	52,404	53,514	54,719	56,688	3.6
Manufacturing	50,604	54,684	54,670	59,399	60,584	59,291	57,715	56,925	-1.4
Wholesale trade	49,190	58,276	61,175	63,520	60,946	57,250	56,474	55,761	-1.3
Retail trade	27,616	26,491	27,420	28,122	27,081	27,771	27,244	27,690	1.6
Transportation and warehousing	20,264	48,459	48,858	50,159	46,720	51,151	51,964	53,919	3.8
Information	39,255	43,504	41,519	43,996	44,702	45,527	43,408	41,942	-3.4
Finance and insurance	37,702	46,341	41,794	46,594	43,515	47,235	48,746	47,480	-2.6
Real estate and rental and leasing	5,919	17,821	16,991	19,740	25,762	24,756	25,157	24,002	-4.6
Professional and technical services	35,519	32,504	35,845	37,587	38,817	39,243	39,549	40,361	2.1
Management of companies and enterprises	42,970	50,850	49,705	51,372	59,437	63,330	66,016	71,481	8.3
Administrative and waste services	19,320	21,488	22,963	23,508	23,981	25,923	26,157	27,819	6.4
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	11,236	9,855	8,754	8,487	7,900	7,241	7,396	7,178	-3
Accommodation and food services	12,413	12,155	13,034	14,049	13,117	13,832	14,847	16,136	8.7
Other services, except public administration	23,361	27,536	26,778	27,928	26,841	27,987	28,715	29,690	3.4
Government and government enterprises	42,046	50,395	49,330	47,981	48,756	49,132	50,907	51,316	0.8
Total	35,463	42,486	46,127	45,268	47,706	46,457	45,391	43,695	-3.7

Table II.14.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$991,487,000 a -3.3 percent change between 2015 and 2016. Table II.14.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 16,523 and 16,781 in 2016, which a change of 0.6 percent over this period.

Table II.14.28
Total Employment and Real Personal Income
 Carroll County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	320,242	16,262	391	73,811	33,630	411,813	17,889	10,008	31,998
1970	309,247	15,964	1,375	79,614	36,898	411,169	17,955	9,912	31,199
1971	272,388	16,280	1,490	83,291	39,344	380,233	16,643	9,817	27,747
1972	333,463	18,184	1,187	89,670	42,218	448,353	19,692	9,928	33,588
1973	433,512	23,682	-385	100,093	45,061	554,600	24,020	10,896	39,788
1974	359,689	26,188	-1,343	104,499	47,605	484,262	20,939	11,101	32,403
1975	352,310	25,014	-1,269	108,721	53,021	487,768	21,162	10,855	32,456
1976	317,949	26,851	-1,398	113,001	54,278	456,979	19,855	11,407	27,875
1977	346,930	27,659	-1,941	123,574	55,338	496,242	21,598	11,624	29,845
1978	448,011	30,545	-2,943	130,815	56,310	601,648	26,073	12,014	37,291
1979	437,202	34,322	-3,863	131,525	57,104	587,646	25,705	12,501	34,974
1980	399,405	32,541	-2,692	148,553	63,122	575,846	25,075	12,376	32,273
1981	417,855	32,811	-3,833	167,517	67,113	615,841	26,817	11,962	34,931
1982	351,959	33,108	-5,195	183,218	71,698	568,573	25,087	12,328	28,549
1983	344,444	33,816	-6,119	176,167	72,547	553,223	24,438	12,555	27,434
1984	384,352	35,787	-6,878	181,923	74,348	597,959	26,409	12,535	30,663
1985	384,581	35,559	-6,965	177,444	76,852	596,353	26,583	12,189	31,552
1986	388,416	36,576	-7,286	175,500	78,750	598,803	27,099	12,020	32,315
1987	418,686	37,806	-8,385	168,496	79,095	620,087	28,481	11,996	34,902
1988	422,166	40,895	-10,482	162,612	79,502	612,904	28,207	12,668	33,326
1989	424,171	41,279	-11,454	167,516	83,745	622,700	28,962	12,957	32,736
1990	415,010	42,647	-12,161	161,425	85,766	607,393	28,363	13,152	31,555
1991	410,943	44,542	-12,874	161,420	89,451	604,398	28,205	13,544	30,341
1992	459,073	46,879	-14,520	162,945	95,166	655,785	30,526	13,920	32,980
1993	440,302	49,301	-16,199	155,130	96,580	626,512	28,960	14,342	30,700
1994	471,636	50,480	-17,179	154,661	99,905	658,543	30,594	14,336	32,898
1995	470,939	51,416	-16,895	163,466	103,563	669,658	30,929	14,869	31,672
1996	525,001	51,119	-20,113	175,346	107,761	736,876	34,034	15,101	34,766
1997	543,317	57,003	-23,181	188,881	110,600	762,614	35,136	15,662	34,690
1998	546,751	61,492	-28,783	192,236	110,432	759,144	34,979	15,918	34,349
1999	528,480	61,059	-29,017	182,325	112,863	733,591	33,914	15,903	33,231
2000	567,489	60,985	-28,895	189,419	120,848	787,876	36,848	15,947	35,587
2001	579,884	61,710	-31,666	188,588	126,700	801,796	37,776	16,352	35,462
2002	576,885	62,969	-33,385	176,409	139,357	796,297	37,633	16,284	35,427
2003	590,834	65,354	-35,512	159,728	134,128	783,824	37,283	16,443	35,932
2004	667,010	66,816	-37,650	165,147	133,695	861,386	41,144	16,507	40,408
2005	641,483	67,295	-38,689	153,264	136,953	825,716	39,370	16,407	39,099
2006	643,700	68,062	-39,428	164,428	144,945	845,583	40,590	16,613	38,747
2007	647,527	70,247	-41,637	184,861	151,723	872,227	41,795	16,694	38,787
2008	703,290	72,267	-43,033	178,885	164,476	931,351	44,902	16,807	41,845
2009	664,351	72,198	-42,434	167,126	166,609	883,454	42,590	16,644	39,915
2010	701,994	73,586	-41,377	160,455	170,249	917,734	44,063	16,523	42,486
2011	771,427	67,730	-43,599	185,077	169,579	1,014,754	48,653	16,724	46,127
2012	757,242	68,179	-42,999	190,176	169,912	1,006,152	48,642	16,728	45,267
2013	801,274	75,468	-41,670	180,319	169,466	1,033,922	50,235	16,796	47,707
2014	774,440	74,185	-39,834	188,568	176,782	1,025,772	49,886	16,670	46,457
2015	757,387	75,138	-41,100	198,207	185,765	1,025,121	49,989	16,686	45,390
2016	733,252	77,889	-42,921	198,851	180,194	991,487	48,514	16,781	43,695

Diagram II.14.5, shows real average earnings per job for Carroll County from 1990 to 2016. Over this period the average earning per job for Carroll County was \$37,982, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.14.5
Real Average Earnings Per Job
 Carroll County
 BEA Data 1990 - 2016

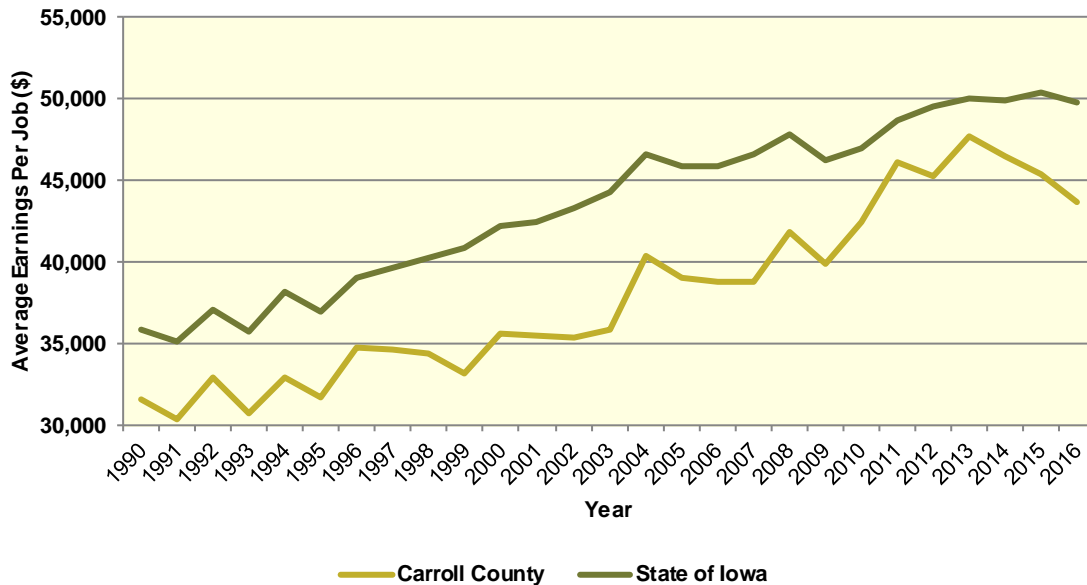
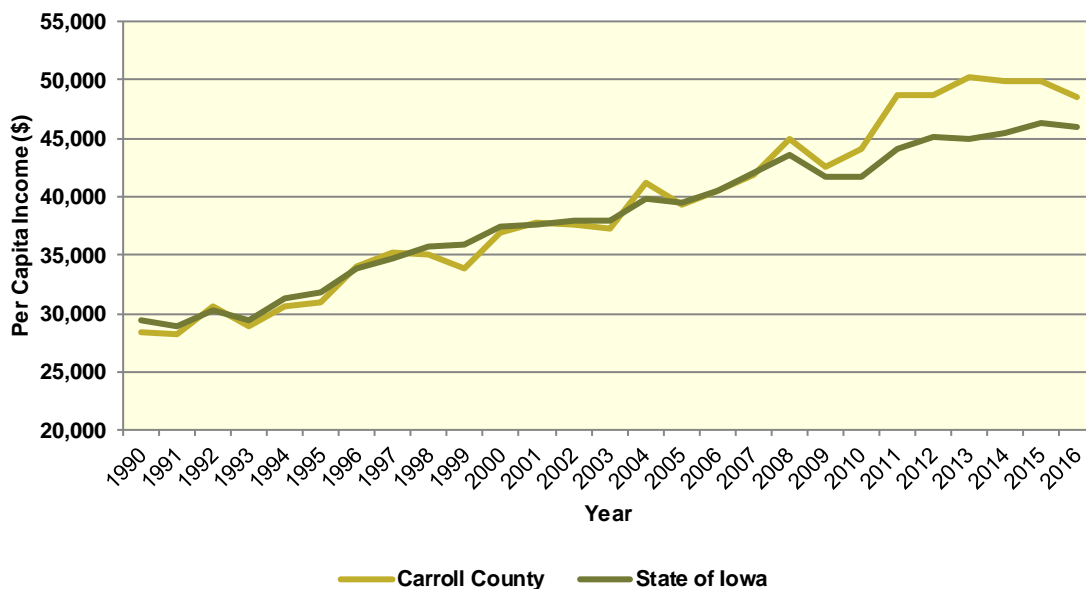


Diagram II.14.6, shows real per capita income for the Carroll County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Carroll County was \$39,095, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.14.6
Real Per Capita Income
 Carroll County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.14.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 11,666 persons in 2015 to 11,685 in 2016, a change of 0.2 percent.

Table II.14.29
Total Monthly Employment
 Carroll County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	11,870	11,898	12,070	11,745	11,569	11,645	11,655	11,481	11,544	11,428	11,461
Feb	11,821	11,760	11,946	11,701	11,515	11,572	11,578	11,415	11,428	11,311	11,438
Mar	11,993	11,889	12,092	11,729	11,532	11,753	11,687	11,483	11,528	11,439	11,574
Apr	12,217	12,049	12,185	11,882	11,720	11,965	11,788	11,708	11,585	11,536	11,599
May	12,339	12,236	12,330	11,999	11,832	12,092	11,961	11,893	11,734	11,697	11,722
Jun	12,575	12,447	12,471	12,242	12,056	12,256	12,167	12,076	11,930	11,942	12,014
Jul	12,282	12,312	12,296	12,105	11,941	12,136	12,065	12,022	11,838	11,863	11,921
Aug	12,222	12,258	12,279	12,086	11,837	12,042	11,989	12,046	11,741	11,826	11,845
Sep	12,159	12,284	12,087	11,868	11,844	12,014	12,108	11,972	11,638	11,711	11,673
Oct	12,093	12,265	12,263	11,874	11,756	12,023	11,887	11,921	11,561	11,765	11,675
Nov	12,029	12,229	12,172	11,812	11,671	11,861	11,844	11,843	11,575	11,728	11,619
Dec	12,059	12,261	12,239	11,824	11,705	11,860	11,870	11,902	11,590	11,746	11,681
Annual	12,138	12,157	12,203	11,906	11,748	11,935	11,883	11,814	11,641	11,666	11,685
% Change	.	0.2%	0.4%	-2.4%	-1.3%	1.6%	-0.4%	-0.6%	-1.5%	0.2%	0.2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$697 in 2015. In 2016, average weekly wages saw an increased of 2.4 percent over the prior year, rising to \$714, or by 17 dollars. These data are shown in Table II.14.30.

Table II.14.30						
Average Weekly Wages						
Carroll County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	415	434	414	480	436	
2002	425	438	427	487	444	1.8%
2003	439	447	440	496	456	2.7%
2004	459	463	462	540	481	5.5%
2005	480	494	529	534	509	5.8%
2006	520	509	531	557	529	3.9%
2007	536	542	570	611	565	6.8%
2008	577	556	577	643	588	4.1%
2009	583	556	586	644	592	0.7%
2010	568	587	593	681	607	2.5%
2011	576	601	623	689	622	2.5%
2012	621	632	618	709	645	3.7%
2013	624	640	626	725	654	1.4%
2014	636	658	650	747	673	2.9%
2015	676	665	679	768	697	3.6%
2016(p)	675	684	723	775	714	2.4%

Total business establishments reported by the QCEW are displayed in Table II.14.31. Between 2015 and 2016, the total number of business establishments in Carroll County increased by 2.4 percent, from 965 to 979 establishments.

Table II.14.31						
Number of Business Establishments						
Carroll County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	904	907	862	858	883	
2002	853	857	864	871	861	-2.5%
2003	882	884	880	883	882	2.4%
2004	888	882	890	881	885	0.3%
2005	883	888	897	893	890	0.6%
2006	891	897	918	912	905	1.7%
2007	929	938	959	957	946	4.5%
2008	952	957	956	957	956	1.1%
2009	962	970	983	975	973	1.8%
2010	976	982	979	969	977	0.4%
2011	966	969	971	987	973	-0.4%
2012	988	988	985	987	987	1.4%
2013	977	977	980	980	979	-0.8%
2014	986	985	985	968	981	0.2%
2015	962	964	964	971	965	-1.6%
2016	976	978	980	981	979	1.5%

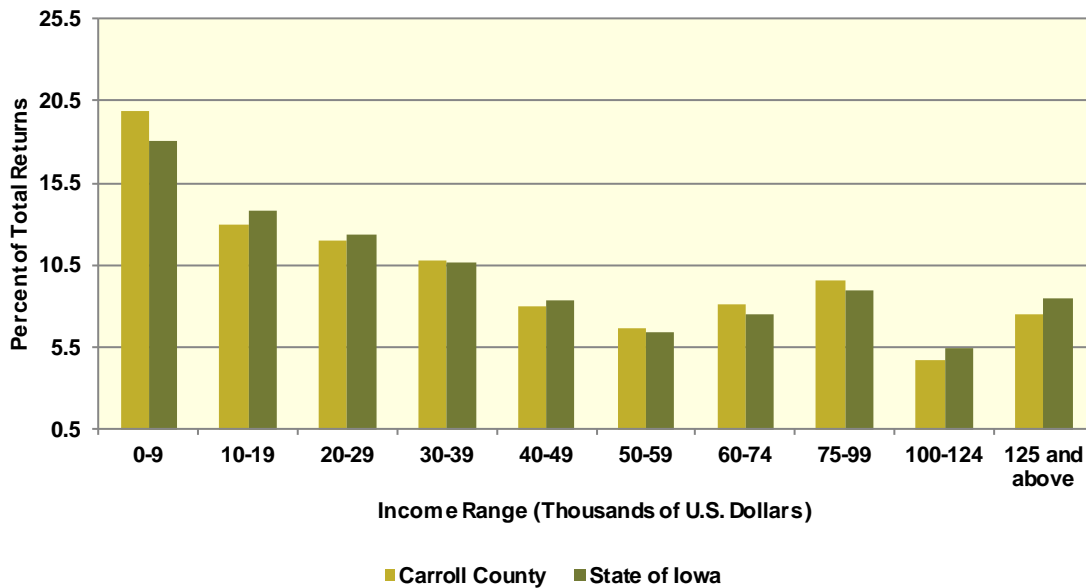
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.14.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Carroll County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 0.8 percent, with 758 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 45.5 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -9.1 percent.

Table II.14.32 Number of Tax Returns by Adjusted Gross Income Carroll County Iowa DOR 2002 - 2015											
Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	2,681	1,701	1,436	1,069	892	675	613	418	134	240	9,859
2003	2,594	1,635	1,393	1,076	838	698	694	455	163	275	9,821
2004	2,506	1,567	1,420	1,048	851	709	745	533	180	311	9,870
2005	2,338	1,497	1,384	1,049	889	719	786	583	199	356	9,800
2006	2,263	1,438	1,330	1,079	895	730	818	679	226	416	9,874
2007	2,399	1,493	1,366	1,075	858	702	848	795	270	453	10,259
2008	2,254	1,424	1,295	1,116	805	711	911	782	320	495	10,113
2009	2,209	1,418	1,266	1,070	829	698	825	814	352	489	9,970
2010	2,141	1,385	1,342	1,104	852	649	875	834	385	521	10,088
2011	2,117	1,419	1,303	1,111	835	657	829	842	411	606	10,130
2012	1,974	1,352	1,267	1,103	807	676	841	902	435	723	10,080
2013	2,024	1,338	1,290	1,060	847	623	820	960	440	719	10,121
2014	2,009	1,275	1,221	1,063	851	670	801	964	512	763	10,129
2015	2,017	1,318	1,220	1,091	809	678	822	977	480	758	10,170
Change 10 - 15	-5.8%	-4.8%	-9.1%	-1.2%	-5%	4.5%	-6.1%	17.1%	24.7%	45.5%	0.8%

Diagram II.14.7
2015 Income Distribution
 Carroll County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,848 in 2010 to 1,762 in 2016, with the poverty rate reaching 8.8 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.14.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,540	7.4%
2001	1,581	7.6%
2002	1,659	8%
2003	1,557	7.6%
2004	1,765	8.5%
2005	1,637	8%
2006	1,678	8.3%
2007	1,745	8.6%
2008	1,853	9.1%
2009	1,965	9.8%
2010	1,848	9.1%
2011	1,938	9.5%
2012	1,882	9.3%
2013	1,915	9.5%
2014	2,001	9.9%
2015	1,739	8.7%
2016	1,762	8.8%

The rate of poverty for Carroll County is shown in Table II.14.34. In 2016, there were an estimated 1,899 persons living in poverty. This represented a 9.4 percent poverty rate, compared to 6.5 percent poverty in 2000. In 2016, some 9.2 percent of those in poverty were under age 6, and 17.4 percent were 65 or older.

Table II.14.34				
Poverty by Age				
Carroll County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	138	10.3%	174	9.2%
6 to 17	226	16.8%	340	17.9%
18 to 64	679	50.4%	1,054	55.5%
65 or Older	303	22.5%	331	17.4%
Total	1,346	100.0%	1,899	100.0%
Poverty Rate	6.5%	.	9.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.7 percent in Carroll County between 2010 and 2016, from 9,376 to 9,443. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.14.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Carroll County increased from 35 authorizations in 2015 to 39 in 2016.

The real value of single-family building permits increased from \$217,125 in 2015 to \$298,259 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.14.36.

Table II.14.35				
Housing Units				
State of Iowa vs. Carroll County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Carroll County	% Growth Since Census
2000 Census Base	1,232,625	.	9,024	.
2010 Census	1,336,417	8.4%	9,376	3.9%
July 2011 Estimate	1,341,974	0.4%	9,384	0.1%
July 2012 Estimate	1,346,403	0.7%	9,392	0.2%
July 2013 Estimate	1,353,274	1.3%	9,404	0.3%
July 2014 Estimate	1,362,458	1.9%	9,417	0.4%
July 2015 Estimate	1,370,778	2.6%	9,425	0.5%
July 2016 Estimate	1,380,162	3.3%	9,443	0.7%

Table II.14.36 Building Permits and Valuation Carroll County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	68	6	0	20	94	95,326	28,252
1981	60	0	23	20	103	107,914	25,838
1982	41	0	4	0	45	106,328	0
1983	48	4	4	6	62	117,232	41,615
1984	37	4	12	18	71	122,003	44,960
1985	22	0	4	6	32	110,224	44,295
1986	14	0	0	6	20	143,192	46,934
1987	28	0	0	50	78	134,692	99,460
1988	17	0	8	0	25	109,029	0
1989	25	0	8	0	33	137,147	0
1990	47	0	0	26	73	147,199	46,816
1991	29	8	3	36	76	136,015	43,073
1992	56	0	23	20	99	147,108	38,298
1993	74	2	4	7	87	151,501	68,311
1994	65	0	7	35	107	142,572	50,000
1995	65	2	4	0	71	141,198	0
1996	81	2	0	0	83	153,956	0
1997	89	0	0	46	135	166,534	72,988
1998	71	4	0	17	92	172,881	65,258
1999	69	6	12	48	135	170,971	71,158
2000	41	0	0	0	41	201,643	0
2001	53	0	0	0	53	179,162	0
2002	59	0	0	8	67	188,126	102,973
2003	69	8	3	0	80	198,578	0
2004	66	0	0	0	66	201,580	0
2005	64	2	0	6	72	191,756	114,692
2006	55	0	0	0	55	204,250	0
2007	46	0	0	0	46	273,377	0
2008	42	2	0	0	44	256,097	0
2009	32	0	0	0	32	246,977	0
2010	23	0	0	6	29	238,362	55,048
2011	30	0	0	0	30	270,298	0
2012	27	0	0	0	27	262,209	0
2013	27	0	0	6	33	248,802	91,529
2014	26	0	0	0	26	290,756	0
2015	35	0	0	0	35	217,125	0
2016	39	4	0	6	49	298,259	58,333

Diagram II.14.8
Single Family Permits
 Carroll County
 Census Bureau Data, 1980–2016

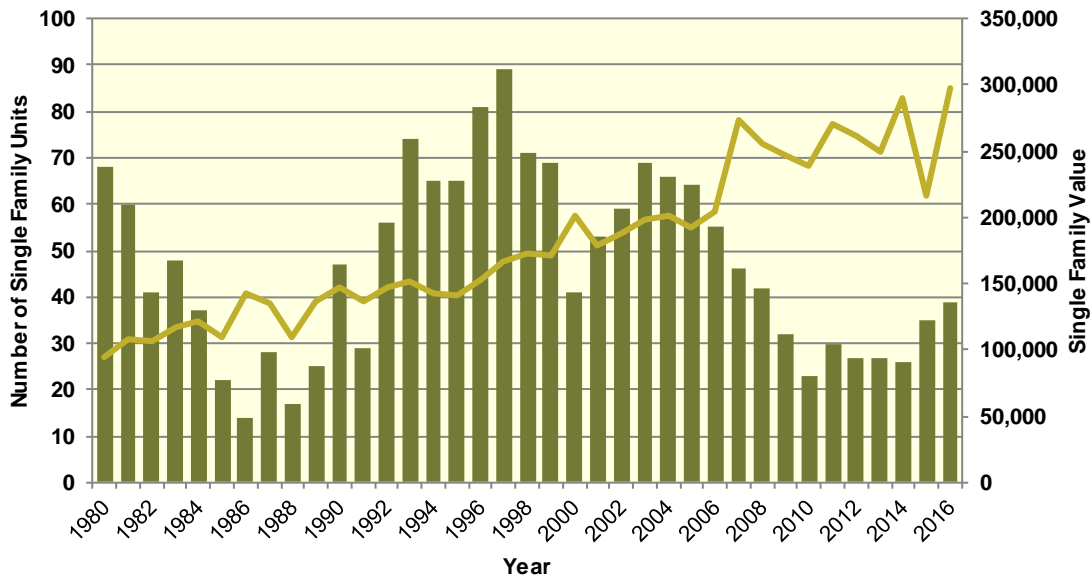
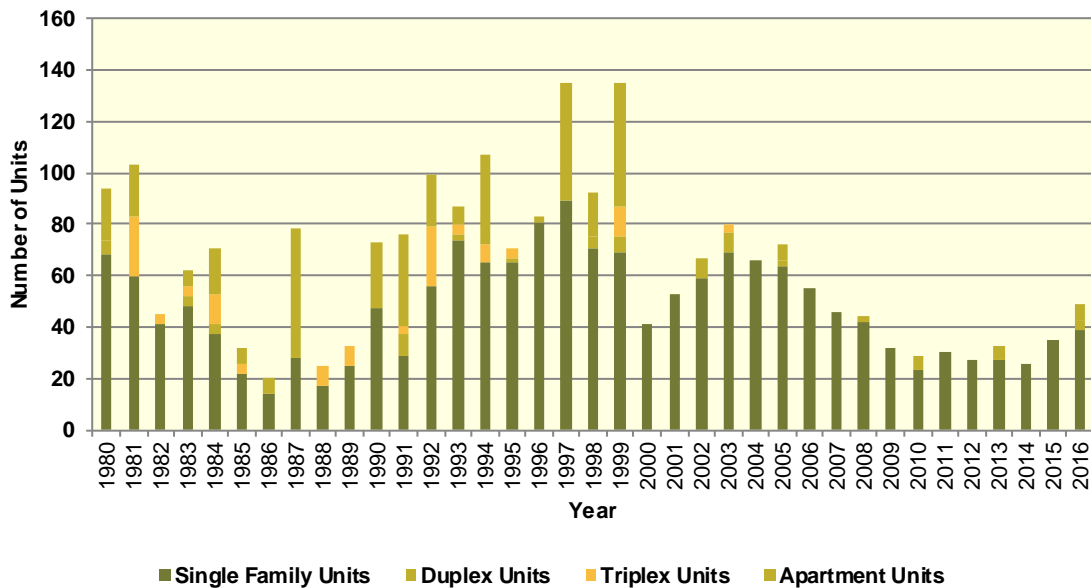


Diagram II.14.9
Total Permits by Unit Type
 Carroll County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.14.37. In 2016, there were 9,415 housing units, up from 9,019 in 2000. Single-family units accounted for 84.9 percent of units in 2016, compared to 83.1 in 2000. Apartment units accounted for 9 percent in 2016, compared to 8.7 percent in 2000.

Table II.14.37				
Housing Units by Type				
Carroll County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	7,491	83.1%	7,989	84.9%
Duplex	199	2.2%	160	1.7%
Tri- or Four-Plex	364	4%	375	4%
Apartment	788	8.7%	852	9%
Mobile Home	175	1.9%	39	0.4%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	9,019	100.0%	9,415	100.0%

Some 92.6 percent of housing was occupied in 2010, compared to 94.1 percent in 2000. Owner-occupied housing changed 2.7 percent between 2000 and 2010, ending with owner-occupied units representing 74.7 percent of unit. Vacant units changed by 30 percent, resulting in 693 vacant units in 2010.

Table II.14.38					
Housing Units by Tenure					
Carroll County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	8,486	94.1%	8,683	92.6%	2.3%
Owner-Occupied	6,313	74.4%	6,486	74.7%	2.7%
Renter-Occupied	2,173	25.6%	2,197	25.3%	1.1%
Vacant Housing Units	533	5.9%	693	7.4%	30%
Total Housing Units	9,019	100.0%	9,376	100.0%	4%

Table II.14.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 9,415 housing units. An estimated 75.2 percent were owner-occupied, and 8.9 percent were vacant.

Table II.14.39				
Housing Units by Tenure				
Carroll County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	8,683	92.6%	8,580	91.1%
Owner-Occupied	6,486	74.7%	6,451	75.2%
Renter-Occupied	2,197	25.3%	2,129	24.8%
Vacant Housing Units	693	7.4%	835	8.9%
Total Housing Units	9,376	100.0%	9,415	100.0%

Households by household size are shown in Table II.14.40. There were a total of 8,683 households in 2010, up from 8,486 in 2000. One person households changed by 8 percent



between 2000 and 2010, while two person households changed by 10 percent. Three and four person households changed by 1.9 and -15.8 respectively, representing 13.2 percent and 10.5 percent of the population in 2010.

Table II.14.40					
Households by Household Size					
Carroll County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,513	29.6%	2,713	31.2%	8%
Two Persons	2,850	33.6%	3,135	36.1%	10%
Three Persons	1,123	13.2%	1,144	13.2%	1.9%
Four Persons	1,086	12.8%	914	10.5%	-15.8%
Five Persons	639	7.5%	508	5.9%	-20.5%
Six Persons	214	2.5%	194	2.2%	-9.3%
Seven Persons or More	61	0.7%	75	0.9%	23%
Total	8,486	100.0%	8,683	100.0%	2.3%

Households by income is shown in Table II.14.41. Households earning more than \$100,000 per year represented 17.2 percent of households in 2016, compared to 5.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18 percent of households in 2016, compared to 22.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.6 percent of households in 2016, compared to 16.3 percent in 2000.

Table II.14.41				
Households by Income				
Carroll County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,385	16.3%	1,082	12.6%
\$15,000 to \$19,999	629	7.4%	388	4.5%
\$20,000 to \$24,999	588	6.9%	512	6%
\$25,000 to \$34,999	1,426	16.8%	1,013	11.8%
\$35,000 to \$49,999	1,508	17.8%	1,090	12.7%
\$50,000 to \$74,999	1,890	22.3%	1,541	18%
\$75,000 to \$99,999	562	6.6%	1,481	17.3%
\$100,000 or More	492	5.8%	1,473	17.2%
Total	8,480	100.0%	8,580	100.0%

Table II.14.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 8.6 percent and 2.5 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 12.5 percent, 6.6 percent, and 10.5, respectively. Housing units built prior to 1939 represented 28.2 percent of households in 2016.

Table II.14.42				
Households by Year Home Built				
Carroll County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,936	34.6%	2,420	28.2%
1940 to 1949	764	9%	550	6.4%
1950 to 1959	935	11%	988	11.5%
1960 to 1969	915	10.8%	1,134	13.2%
1970 to 1979	1,214	14.3%	1,069	12.5%
1980 to 1989	603	7.1%	563	6.6%
1990 to 1999	1,119	13.2%	905	10.5%
2000 to 2009	.	.	735	8.6%
2010 or Later	.	.	216	2.5%
Total	8,486	100.0%	8,580	100.0%

The distribution of unit types by race are shown in Table II.14.43. An estimated 87 percent of white households occupy single family homes, while 93.5 percent of black households do. Some 8.2 percent of white households occupied apartments, while 6.5 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.14.43							
Distribution of Units in Structure by Race							
Carroll County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87%	93.5%	100%	100%	0%	30%	100%
Duplex	1.2%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.4%	0%	0%	0%	0%	0%	0%
Apartment	8.2%	6.5%	0%	0%	0%	70%	0%
Mobile Home	0.3%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.14.44. An estimated 32.9 percent of vacant units were for rent in 2010, a 25.3 percent change since 2000. In addition, some 13.4 percent of vacant units were for sale, a change of -19.8 percent between 2000 and 2010. “Other” vacant units represented 39.1 percent of vacant units in 2010. This is a change of 96.4 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to

the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	182	34.1%	228	32.9%	25.3%
For Sale	116	21.8%	93	13.4%	-19.8%
Rented or Sold, Not Occupied	78	14.6%	31	4.5%	-60.3%
For Seasonal, Recreational, or Occasional Use	19	3.6%	70	10.1%	268.4%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	138	25.9%	271	39.1%	96.4%
Total	533	100.0%	693	100.0%	30%

The disposition of vacant units between 2010 and 2016 are shown in Table II.14.45. By 2016, for rent units accounted for 31.7 percent of vacant units, while for sale units accounted for 9.3 percent. “Other” vacant units accounted for 40.5 percent of vacant units, representing a total of 338 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	228	32.9%	265	31.7%
For Sale	93	13.4%	78	9.3%
Rented Not Occupied	11	1.6%	42	5%
Sold Not Occupied	20	2.9%	47	5.6%
For Seasonal, Recreational, or Occasional Use	70	10.1%	65	7.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	271	39.1%	338	40.5%
Total	693	100.0%	835	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.14.46. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.14.46							
Overcrowding and Severe Overcrowding							
Carroll County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	6,240	99%	44	0.7%	19	0.3%	6,303
2016 Five-Year ACS	6,443	99.9%	8	0.1%	0	0%	6,451
Renter							
2000 Census	2,152	98.6%	13	0.6%	18	0.8%	2,183
2016 Five-Year ACS	2,091	98.2%	25	1.2%	13	0.6%	8,580
Total							
2000 Census	8,392	98.9%	57	0.7%	37	0.4%	8,486
2016 Five-Year ACS	8,534	99.5%	33	0.4%	13	0.2%	8,580

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 30 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Carroll County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.14.47		
Households with Incomplete Plumbing Facilities		
Carroll County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	8,453	8,550
Lacking Complete Plumbing Facilities	33	30
Total Households	8,486	8,580
Percent Lacking	0.4%	0.3%

There were 90 households lacking complete kitchen facilities in 2016, compared to 41 households in 2000. This was a change from 0.5 percent of households in 2000 to 1 percent in 2016.

Table II.14.48		
Households with Incomplete Kitchen Facilities		
Carroll County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	8,445	8,490
Lacking Complete Kitchen Facilities	41	90
Total Households	8,486	8,580
Percent Lacking	0.5%	1%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.



For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Carroll County, 12.1 of households had a cost burden and 7.6 percent had a severe cost burden. Some 20.2 percent of renters were cost burdened, and 19.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.7 percent and a severe cost burden rate of 2.8 percent. Owner occupied households with a mortgage had a cost burden rate of 11.9 percent, and severe cost burden at 4.7 percent.

Table II.14.49
Cost Burden and Severe Cost Burden by Tenure
 Carroll County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,231	84.9%	244	9.3%	148	5.6%	4	0.2%	2,627
2016 Five-Year ACS	2,761	82.6%	398	11.9%	156	4.7%	29	0.9%	3,344
Owner Without a Mortgage									
2000 Census	2,203	89.4%	166	6.7%	62	2.5%	33	1.3%	2,464
2016 Five-Year ACS	2,806	90.3%	207	6.7%	87	2.8%	7	0.2%	3,107
Renter									
2000 Census	1,347	68%	226	11.4%	212	10.7%	195	9.8%	1,980
2016 Five-Year ACS	1,049	49.3%	430	20.2%	410	19.3%	240	11.3%	2,129
Total									
2000 Census	5,781	81.8%	636	9%	422	6%	232	3.3%	7,071
2016 Five-Year ACS	6,616	77.1%	1,035	12.1%	653	7.6%	276	3.2%	8,580

Housing Problems by Income

Table II.14.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Carroll County. As can be seen in 2017 the MFI was \$68,500, which compared to 69,900 for the State of Iowa.

Table II.14.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 565 owner-occupied and 470 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 255 owner-occupied 390 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,675 households without a housing problem.

Table II.14.50
Median Family Income
 Carroll County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	44,500	49,100
2001	48,600	52,500
2002	48,800	53,700
2003	53,000	54,900
2004	54,300	55,800
2005	56,300	57,650
2006	56,400	57,800
2007	56,900	58,100
2008	57,400	58,500
2009	62,500	62,000
2010	62,200	62,400
2011	65,200	64,000
2012	66,100	64,800
2013	65,900	64,700
2014	66,200	65,300
2015	66,800	67,500
2016	66,200	68,400
2017	68,500	69,900

Table II.14.51
Housing Problems by Income and Tenure
 Carroll County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	4	0	15	19
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	4	0	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	150	55	40	0	10	255
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	140	160	80	90	565
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	115	475	860	700	3,430	5,580
Total	375	674	1,068	780	3,555	6,452
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	20	30	0	4	10	64
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	4	0	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	4	0	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	370	20	0	0	0	390
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	125	240	105	0	0	470
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
Has none of the 4 housing problems	135	160	305	135	360	1,095
Total	719	458	414	139	370	2,100
Total						
Lacking complete plumbing or kitchen facilities	20	30	4	4	25	83
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	4	0	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	8	8	0	10	36
Housing cost burden greater than 50% of income (and none of the above problems)	520	75	40	0	10	645
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	220	380	265	80	90	1,035
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
Has none of the 4 housing problems	250	635	1,165	835	3,790	6,675
Total	1,094	1,132	1,482	919	3,925	8,552

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.14.52, of the 245 loans in 2016, 112 loans were for Home Purchases, 29 were for Home Improvement and 104 were for refinancing



Table II.14.52 Owner-Occupied Single Family Home Loans by Loan Type Carroll County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	133	46	149	328
2009	95	27	216	338
2010	83	28	193	304
2011	129	33	225	387
2012	99	24	261	384
2013	101	30	201	332
2014	98	16	84	198
2015	102	34	109	245
2016	112	29	104	245

Table II.14.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$115,444 in 2012 and \$132,063 in 2016. Overall, average loans were \$94,637 in 2008 and \$125,922 in 2016.

Table II.14.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Carroll County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$109,729	\$47,304	\$95,779	\$94,637
2009	\$105,095	\$28,407	\$107,356	\$100,414
2010	\$98,602	\$21,821	\$108,938	\$98,092
2011	\$113,341	\$45,333	\$107,009	\$103,860
2012	\$115,444	\$82,875	\$122,345	\$118,099
2013	\$109,851	\$61,933	\$100,900	\$100,102
2014	\$119,429	\$67,313	\$96,476	\$105,480
2015	\$120,686	\$28,824	\$128,661	\$111,486
2016	\$132,063	\$72,414	\$134,231	\$125,922

Table II.14.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$11,429,000 in 2012 and \$14,791,000 in 2016. Overall, average loans were \$31,041,000 in 2008 and \$30,851,000 in 2016.

Table II.14.54 Total Volume of Owner-Occupied Single Family Loans Carroll County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$14,594,000	\$2,176,000	\$14,271,000	\$31,041,000
2009	\$9,984,000	\$767,000	\$23,189,000	\$33,940,000
2010	\$8,184,000	\$611,000	\$21,025,000	\$29,820,000
2011	\$14,621,000	\$1,496,000	\$24,077,000	\$40,194,000
2012	\$11,429,000	\$1,989,000	\$31,932,000	\$45,350,000
2013	\$11,095,000	\$1,858,000	\$20,281,000	\$33,234,000
2014	\$11,704,000	\$1,077,000	\$8,104,000	\$20,885,000
2015	\$12,310,000	\$980,000	\$14,024,000	\$27,314,000
2016	\$14,791,000	\$2,100,000	\$13,960,000	\$30,851,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.14.55 presents some basic statistics about the completed surveys.

Table II.14.55 Survey of Rental Properties Carroll County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	131	6.9	17

Table II.14.56, shows the amount of total and vacant units with their associated vacancy rates. There were 131 apartment units reported in the survey, with 9 of them available, which resulted in a vacancy rate of 6.9 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.14.56 Rental Vacancy Survey by Type Carroll County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	131	9	6.9%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	131	9	6.9%

Table II.14.57, reports units by bedroom size. As can be seen there were 86 two bedroom apartment units. Overall, the 86 two bedroom units accounted for 65.6 percent of all units. Additional details for additional unit types are reported found below.

Table II.14.57 Rental Units by Bedroom Size Carroll County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	45	0	0	.	45
Two	0	86	0	0	.	86
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	131	0	0	0	131

Table II.14.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 7 percent.

Table II.14.58 Apartment Units by Bedroom Size Carroll County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	45	3	6.7%
Two	86	6	7%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	131	9	6.9%

Average market-rate rents by unit type are shown in Table II.14.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.14.59 Average Market Rate Rents by Bedroom Size Carroll County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$481	\$0	\$0	\$481
Two	\$0	\$557	\$0	\$0	\$557
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$505.2	\$0	\$0	\$505.2

The average rent and availability of apartment units is displayed in Table II.14.60. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 2.8 percent.

Table II.14.60 Apartment Market Rate Rents by Vacancy Status Carroll County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	71	2	2.8%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	60	7	11.7%
Total	131	9	6.9%

Respondents were asked if utilities are included in the rent and as shown in Table II.14.61 below 4 respondents, or 100 percent, included some sort of utility in the rent.

Table II.14.61 Are there any utilities included with the rent? Carroll County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.14.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.14.62 Which utilities are included with the rent? Carroll County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	4
Trash Collection	4

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.14.63 below, there were 43 accessible apartment units. Respondents also indicated there were a total of 29 persons with disabilities currently residing in accessible units.

Table II.14.63						
Accessible Units by Bedroom Size						
Carroll County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	24	0	0		24
Two	0	19	0	0		19
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	43	0	0	0	43

Table II.14.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 22.1 percent or 19 two bedroom apartment units are accessible. Overall, 32.8 percent of all apartment units were considered accessible by survey respondents.

Table II.14.64				
Apartment Units by Accessibility and Bedroom Size				
Carroll County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	21	24	45	53.3%
Two	67	19	86	22.1%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	88	43	131	32.8%

Perceived Need for Rental Units

Table II.14.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 4 respondents said they keep a waitlist, with an estimated 5 number of persons on the wait list.

Table II.14.65 Do you keep a waiting list? Carroll County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	0
Waitlist Size	5

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.14.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.14.66 How would you rate the need for renovation of existing units in the city? Carroll County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	1	1	0	0
Moderate Need	2	2	2	2
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.2	2.2	2.3	2.3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.14.67, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.14.67 How would you rate the need for construction of new units in the city? Carroll County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	2	2	2	2
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.7	2.7	2.7	2.7

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create

three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.14.68, shows the *strong growth scenario* for the Carroll County. As can be seen there were 6,451 owner-occupied and 2,129 renter-occupied households in 2016, for a total of 8,580 households. In 2030, there will be a projected 9,127 households, of which 6,928 are projected to be owner occupied and the remaining 2,199 are expected to be renter-occupied.

By 2050, there are projected to be 6,812 owner-occupied households, of which 396 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,134 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,091 renter households, of which 717 renter households are expected to have incomes between 0 and 30.0 percent of median family income 413 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 8,902 occupied units by 2050, of which 1,113 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.14.68
Housing Demand Forecast
 Carroll County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	375	398	401	402	403	401	399	396
30.1-50%	675	716	721	724	725	723	718	712
50.1-80%	1,074	1,140	1,148	1,154	1,155	1,151	1,144	1,134
80.1-95%	605	642	646	649	650	648	644	638
95.1-115%	610	647	652	655	655	653	649	644
115+%	3,113	3,303	3,328	3,343	3,345	3,335	3,314	3,287
Total	6,451	6,845	6,895	6,928	6,932	6,910	6,867	6,812
Renter								
0-30%	730	763	759	754	748	739	729	717
30.1-50%	462	482	480	477	473	467	461	453
50.1-80%	421	440	438	435	431	426	420	413
80.1-95%	100	105	104	104	103	102	100	99
95.1-115%	167	175	174	173	171	169	167	164
115+%	249	260	258	257	255	252	248	244
Total	2,129	2,225	2,214	2,199	2,181	2,156	2,125	2,091
Total								
0-30%	1,105	1,161	1,160	1,157	1,151	1,141	1,128	1,113
30.1-50%	1,136	1,198	1,201	1,201	1,198	1,190	1,179	1,166
50.1-80%	1,495	1,580	1,586	1,589	1,586	1,577	1,564	1,548
80.1-95%	705	747	751	753	753	749	744	737
95.1-115%	777	822	826	828	827	822	816	808
115+%	3,362	3,563	3,586	3,600	3,600	3,586	3,562	3,531
Total	8,580	9,070	9,109	9,127	9,113	9,066	8,993	8,902

