

**VOLUME II:
DELAWARE COUNTY**

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Delaware County

DEMOGRAPHICS

Population Estimates

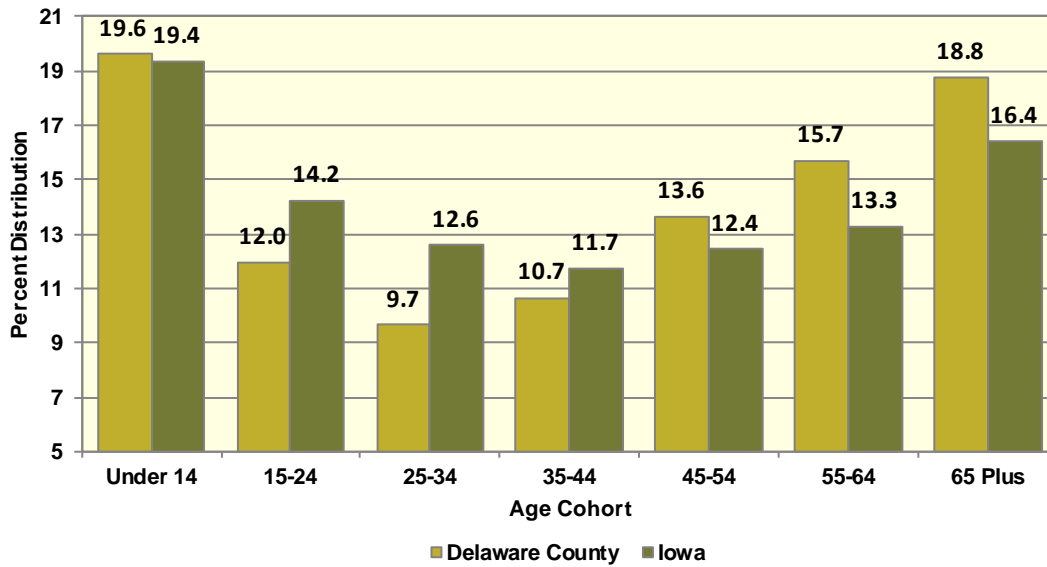
The Census Bureau's current census estimates indicate that Delaware County's population decreased from 17,764 in 2010 to 17,327 in 2016, or by 2.5 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 10 percent, and the number of people from 55 to 64 years of age increased by 22 percent. The white population decreased by 3.2 percent, while the black population increased by 162.5 percent. The Hispanic population increased from 139 to 238 people between 2010 and 2016 or by 71.2 percent. These data are presented in Table II.29.1.

Table II.29.1						
Profile of Population Characteristics						
Delaware County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Delaware County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	17,764	17,327	-2.5%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,606	3,399	-5.7%	603,673	607,020	0.6%
15 to 24 years	2,006	2,072	3.3%	430,187	445,808	3.6%
25 to 34 years	1,858	1,673	-10%	382,583	394,373	3.1%
35 to 44 years	2,075	1,847	-11%	364,548	367,535	0.8%
45 to 54 years	3,045	2,365	-22.3%	439,726	389,744	-11.4%
55 to 64 years	2,230	2,720	22%	372,750	415,998	11.6%
65 and Over	2,944	3,251	10.4%	452,888	514,215	13.5%
Race						
White	17,536	16,980	-3.2%	2,839,615	2,864,884	0.9%
Black	48	126	162.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	20	25	25%	13,563	15,924	17.4%
Asian	49	59	20.4%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	2	2	0%	2,419	3,592	48.5%
Two or more races	109	135	23.9%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	139	238	71.2%	151,544	182,606	20.5%

Table II.29.2, presents the population of Delaware County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,875 males, who accounted for 50 percent of the population, and the remaining 50 percent, or 8,889 persons, were female. In 2016, the number of males rose to 8,691 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 8,636 persons being female.

Table II.29.2 Population by Age and Gender Delaware 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	1,830	1,776	3,606	1,740	1,659	3,399	-5.7%
15 to 24 years	1,026	980	2,006	1,045	1,027	2,072	3.3%
25 to 34 years	954	904	1,858	861	812	1,673	-10.0%
35 to 44 years	1,053	1,022	2,075	934	913	1,847	-11.0%
45 to 54 years	1,053	1,022	2,075	934	913	1,847	-11%
55 to 64 years	1,539	1,506	3,045	1,195	1,170	2,365	-22.3%
65 and Over	1,155	1,075	2,230	1,404	1,316	2,720	22%
Total	8,875	8,889	17,764	8,691	8,636	17,327	-2.5%
% of Total	50%	50%	.	50.2%	49.8%	.	

Diagram II.29.1
Age Distribution
Delaware County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Delaware County increased from 18,035 to 18,404 persons, or by 2 percent. Between 2000 and 2010, Delaware County population, changed by -640 persons, to a total population of 17,764 persons. The most recent estimates indicated that Delaware County’s population fell an additional -437 persons since the 2010 Census, to 17,327 persons in July 2016.

Table II.29.3 Population Estimates: Births, Deaths, and Migration Delaware County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	18,035
Natural Increase 90-00	966
Net Migration 90-00	-597
2000 Census	18,404
Natural Increase 00-09	455
Net Migration 00-09	-1,104
2009 Population Estimate	17,755
2010 Census	17,764
Natural Increase 10-16	212
Net Migration 10-16	-649
2016 Population Estimate	17,327

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.29.3, Delaware County had a natural increase, of 966 persons between 1990 and 2000. During the April 2000 to July 2009 period, Delaware County’s natural increase was estimated at 455 persons. Between 2010 and 2016, the natural increase was estimated at 212 persons, and the net migration was -649 persons.

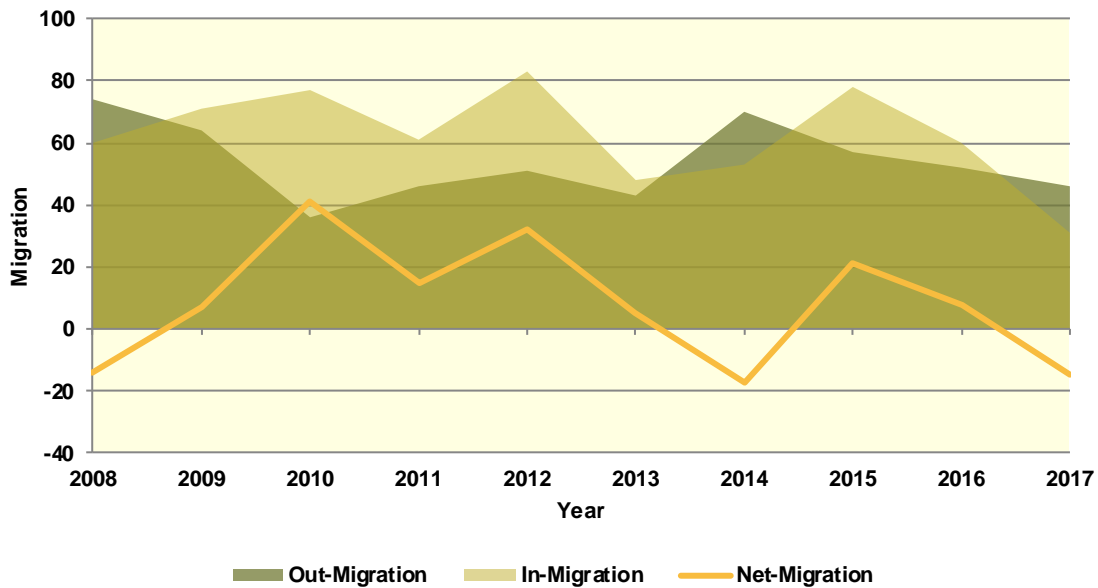
Population Migration Trends

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.29.4 in 2008 there was a total of 60 in-migrations with a total of 74 out-migrations, which led to a net-migration of -14 persons. The most recent first half 2017 data saw a net-migration of -15 persons, with 31 persons entering Delaware County and 46 persons leaving Delaware County.

Diagram II.29.2, 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 2010 with 41 people entering and the migration lowest net migration occurred in 2014 with 17 entering Delaware County.

Diagram II.29.2
Net In-migration by Gender
 Delaware County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.29.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 20 percent of net-migrants, or -3 persons were male, with the remaining 80 percent, or -12 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	32	32	37	26	39	26	23	41	28	17
Female	28	39	40	35	44	22	30	37	32	14
Total	60	71	77	61	83	48	53	78	60	31
Out										
Male	39	29	18	21	20	16	27	25	27	20
Female	35	35	18	25	31	27	43	32	25	26
Total	74	64	36	46	51	43	70	57	52	46
Net										
Male	-7	3	19	5	19	10	-4	16	1	-3
Female	-7	4	22	10	13	-5	-13	5	7	-12
Total	-14	7	41	15	32	5	-17	21	8	-15

Table II.29.5, shows net-migration for Delaware 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 Delaware County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 12 persons leaving Delaware County.

Table II.29.5										
Migration by Age Range										
Delaware County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	0	0	1	0	0	0	0	0	0
18-22	5	14	7	7	14	13	7	8	8	2
23-25	8	11	5	8	7	6	5	12	6	2
26-35	14	20	16	15	17	7	21	21	17	11
36-45	12	8	9	9	18	3	2	10	8	5
46-55	7	9	19	14	15	9	5	13	7	6
56-65	9	7	13	4	8	5	6	7	10	3
66 +	3	2	8	3	4	5	7	7	4	2
Total	60	71	77	61	83	48	53	78	60	31
Out										
14-17	0	1	0	0	0	0	0	3	0	0
18-22	10	6	2	9	6	6	9	11	6	9
23-25	11	19	7	11	12	2	9	6	10	14
26-35	17	14	15	11	14	15	20	14	12	13
36-45	12	7	4	8	9	5	4	8	7	2
46-55	10	10	3	6	8	3	11	7	5	3
56-65	8	3	2	0	1	4	8	4	7	4
66 +	6	4	3	1	1	8	9	4	5	1
Total	74	64	36	46	51	43	70	57	52	46
Net										
14-17	2	-1	0	1	0	0	0	-3	0	0
18-22	-5	8	5	-2	8	7	-2	-3	2	-7
23-25	-3	-8	-2	-3	-5	4	-4	6	-4	-12
26-35	-3	6	1	4	3	-8	1	7	5	-2
36-45	0	1	5	1	9	-2	-2	2	1	3
46-55	-3	-1	16	8	7	6	-6	6	2	3
56-65	1	4	11	4	7	1	-2	3	3	-1
66 +	-3	-2	5	2	3	-3	-2	3	-1	1
Total	-14	7	41	15	32	5	-17	21	8	-15

School Age Enrollment

Table II.29.6, show the school enrollment from the Iowa Department of Education for Delaware County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 3,069 students and was 2,925 in 2017, a change of -4.7 percent. Enrollment for students in grades 1 to 5 was 1,069 students in 2010 and 1,051 in 2017, which was a change of -1.7 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,003 and 820 in 2017, which was a change of -18.2 percent.

Table II.29.6						
School Enrollment						
Delaware County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	333	1,385	842	1,299	352	3,908
2001	310	1,368	846	1,273	33	3,830
2002	263	1,444	839	1,235	3	3,784
2003	285	1,246	861	1,191	18	3,601
2004	300	1,182	830	1,177	0	3,489
2005	285	1,182	796	1,105	6	3,368
2006	285	1,157	797	1,180	8	3,419
2007	263	1,103	756	1,127	10	3,249
2008	260	1,077	734	1,083	11	3,154
2009	350	1,063	675	1,081	69	3,169
2010	326	1,069	671	1,003	69	3,069
2011	330	1,078	672	981	69	3,061
2012	336	1,054	659	938	69	2,987
2013	349	1,067	642	923	71	2,981
2014	360	1,087	616	885	80	2,948
2015	392	1,056	641	883	100	2,972
2016	383	1,040	663	853	117	2,939
2017	399	1,051	655	820	128	2,925
% Change 10-17	22.4%	-1.7%	-2.4%	-18.2%	85.5%	-4.7%

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.29.7, shows population by age for the 2000 and 2010 Census. The population changed by -3.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 6.7 percent to a total of 2,944 persons in 2010. Those aged 25 to 34 changed by -7.3 percent, and those aged under 5 changed by -2.9 percent.

Table II.29.7					
Population by Age					
Delaware County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,174	6.4%	1,140	6.4%	-2.9%
5 to 19	4,621	25.1%	3,731	21%	-19.3%
20 to 24	821	4.5%	741	4.2%	-9.7%
25 to 34	2,004	10.9%	1,858	10.5%	-7.3%
35 to 54	5,323	28.9%	5,120	28.8%	-3.8%
55 to 64	1,701	9.2%	2,230	12.6%	31.1%
65 or Older	2,760	15%	2,944	16.6%	6.7%
Total	18,404	100.0%	17,764	100.0%	-3.5%

The elderly population is further explored in Table II.29.8. Those aged 65 to 66 changed by 7.3 percent between 2000 and 2010, resulting in a population of 295 persons. Those aged 85 or older changed by 20.3 percent during the same time period, and resulted in 444 persons over age 85 in 2010.

Table II.29.8					
Elderly Population by Age					
Delaware County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	275	10%	295	10%	7.3%
67 to 69	411	14.9%	459	15.6%	11.7%
70 to 74	690	25%	712	24.2%	3.2%
75 to 79	595	21.6%	555	18.9%	-6.7%
80 to 84	420	15.2%	479	16.3%	14%
85 or Older	369	13.4%	444	15.1%	20.3%
Total	2,760	100.0%	2,944	100.0%	6.7%

Population by race and ethnicity is shown in Table II.29.9. The white population changed by -4.2 percent between 2000 and 2010, and resulted in representing 98.6 percent of the population in 2010. The black population changed by 269.2 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 14.9 percent between 2000 and 2010, compared to the -3.6 percent growth rate for non-Hispanics.

Table II.29.9					
Population by Race and Ethnicity					
Delaware County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	18,271	99.3%	17,507	98.6%	-4.2%
Black	13	0.1%	48	0.3%	269.2%
American Indian	18	0.1%	18	0.1%	0%
Asian	26	0.1%	49	0.3%	88.5%
Native Hawaiian/ Pacific Islander	2	0%	2	0%	0%
Other	19	0.1%	25	0.1%	31.6%
Two or More Races	55	0.3%	115	0.6%	109.1%
Total	18,404	100.0%	17,764	100.0%	-3.5%
Hispanic	121	0.7%	139	0.8%	14.9%
Non-Hispanic	18,283	99.3%	17,625	99.2%	-3.6%



Population by race and ethnicity through 2016 is shown in Table II.29.10. The white population represented 98.3 percent of the population in 2016, compared with black households accounting for 0.2 percent of the population. Hispanic households represented 1.2 percent of the population in 2016.

Table II.29.10				
Population by Race and Ethnicity				
Delaware County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	17,507	98.6%	17,154	98.3%
Black	48	0.3%	33	0.2%
American Indian	18	0.1%	5	0%
Asian	49	0.3%	63	0.4%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	25	0.1%	13	0.1%
Two or More Races	115	0.6%	177	1%
Total	17,764	100.0%	17,445	100.0%
Non-Hispanic	17,625	99.2%	17,235	98.8%
Hispanic	139	0.8%	210	1.2%

The population by race is broken down further by ethnicity in Table II.29.11. While the white non-Hispanic population changed by -4.2 percent between 2000 and 2010, the white Hispanic population changed by 7.6 percent. The black non-Hispanic population changed by 275 percent, while the black Hispanic population changed by 200 percent.

Table II.29.11					
Population by Race and Ethnicity					
Delaware County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	18,179	99.4%	17,408	98.8%	-4.2%
Black	12	0.1%	45	0.3%	275%
American Indian	16	0.1%	17	0.1%	6.2%
Asian	26	0.1%	44	0.2%	69.2%
Native Hawaiian/ Pacific Islander	2	0%	0	0%	-100%
Other	2	0%	8	0%	300%
Two or More Races	46	0.3%	103	0.6%	123.9%
Total Non-Hispanic	18,283	100.0%	17,625	100.0%	-3.6%
Hispanic					
White	92	76%	99	71.2%	7.6%
Black	1	0.8%	3	2.2%	200%
American Indian	2	1.7%	1	0.7%	-50%
Asian	0	0%	5	3.6%	
Native Hawaiian/ Pacific Islander	0	0%	2	1.4%	
Other	17	14%	17	12.2%	0%
Two or More Races	9	7.4%	12	8.6%	33.3%
Total Hispanic	121	100.0%	139	100.0%	14.9 %
Total Population	18,404	100.0%	17,764	100.0%	-3.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.29.12. During this time, the total non-Hispanic population was 17,235 persons in 2016. The Hispanic population was 210.

Table II.29.12				
Population by Race and Ethnicity				
Delaware County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	17,408	98.8%	16,971	98.5%
Black	45	0.3%	33	0.2%
American Indian	17	0.1%	5	0%
Asian	44	0.2%	51	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	8	0%	1	0%
Two or More Races	103	0.6%	174	1%
Total Non-Hispanic	17,625	100.0%	17,235	100.0%
Hispanic				
White	99	71.2%	183	87.1%
Black	3	2.2%	0	0%
American Indian	1	0.7%	0	0%
Asian	5	3.6%	12	5.7%
Native Hawaiian/ Pacific Islander	2	1.4%	0	0%
Other	17	12.2%	12	5.7%
Two or More Races	12	8.6%	3	1.4%
Total Non-Hispanic	139	100.0	210	100.0%
Total Population	17,764	100.0%	17,445	100.0%

Households by type and tenure are shown in Table II.29.13. Family households represented 72.4 percent of households, while non-family households accounted for 27.6 percent. These changed from 70.6 and 29.4 percent, respectively.

Table II.29.13				
Household Type by Tenure				
Delaware County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,984	70.6%	4,980	72.4%
Married-Couple Family	4,240	85.1%	3,999	80.3%
Owner-Occupied	3,856	90.9%	3,756	93.9%
Renter-Occupied	384	9.1%	243	6.1%
Other Family	744	14.9%	981	14.9%
Male Householder, No Spouse Present	263	35.3%	453	26.8%
Owner-Occupied	189	71.9%	304	67.1%
Renter-Occupied	74	28.1%	149	32.9%
Female Householder, No Spouse Present	481	64.7%	528	49%
Owner-Occupied	276	57.4%	300	56.8%
Renter-Occupied	205	42.6%	228	43.2%
Non-Family Households	2,078	29.4%	1,902	27.6%
Owner-Occupied	1,313	63.2%	1,215	63.9%
Renter-Occupied	765	36.8%	687	36.1%
Total	7,062	100.0%	6,882	100.0%

The group quarters population was 218 in 2010, compared to 254 in 2000. Institutionalized populations experienced a -34.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a 400 percent change during this same time period.

Table II.29.14					
Group Quarters Population					
Delaware County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	9	3.7%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	233	96.3%	158	100%	-32.2%
Other Institutions	0	0%	0	0%	0%
Total	242	100.0%	158	100.0%	-34.7%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	12	100%	60	100%	400%
Total	12	100.0%	60	100.0%	400%
Group Quarters Population	254	100.0%	218	100.0%	-14.2%

The number of foreign born persons are shown in Table II.29.15. An estimated 0.3 percent of the population was born in Mexico, some 0.3 percent were born in Germany, and another 0.1 percent were born in India.

Table II.29.15			
Place of Birth for the Foreign-Born Population			
Delaware County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	51	0.3%
#2 country of origin	Germany	45	0.3%
#3 country of origin	India	12	0.1%
#4 country of origin	Brazil	11	0.1%
#5 country of origin	Nepal	9	0.1%
#6 country of origin	Laos	8	0%
#7 country of origin	England	7	0%
#8 country of origin	El Salvador	6	0%
#9 country of origin	Korea	4	0%
#10 country of origin	Cambodia	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.29.16. An estimated 0.6 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Indo-European languages.

Table II.29.16 Limited English Proficiency and Language Spoken at Home Delaware County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	92	0.6%
#2 LEP Language	Other Indo-European languages	12	0.1%
#3 LEP Language	Vietnamese	8	0%
#4 LEP Language	Korean	4	0%
#5 LEP Language	German or other West Germanic languages	2	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	French, Haitian, or Cajun	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.29.17. Some 15.6 percent of the population was disabled in 2000, or a total of 2,645 persons. The disability rate was highest for those over 65, with 36.9 percent disabled.

Table II.29.17 Disability by Age Delaware County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	149	4.3%
16 to 64	1,547	14.1%
65 and older	949	36.9%
Total	2,645	15.6%

Table II.29.18 shows disability by type in 2000. There were 1,061 physical disabilities in 2000, some 1,047 employment disabilities, and 754 go-outside-home disabilities.

Table II.29.18 Total Disabilities Tallied: Aged 5 and Older Delaware County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	451
Physical disability	1,061
Mental disability	582
Self-care disability	260
Employment disability	1,047
Go-outside-home disability	754
Total	4,155

Disability by age, as estimated by the 2016 ACS, is shown in Table II.29.19. The disability rate for females was 8.7 percent, compared to 13.1 percent for males. The disability rate changed precipitously higher with age, with 37.9 percent of those over 75 experiencing a disability.

Table II.29.19 Disability by Age Delaware 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	129	8.2%	43	2.8%	172	5.6%
18 to 34	140	9.1%	31	2.1%	171	5.6%
35 to 64	475	13.1%	258	7.5%	733	10.4%
65 to 74	132	17.4%	149	18.5%	281	18%
75 or Older	263	42%	270	34.6%	533	37.9%
Total	1,139	13.1%	751	8.7%	1,890	10.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.29.20. Some 4.8 percent have an ambulatory disability, 5.4 have an independent living disability, and 1.3 percent have a self-care disability.

Table II.29.20 Total Disabilities Tallied: Aged 5 and Older Delaware County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	617	3.6%
Vision disability	223	1.3%
Cognitive disability	774	4.8%
Ambulatory disability	773	4.8%
Self-Care disability	215	1.3%
Independent living disability	712	5.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.29.21. In 2016, some 9,367 persons were employed and 328 were unemployed. This totaled a labor force of 9,695 persons. The unemployment rate for Delaware County was estimated to be 3.4 percent in 2016.

Table II.29.21 Employment, Labor Force and Unemployment Delaware County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	9,367
Unemployed	328
Labor Force	9,695
Unemployment Rate	3.4%

In 2016, 90.1 percent of households in Delaware County had a high school education or greater.

Table II.29.22	
High School or Greater Education	
Delaware County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,201
Total Households	6,882
Percent High School or Above	90.1%

As seen in Table II.29.23, some 42.2 percent of the population had a high school diploma or equivalent, another 33.4 percent have some college, 9.8 percent have a Bachelor's Degree, and 4.8 percent of the population had a graduate or professional degree.

Table II.29.23		
Educational Attainment		
Delaware County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,288	9.7%
High School or Equivalent	5,598	42.2%
Some College or Associates Degree	4,421	33.4%
Bachelor's Degree	1,304	9.8%
Graduate or Professional Degree	642	4.8%
Total Population Above 18 years	13,253	100.0%

ECONOMICS

Labor Force

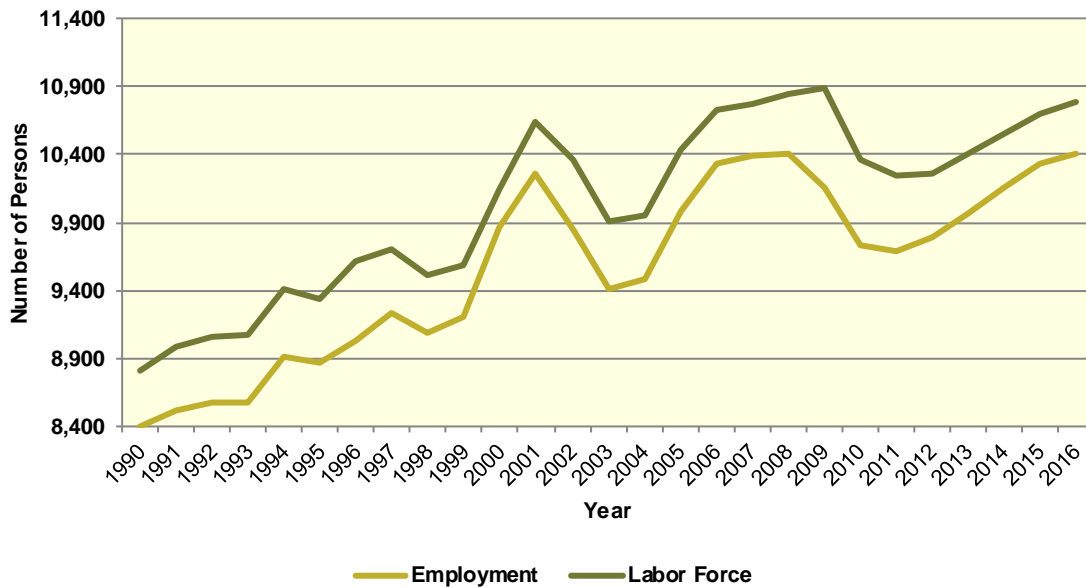
Table II.29.24, shows the labor force statistics for Delaware County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.7 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Delaware County increased from 3.4 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.29.24 Labor Force Statistics Delaware County 1990 - 2016 BLS Data					
Year	Delaware County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	412	8,405	8,817	4.7%	4.4%
1991	482	8,512	8,994	5.4%	4.7%
1992	483	8,580	9,063	5.3%	4.5%
1993	506	8,575	9,081	5.6%	4%
1994	493	8,915	9,408	5.2%	3.5%
1995	469	8,871	9,340	5%	3.4%
1996	586	9,038	9,624	6.1%	3.5%
1997	462	9,239	9,701	4.8%	3.1%
1998	422	9,093	9,515	4.4%	2.7%
1999	378	9,210	9,588	3.9%	2.6%
2000	284	9,864	10,148	2.8%	2.6%
2001	383	10,254	10,637	3.6%	3.3%
2002	517	9,851	10,368	5%	4%
2003	498	9,415	9,913	5%	4.5%
2004	469	9,484	9,953	4.7%	4.5%
2005	459	9,984	10,443	4.4%	4.3%
2006	395	10,337	10,732	3.7%	3.7%
2007	382	10,388	10,770	3.5%	3.7%
2008	431	10,410	10,841	4%	4.2%
2009	731	10,152	10,883	6.7%	6.4%
2010	627	9,735	10,362	6.1%	6%
2011	559	9,692	10,251	5.5%	5.5%
2012	459	9,797	10,256	4.5%	5%
2013	449	9,961	10,410	4.3%	4.7%
2014	401	10,159	10,560	3.8%	4.3%
2015	368	10,332	10,700	3.4%	3.8%
2016	381	10,414	10,795	3.5%	3.7%

Diagram II.29.3, shows the employment and labor force for Delaware County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,414 persons, with the labor force reaching 10,795, indicating there were a total of 381 unemployed persons.



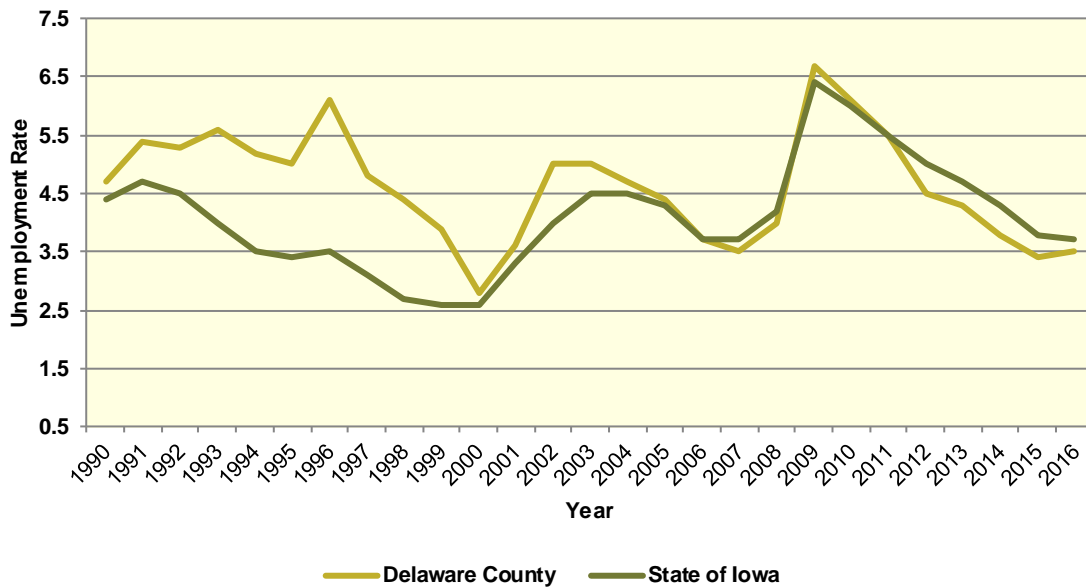
Diagram II.29.3
Employment and Labor Force
 Delaware County
 1990 – 2016 BLS Data



Unemployment

Diagram II.29.4, shows the unemployment rate for both the State and Delaware County. During the 1990’s the average rate for Delaware County was 5 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.4 percent. Over the course of the entire period the Delaware County had an average unemployment rate that higher than the State, 4.6 percent for Delaware County, versus 4.1 statewide.

Diagram II.29.4
Annual Unemployment Rate
 Delaware 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.29.25, shows total real earnings by industry for Delaware County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$119,499,000. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 25.8 percent.

Table II.29.25
Real Earnings by Industry
 Delaware 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	46,418	43,645	107,237	76,311	123,761	89,751	74,033	42,987	-41.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	6,289	6,501	3.4
Mining	0	0	0	0	0	0	63	79	25.8
Utilities	975	0	0	0	0	0	0	0	0
Construction	34,216	32,567	37,081	40,451	37,545	37,167	38,245	39,874	4.3
Manufacturing	82,635	85,007	97,458	106,134	112,005	123,264	122,689	119,499	-2.6
Wholesale trade	17,862	29,295	29,586	29,314	28,125	29,416	30,031	31,939	6.4
Retail trade	28,233	19,267	18,972	19,425	19,756	19,048	20,230	20,984	3.7
Transportation and warehousing	5,546	0	0	0	0	0	0	0	0
Information	3,345	2,436	2,569	1,707	1,547	1,509	1,619	1,371	-15.3
Finance and insurance	9,802	17,285	12,931	14,328	13,541	13,659	14,158	14,457	2.1
Real estate and rental and leasing	1,252	1,177	1,194	1,633	2,881	2,983	2,957	3,535	19.5
Professional and technical services	0	0	0	8,191	8,404	0	9,926	10,529	6.1
Management of companies and enterprises	0	0	0	5,417	4,640	0	0	0	0
Administrative and waste services	8,705	9,172	6,091	5,818	5,769	5,897	0	0	0
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	1,822	977	1,060	1,367	1,206	1,394	1,169	1,342	14.8
Accommodation and food services	3,470	3,492	3,405	3,846	4,181	4,273	4,277	4,378	2.4
Other services, except public administration	11,340	13,569	13,384	14,764	14,634	15,593	16,299	16,897	3.7
Government and government enterprises	54,599	72,517	70,745	71,169	74,898	75,565	76,999	78,893	2.5
Total	347,175	384,483	460,140	447,954	502,720	482,717	473,465	448,050	-5.4

Table II.29.26, shows the total employment by industry for the Delaware County. The most recent estimates show the manufacturing industry was the largest employer in Delaware County, with employment reaching 1,816 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 12.5 percent to 135 jobs.

Table II.29.26
Employment by Industry
Delaware County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,631	1,513	1,489	1,427	1,485	1,411	1,471	1,457	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	130	130	0
Mining	0	0	0	0	0	0	19	19	0
Utilities	11	0	0	0	0	0	0	0	0
Construction	595	677	679	712	685	725	727	719	-1.1
Manufacturing	1,420	1,375	1,499	1,662	1,732	1,779	1,814	1,816	0.1
Wholesale trade	374	561	552	517	530	532	554	549	-0.9
Retail trade	1,182	951	958	981	999	971	965	988	2.4
Transportation and warehousing	216	0	0	0	0	0	0	0	0
Information	82	56	64	50	49	51	49	47	-4.1
Finance and insurance	266	406	429	429	406	380	390	392	0.5
Real estate and rental and leasing	173	201	223	222	229	240	257	289	12.5
Professional and technical services	0	0	0	202	195	0	233	242	3.9
Management of companies and enterprises	0	0	0	74	62	0	0	0	0
Administrative and waste services	427	333	268	252	239	263	0	0	0
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	132	88	96	141	126	130	111	109	-1.8
Accommodation and food services	322	343	326	344	391	389	368	364	-1.1
Other services, except public administration	488	502	526	527	534	555	563	567	0.7
Government and government enterprises	1,268	1,282	1,304	1,327	1,340	1,303	1,327	1,348	1.6
Total	9,664	9,800	9,952	10,187	10,357	10,379	10,461	10,509	0.5

Table II.29.27, shows the real average earnings per job by industry for Delaware County. These figures are calculated by dividing the total real earning displayed in Tables II.29.25 and II.29.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 65,803 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 25.8 percent.

Table II.29.27
Real Earnings Per Job by Industry
 Delaware County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	28,460	28,847	72,020	53,476	83,341	63,608	50,329	29,504	-41.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	48,375	50,008	3.4
Mining	0	0	0	0	0	0	3,306	4,158	25.8
Utilities	88,671	0	0	0	0	0	0	0	0
Construction	57,505	48,106	54,611	56,814	54,810	51,265	52,607	55,458	5.4
Manufacturing	58,193	61,823	65,016	63,859	64,668	69,288	67,634	65,803	-2.7
Wholesale trade	47,758	52,220	53,597	56,699	53,065	55,294	54,208	58,177	7.3
Retail trade	23,886	20,259	19,804	19,801	19,776	19,616	20,964	21,239	1.3
Transportation and warehousing	25,677	0	0	0	0	0	0	0	0
Information	40,796	43,507	40,133	34,149	31,571	29,598	33,042	29,170	-11.7
Finance and insurance	36,849	42,574	30,142	33,398	33,353	35,945	36,303	36,880	1.6
Real estate and rental and leasing	7,238	5,855	5,355	7,357	12,582	12,430	11,508	12,232	6.3
Professional and technical services	0	0	0	40,549	43,098	0	42,601	43,508	2.1
Management of companies and enterprises	0	0	0	73,200	74,836	0	0	0	0
Administrative and waste services	20,387	27,544	22,726	23,088	24,137	22,420	0	0	0
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	13,801	11,097	11,046	9,698	9,572	10,721	10,533	12,312	16.9
Accommodation and food services	10,778	10,181	10,443	11,180	10,694	10,986	11,621	12,027	3.5
Other services, except public administration	23,238	27,030	25,445	28,016	27,404	28,096	28,950	29,801	2.9
Government and government enterprises	43,059	56,565	54,253	53,632	55,894	57,993	58,025	58,526	0.9
Total	35,925	39,233	46,236	43,973	48,539	46,509	45,260	42,635	-5.8

Table II.29.28 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 \$756,855,000 a -2.8 percent change between 2015 and 2016. Table II.29.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 9,800 and 10,509 in 2016, which a change of 0.5 percent over this period.



Table II.29.28
Total Employment and Real Personal Income
 Delaware County
 BEA Data 1969 Through 2015

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	209,995	9,614	18,738	42,971	23,986	286,076	15,170	6,866	30,587
1970	210,479	9,452	18,992	46,644	26,438	293,102	15,665	6,752	31,174
1971	198,128	10,247	20,070	49,176	28,291	285,419	15,503	6,806	29,111
1972	227,876	11,258	22,593	53,726	29,326	322,262	17,162	6,883	33,106
1973	276,208	13,821	25,006	61,557	31,777	380,728	20,203	7,158	38,587
1974	251,134	15,280	28,005	64,814	33,843	362,516	19,398	7,232	34,724
1975	284,783	15,423	26,990	69,378	38,323	404,051	21,372	7,401	38,479
1976	235,413	16,628	28,484	71,297	40,094	358,659	19,003	7,794	30,205
1977	239,604	16,702	32,474	77,187	39,702	372,265	19,832	7,904	30,314
1978	290,679	18,032	34,114	81,263	40,993	429,016	22,836	8,071	36,017
1979	250,307	19,899	36,050	87,701	42,275	396,433	21,188	8,432	29,685
1980	184,478	18,546	35,731	96,205	47,092	344,960	18,227	8,148	22,642
1981	226,493	19,146	35,305	105,517	48,666	396,835	21,050	8,087	28,006
1982	185,625	18,875	30,947	115,703	52,768	366,168	19,563	7,986	23,244
1983	155,021	18,947	30,414	122,297	53,448	342,233	18,273	8,211	18,881
1984	246,393	19,719	33,241	127,265	52,813	439,994	23,466	8,261	29,825
1985	235,524	19,163	35,946	123,882	54,346	430,535	23,255	8,006	29,418
1986	259,555	20,275	36,313	123,643	54,714	453,950	25,135	8,110	32,004
1987	290,115	21,913	39,430	116,866	54,377	478,876	26,713	8,287	35,008
1988	253,398	23,688	41,909	110,956	54,146	436,722	24,283	8,213	30,854
1989	291,196	25,208	44,401	114,270	55,144	479,803	26,577	8,353	34,862
1990	299,858	26,422	47,165	110,247	57,412	488,259	27,056	8,532	35,145
1991	266,526	26,198	49,383	104,702	59,637	454,049	25,031	8,590	31,027
1992	292,652	26,184	54,613	107,216	63,117	491,413	26,895	8,500	34,430
1993	267,972	27,580	55,692	106,525	63,503	466,111	25,514	8,709	30,770
1994	306,143	28,982	59,397	106,584	64,794	507,935	27,722	8,901	34,394
1995	279,741	29,824	64,174	109,180	68,204	491,475	26,788	9,177	30,482
1996	345,613	28,515	66,126	118,437	71,749	573,410	31,293	9,307	37,135
1997	354,176	32,571	68,887	121,106	71,990	583,587	31,751	9,598	36,901
1998	338,402	33,602	75,967	123,282	74,678	578,725	31,304	10,224	33,099
1999	323,473	33,214	80,572	117,428	76,474	564,733	30,619	10,240	31,590
2000	349,315	34,268	84,913	122,512	79,895	602,368	32,710	10,481	33,329
2001	347,175	34,585	82,190	122,977	83,408	601,164	32,861	9,664	35,924
2002	332,635	34,380	76,360	118,868	93,792	587,276	32,143	9,352	35,568
2003	336,715	36,104	75,208	115,693	89,516	581,027	31,943	9,297	36,217
2004	350,942	34,854	70,678	108,216	87,817	582,797	32,260	9,384	37,398
2005	354,220	37,658	70,241	100,503	92,582	579,887	32,297	9,751	36,327
2006	361,484	40,288	69,717	100,693	100,648	592,254	32,982	10,002	36,141
2007	374,841	41,545	68,728	117,695	103,297	623,017	34,649	10,244	36,591
2008	373,957	41,851	65,891	133,962	117,747	649,707	36,419	10,278	36,384
2009	348,343	40,584	67,174	131,036	124,765	630,734	35,524	9,904	35,172
2010	384,483	42,556	67,022	127,880	129,516	666,344	37,501	9,800	39,233
2011	460,140	40,386	67,987	142,347	127,392	757,480	42,912	9,952	46,236
2012	447,954	41,859	68,244	158,461	121,364	754,164	42,904	10,187	43,973
2013	502,720	47,348	63,197	154,184	122,574	795,327	45,450	10,357	48,540
2014	482,717	47,989	64,897	155,230	125,302	780,157	44,803	10,379	46,509
2015	473,465	47,993	65,763	157,881	129,480	778,597	44,732	10,461	45,260
2016	448,050	49,050	65,297	159,618	132,940	756,855	43,681	10,509	42,635

Diagram II.29.5, shows real average earnings per job for Delaware County from 1990 to 2016. Over this period the average earning per job for Delaware County was \$37,274, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.29.5
Real Average Earnings Per Job
 Delaware County
 BEA Data 1990 - 2016

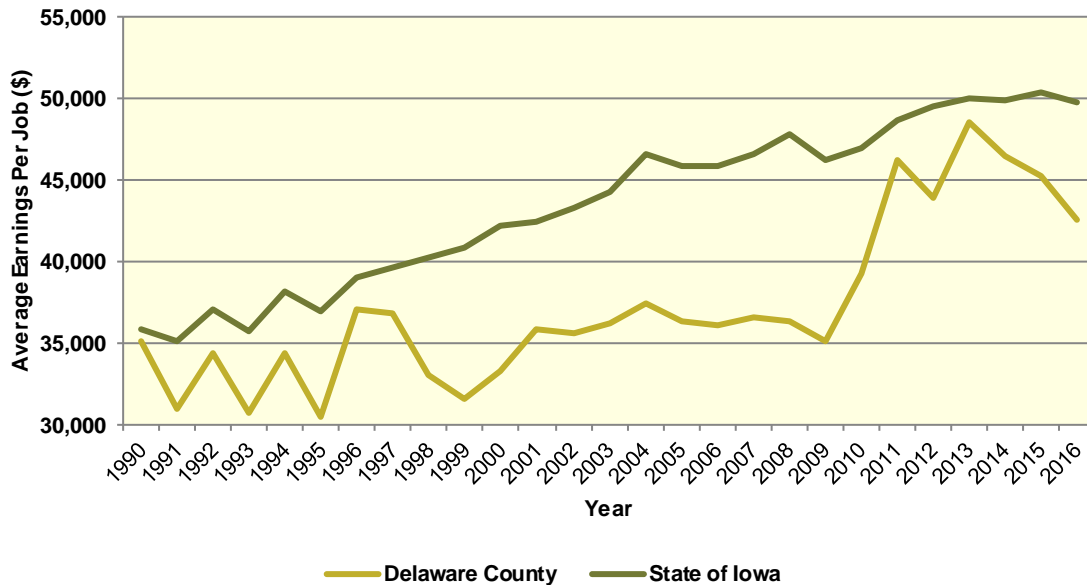
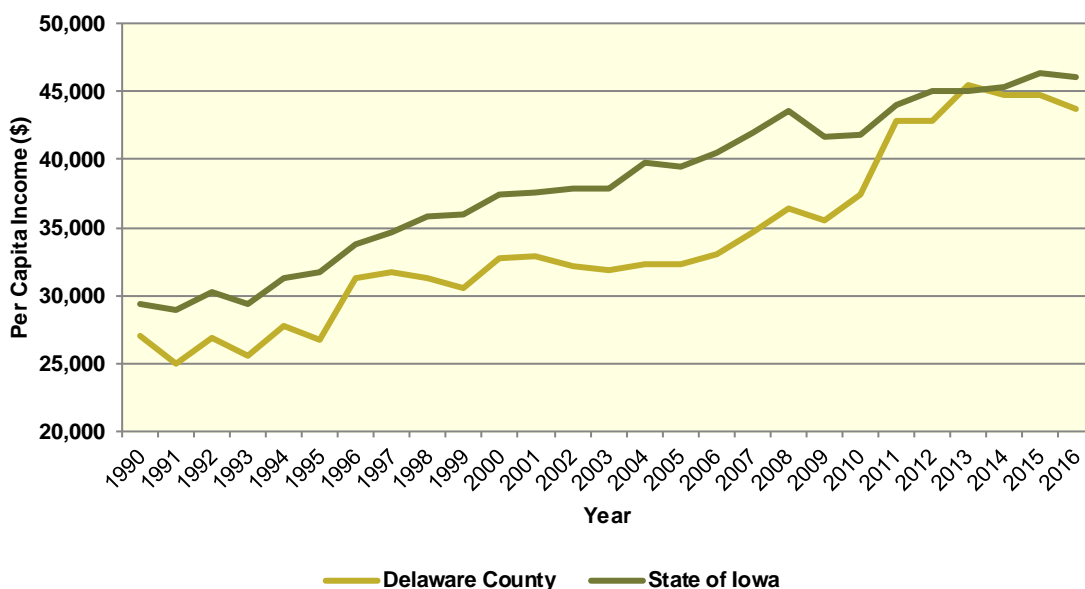


Diagram II.29.6, shows real per capita income for the Delaware County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Delaware County was \$34,065, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.29.6
Real Per Capita Income
 Delaware 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.29.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 6,578 persons in 2015 to 6,650 in 2016, a change of 1.1 percent.

Table II.29.29
Total Monthly Employment
 Delaware County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	6,028	6,154	6,094	6,055	5,772	5,889	5,990	6,269	6,255	6,443	6,610
Feb	6,048	6,100	6,072	6,030	5,774	5,861	6,011	6,238	6,259	6,371	6,609
Mar	6,120	6,194	6,100	5,976	5,818	5,925	6,167	6,330	6,348	6,502	6,675
Apr	6,252	6,285	6,263	6,067	6,015	6,057	6,182	6,348	6,510	6,647	6,618
May	6,314	6,418	6,385	6,132	6,133	6,174	6,473	6,582	6,679	6,729	6,674
Jun	6,477	6,603	6,559	6,247	6,221	6,294	6,578	6,697	6,814	6,860	6,910
Jul	6,151	6,142	6,127	5,772	5,856	5,869	6,179	6,354	6,437	6,525	6,566
Aug	6,318	6,185	6,093	5,718	5,876	5,961	6,305	6,409	6,418	6,456	6,561
Sep	6,319	6,307	6,206	5,904	6,066	6,185	6,428	6,479	6,489	6,601	6,640
Oct	6,406	6,338	6,327	5,986	6,145	6,131	6,500	6,503	6,579	6,615	6,575
Nov	6,409	6,357	6,355	5,959	6,194	6,185	6,504	6,502	6,584	6,603	6,721
Dec	6,555	6,365	6,331	5,973	6,166	6,123	6,460	6,497	6,577	6,579	6,635
Annual	6,283	6,287	6,243	5,985	6,003	6,055	6,315	6,434	6,496	6,578	6,650
% Change	.	0.1%	-0.7%	-4.1%	0.3%	0.9%	4.3%	1.9%	1%	1.3%	1.1%

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 \$759 in 2015. In 2016, average weekly wages saw an increased of 1.3 percent over the prior year, rising to \$769, or by 10 dollars. These data are shown in Table II.29.30.

Table II.29.30						
Average Weekly Wages						
Delaware County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	437	466	449	489	461	
2002	447	479	473	501	475	3%
2003	479	510	482	581	513	8%
2004	484	517	502	545	512	-0.2%
2005	495	538	529	559	531	3.7%
2006	544	555	552	578	557	4.9%
2007	561	586	570	609	582	4.5%
2008	593	606	598	636	609	4.6%
2009	575	593	587	653	602	-1.1%
2010	579	622	629	689	630	4.7%
2011	621	666	679	710	669	6.2%
2012	664	684	666	732	687	2.7%
2013	680	711	679	750	705	2.6%
2014	714	722	708	820	741	5.1%
2015	732	753	722	827	759	2.4%
2016(p)	736	760	774	804	769	1.3%

Total business establishments reported by the QCEW are displayed in Table II.29.31. Between 2015 and 2016, the total number of business establishments in Delaware County decreased by 1.3 percent, from 580 to 569 establishments.

Table II.29.31						
Number of Business Establishments						
Delaware County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	556	556	527	532	543	
2002	524	526	517	521	522	-3.9%
2003	526	528	535	538	532	1.9%
2004	539	539	533	522	533	0.2%
2005	528	531	530	534	531	-0.4%
2006	535	545	543	540	541	1.9%
2007	537	541	547	538	541	(ND)%
2008	537	541	547	550	544	0.6%
2009	548	551	558	552	552	1.5%
2010	558	563	567	564	563	2%
2011	554	554	560	562	558	-0.9%
2012	561	559	562	562	561	0.5%
2013	560	564	563	570	564	0.5%
2014	572	581	580	581	579	2.7%
2015	579	582	584	575	580	0.2%
2016	571	564	570	571	569	-1.9%



Iowa Department of Revenue

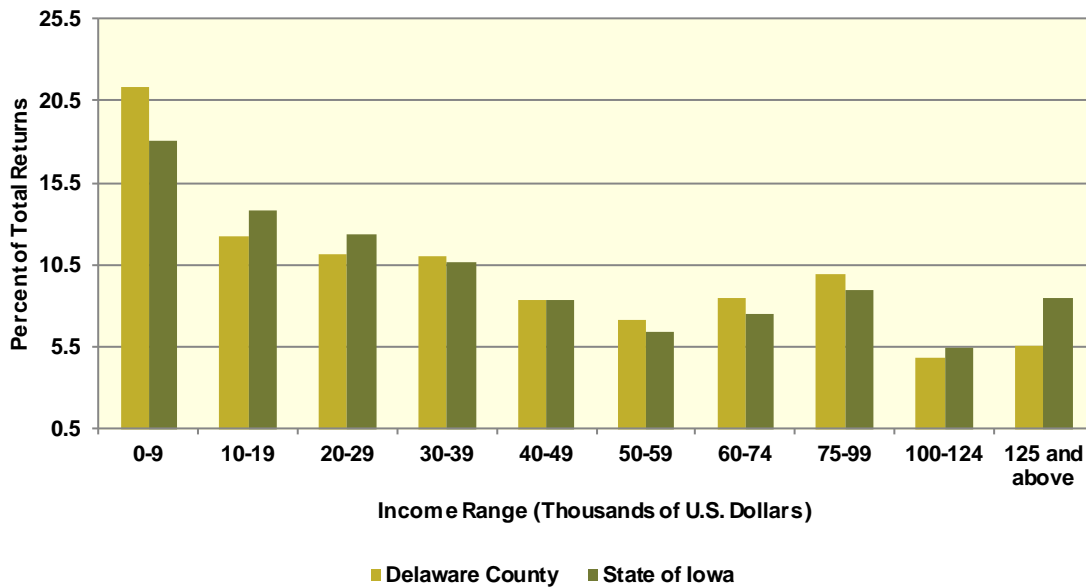
The Iowa Department of Revenue releases annual income tax statistics. Table II.29.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Delaware County.

As can be seen the total number of returns between 2010 and 2015 increased by 2.3 percent, with 449 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 66.9 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -15.6 percent.

Table II.29.32
Number of Tax Returns by Adjusted Gross Income
 Delaware 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	2,016	1,284	1,152	784	694	588	537	343	88	106	7,592
2003	2,029	1,261	1,118	798	697	552	576	395	111	118	7,655
2004	1,909	1,302	1,061	842	734	560	638	440	105	116	7,707
2005	1,926	1,161	1,049	908	728	575	663	507	142	146	7,805
2006	1,920	1,142	1,079	898	732	576	701	566	164	184	7,962
2007	1,850	1,165	1,000	948	748	611	710	619	206	233	8,090
2008	1,862	1,110	986	926	687	625	727	646	248	259	8,076
2009	1,880	1,188	957	889	695	579	722	624	238	264	8,036
2010	1,737	1,179	946	893	687	621	696	673	260	269	7,961
2011	1,765	1,148	945	849	749	620	704	720	276	335	8,111
2012	1,778	1,050	939	849	747	565	716	775	323	413	8,155
2013	1,781	1,041	927	842	706	582	718	760	354	419	8,130
2014	1,695	1,061	943	871	709	557	702	824	376	452	8,190
2015	1,741	995	908	893	682	577	693	813	397	449	8,148
Change 10 - 15	0.2%	-15.6%	-4%	0%	-0.7%	-7.1%	-0.4%	20.8%	52.7%	66.9%	2.3%

Diagram II.29.7
2015 Income Distribution
 Delaware 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 1,764 in 2010 to 1,626 in 2016, with the poverty rate reaching 9.5 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.29.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,410	7.8%
2001	1,421	7.8%
2002	1,573	8.7%
2003	1,473	8.2%
2004	1,632	9.1%
2005	1,585	9%
2006	1,703	9.7%
2007	1,700	9.9%
2008	1,613	9.5%
2009	1,571	9.3%
2010	1,764	10.1%
2011	1,827	10.5%
2012	1,726	10%
2013	1,755	10.1%
2014	1,532	8.9%
2015	1,743	10.2%
2016	1,626	9.5%

The rate of poverty for Delaware County is shown in Table II.29.34. In 2016, there were an estimated 1,645 persons living in poverty. This represented a 9.6 percent poverty rate, compared to 7.9 percent poverty in 2000. In 2016, some 17.3 percent of those in poverty were under age 6, and 16.7 percent were 65 or older.

Table II.29.34				
Poverty by Age				
Delaware 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	134	9.3%	285	17.3%
6 to 17	315	21.9%	259	15.7%
18 to 64	734	51.1%	826	50.2%
65 or Older	253	17.6%	275	16.7%
Total	1,436	100.0%	1,645	100.0%
Poverty Rate	7.9%	.	9.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by 0 percent in Delaware County between 2010 and 2016, from 8,028 to 8,024. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.29.35.

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 Delaware County increased from 9 authorizations in 2015 to 13 in 2016.

The real value of single-family building permits decreased from \$214,284 in 2015 to \$213,145 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.29.36.

Table II.29.35				
Housing Units				
State of Iowa vs. Delaware County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Delaware County	% Growth Since Census
2000 Census Base	1,232,625	.	7,687	.
2010 Census	1,336,417	8.4%	8,028	4.4%
July 2011 Estimate	1,341,974	0.4%	8,020	-0.1%
July 2012 Estimate	1,346,403	0.7%	8,023	-0.1%
July 2013 Estimate	1,353,274	1.3%	8,017	-0.1%
July 2014 Estimate	1,362,458	1.9%	8,030	0%
July 2015 Estimate	1,370,778	2.6%	8,034	0.1%
July 2016 Estimate	1,380,162	3.3%	8,024	0%

Table II.29.36
Building Permits and Valuation
 Delaware 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	32	16	20	0	68	113,486	0
1981	11	0	8	0	19	109,972	0
1982	11	0	0	24	35	105,595	45,055
1983	21	0	0	0	21	112,121	0
1984	14	0	11	0	25	109,860	0
1985	10	0	0	0	10	92,995	0
1986	6	0	8	0	14	83,810	0
1987	11	0	0	0	11	114,260	0
1988	18	0	0	0	18	114,682	0
1989	19	0	0	0	19	108,043	0
1990	18	4	20	0	42	106,577	0
1991	29	4	0	8	41	124,861	36,343
1992	25	0	0	0	25	127,606	0
1993	25	0	0	0	25	135,698	0
1994	25	2	36	32	95	115,257	22,608
1995	26	2	0	0	28	126,710	0
1996	26	0	4	24	54	127,067	45,076
1997	13	2	0	12	27	153,885	16,667
1998	19	0	0	9	28	151,376	62,810
1999	12	0	4	24	40	157,378	92,799
2000	17	0	0	0	17	148,315	0
2001	19	2	0	0	21	154,283	0
2002	17	0	0	0	17	158,487	0
2003	20	0	0	0	20	140,932	0
2004	16	0	0	0	16	140,643	0
2005	16	0	0	10	26	143,415	93,894
2006	18	0	0	0	18	171,407	0
2007	19	0	0	10	29	206,864	98,466
2008	9	0	0	0	9	227,088	0
2009	11	0	0	0	11	181,352	0
2010	8	2	0	0	10	161,039	0
2011	8	10	0	0	18	161,812	0
2012	8	2	0	0	10	153,930	0
2013	16	2	0	11	29	169,716	63,967
2014	7	0	0	0	7	170,814	0
2015	9	0	0	0	9	214,284	0
2016	13	0	0	16	29	213,145	21,625



Diagram II.29.8
Single Family Permits
 Delaware County
 Census Bureau Data, 1980–2016

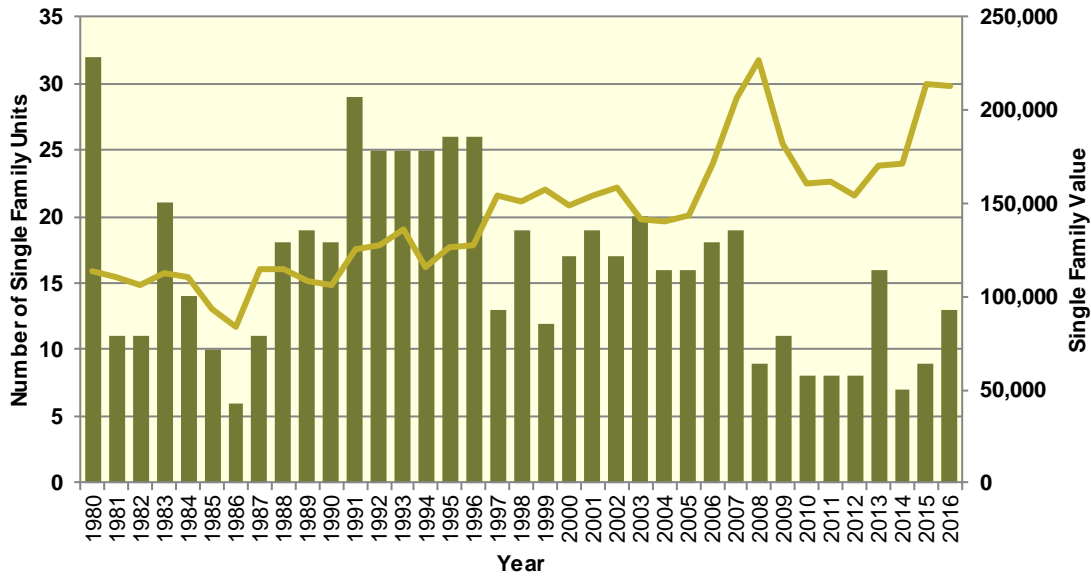
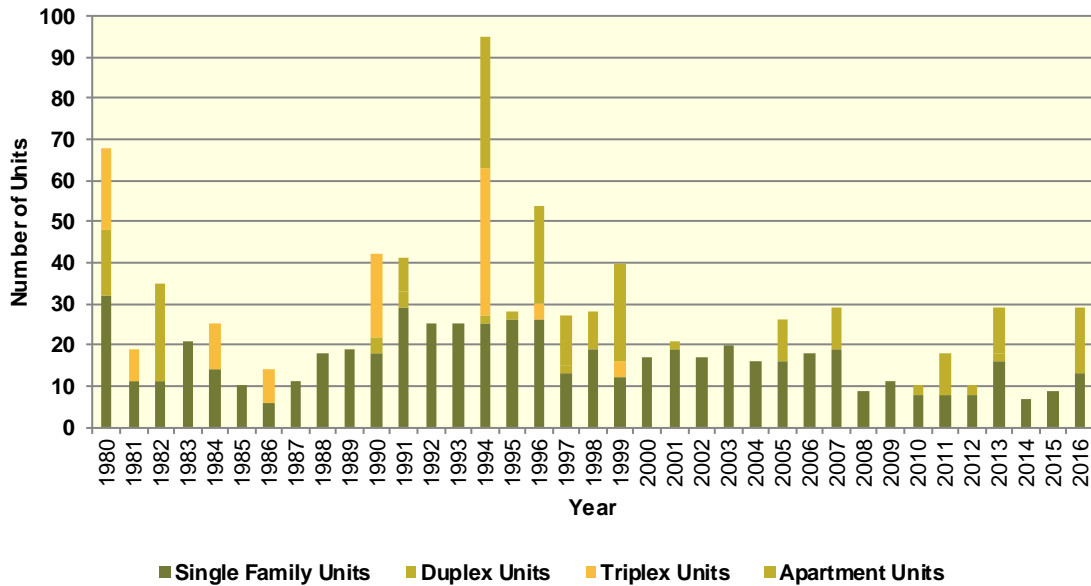


Diagram II.29.9
Total Permits by Unit Type
 Delaware County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.29.37. In 2016, there were 8,028 housing units, up from 7,682 in 2000. Single-family units accounted for 87.6 percent of units in 2016, compared to 82.8 in 2000. Apartment units accounted for 3 percent in 2016, compared to 3 percent in 2000.

Table II.29.37 Housing Units by Type Delaware 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	6,357	82.8%	7,035	87.6%
Duplex	232	3%	131	1.6%
Tri- or Four-Plex	252	3.3%	279	3.5%
Apartment	228	3%	244	3%
Mobile Home	606	7.9%	339	4.2%
Boat, RV, Van, Etc.	7	0.1%	0	0%
Total	7,682	100.0%	8,028	100.0%

Some 88 percent of housing was occupied in 2010, compared to 89 percent in 2000. Owner-occupied housing changed 5.9 percent between 2000 and 2010, ending with owner-occupied units representing 79.8 percent of unit. Vacant units changed by 13.9 percent, resulting in 966 vacant units in 2010.

Table II.29.38 Housing Units by Tenure Delaware County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,834	89%	7,062	88%	3.3%
Owner-Occupied	5,319	77.8%	5,634	79.8%	5.9%
Renter-Occupied	1,515	22.2%	1,428	20.2%	-5.7%
Vacant Housing Units	848	11%	966	12%	13.9%
Total Housing Units	7,682	100.0%	8,028	100.0%	4.5%

Table II.29.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,028 housing units. An estimated 81 percent were owner-occupied, and 14.3 percent were vacant.

Table II.29.39 Housing Units by Tenure Delaware County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,062	88%	6,882	85.7%
Owner-Occupied	5,634	79.8%	5,575	81%
Renter-Occupied	1,428	20.2%	1,307	19%
Vacant Housing Units	966	12%	1,146	14.3%
Total Housing Units	8,028	100.0%	8,028	100.0%

Households by household size are shown in Table II.29.40. There were a total of 7,062 households in 2010, up from 6,834 in 2000. One person households changed by 12.2 percent

between 2000 and 2010, while two person households changed by 14.9 percent. Three and four person households changed by -0.1 and -15.6 respectively, representing 13.9 percent and 12 percent of the population in 2010.

Table II.29.40					
Households by Household Size					
Delaware County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,569	23%	1,761	24.9%	12.2%
Two Persons	2,391	35%	2,748	38.9%	14.9%
Three Persons	983	14.4%	982	13.9%	-0.1%
Four Persons	1,004	14.7%	847	12%	-15.6%
Five Persons	601	8.8%	496	7%	-17.5%
Six Persons	209	3.1%	151	2.1%	-27.8%
Seven Persons or More	77	1.1%	77	1.1%	0%
Total	6,834	100.0%	7,062	100.0%	3.3%

Households by income is shown in Table II.29.41. Households earning more than \$100,000 per year represented 21.4 percent of households in 2016, compared to 5.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23 percent of households in 2010, compared to 21.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.5 percent of households in 2016, compared to 14.6 percent in 2000.

Table II.29.41				
Households by Income				
Delaware 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	1,002	14.6%	582	8.5%
\$15,000 to \$19,999	575	8.4%	307	4.5%
\$20,000 to \$24,999	560	8.2%	256	3.7%
\$25,000 to \$34,999	1,055	15.4%	720	10.5%
\$35,000 to \$49,999	1,311	19.1%	863	12.5%
\$50,000 to \$74,999	1,455	21.2%	1,584	23%
\$75,000 to \$99,999	523	7.6%	1,094	15.9%
\$100,000 or More	380	5.5%	1,476	21.4%
Total	6,861	100.0%	6,882	100.0%

Table II.29.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 9.5 percent and 2.4 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16.1 percent, 7.2 percent, and 12.2, respectively. Housing units built prior to 1939 represented 32.4 percent of households in 2016.

Table II.29.42				
Households by Year Home Built				
Delaware 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	2,629	38.5%	2,230	32.4%
1940 to 1949	467	6.8%	321	4.7%
1950 to 1959	456	6.7%	377	5.5%
1960 to 1969	629	9.2%	685	10%
1970 to 1979	1,235	18.1%	1,111	16.1%
1980 to 1989	491	7.2%	495	7.2%
1990 to 1999	927	13.6%	843	12.2%
2000 to 2009	.	.	655	9.5%
2010 or Later	.	.	165	2.4%
Total	6,834	100.0%	6,882	100.0%

The distribution of unit types by race are shown in Table II.29.43. An estimated 89.2 percent of white households occupy single family homes, while 0 percent of black households do. Some 3.2 percent of white households occupied apartments, while 100 percent of black households do. An estimated 55.6 percent of Asian households occupy single family homes.

Table II.29.43							
Distribution of Units in Structure by Race							
Delaware County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.2%	0%	0%	55.6%	0%	100%	97%
Duplex	1.7%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.9%	0%	0%	0%	0%	0%	3%
Apartment	3.2%	100%	100%	0%	0%	0%	0%
Mobile Home	3.1%	0%	0%	44.4%	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.29.44. An estimated 11.1 percent of vacant units were for rent in 2010, a -31.4 percent change since 2000. In addition, some 6.8 percent of vacant units were for sale, a change of -15.4 percent between 2000 and 2010. "Other" vacant units represented 22.9 percent of vacant units in 2010. This is a change of 108.5 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.



Table II.29.44					
Disposition of Vacant Housing Units					
Delaware County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	156	18.4%	107	11.1%	-31.4%
For Sale	78	9.2%	66	6.8%	-15.4%
Rented or Sold, Not Occupied	43	5.1%	36	3.7%	-16.3%
For Seasonal, Recreational, or Occasional Use	465	54.8%	534	55.3%	14.8%
For Migrant Workers	0	0%	2	0.2%	
Other Vacant	106	12.5%	221	22.9%	108.5%
Total	848	100.0%	966	100.0%	13.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.29.45. By 2016, for rent units accounted for 8.4 percent of vacant units, while for sale units accounted for 3.5 percent. “Other” vacant units accounted for 24.7 percent of vacant units, representing a total of 283 “other” vacant units.

Table II.29.45				
Disposition of Vacant Housing Units				
Delaware County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	107	11.1%	96	8.4%
For Sale	66	6.8%	40	3.5%
Rented Not Occupied	7	0.7%	16	1.4%
Sold Not Occupied	29	3%	10	0.9%
For Seasonal, Recreational, or Occasional Use	534	55.3%	701	61.2%
For Migrant Workers	2	0.2%	0	0%
Other Vacant	221	22.9%	283	24.7%
Total	966	100.0%	1,146	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.29.46. In 2016, an estimated 1 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.29.46 Overcrowding and Severe Overcrowding Delaware 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	5,280	99.1%	40	0.8%	9	0.2%	5,329
2016 Five-Year ACS	5,521	99%	48	0.9%	6	0.1%	5,575
Renter							
2000 Census	1,474	97.9%	24	1.6%	7	0.5%	1,505
2016 Five-Year ACS	1,285	98.3%	22	1.7%	0	0%	6,882
Total							
2000 Census	6,754	98.8%	64	0.9%	16	0.2%	6,834
2016 Five-Year ACS	6,806	98.9%	70	1%	6	0.1%	6,882

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 19 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Delaware County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.29.47 Households with Incomplete Plumbing Facilities Delaware County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,806	6,863
Lacking Complete Plumbing Facilities	28	19
Total Households	6,834	6,882
Percent Lacking	0.4 %	0.3%

There were 92 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.3 percent of households in 2000 to 1.3 percent in 2016.

Table II.29.48 Households with Incomplete Kitchen Facilities Delaware County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,815	6,790
Lacking Complete Kitchen Facilities	19	92
Total Households	6,834	6,882
Percent Lacking	0.3%	1.3%

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 Delaware County, 10.7 of households had a cost burden and 10.9 percent had a severe cost burden. Some 16.5 percent of renters were cost burdened, and 16.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.8 percent and a severe cost burden rate of 7.1 percent. Owner occupied households with a mortgage had a cost burden rate of 11.3 percent, and severe cost burden at 11.5 percent.

Table II.29.49
Cost Burden and Severe Cost Burden by Tenure
 Delaware 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	1,774	81.6%	303	13.9%	90	4.1%	7	0.3%	2,174
2016 Five-Year ACS	2,441	77.2%	356	11.3%	364	11.5%	2	0.1%	3,163
Owner Without a Mortgage									
2000 Census	1,386	92.8%	61	4.1%	33	2.2%	13	0.9%	1,493
2016 Five-Year ACS	2,065	85.6%	165	6.8%	171	7.1%	11	0.5%	2,412
Renter									
2000 Census	687	58.2%	142	12%	188	15.9%	164	13.9%	1,181
2016 Five-Year ACS	767	58.7%	216	16.5%	212	16.2%	112	8.6%	1,307
Total									
2000 Census	3,847	79.4%	506	10.4%	311	6.4%	184	3.8%	4,848
2016 Five-Year ACS	5,273	76.6%	737	10.7%	747	10.9%	125	1.8%	6,882

Housing Problems by Income

Table II.29.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Delaware County. As can be seen in 2017 the MFI was \$69,400, which compared to \$69,900 for the State of Iowa.

Table II.29.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 580 owner-occupied and 215 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 415 owner-occupied 219 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,555 households without a housing problem.

Table II.29.50
Median Family Income
 Delaware County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	45,100	49,100
2001	46,900	52,500
2002	46,900	53,700
2003	49,200	54,900
2004	50,700	55,800
2005	52,350	57,650
2006	52,900	57,800
2007	52,700	58,100
2008	53,300	58,500
2009	56,300	62,000
2010	56,700	62,400
2011	62,200	64,000
2012	63,000	64,800
2013	63,600	64,700
2014	63,600	65,300
2015	68,200	67,500
2016	69,900	68,400
2017	69,400	69,900

Table II.29.51
Housing Problems by Income and Tenure
 Delaware 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	4	4	0	0	15	23
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	4	4	4	16
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	125	160	65	35	30	415
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	155	170	40	160	580
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	15	300	710	610	2,940	4,575
Total	223	623	949	693	3,149	5,637
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	20	4	15	0	54
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)	10	0	4	0	4	18
Housing cost burden greater than 50% of income (and none of the above problems)	195	4	20	0	0	219
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	80	85	0	0	215
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	60	285	195	120	320	980
Total	345	389	308	135	324	1,501
Total						
Lacking complete plumbing or kitchen facilities	19	24	4	15	15	77
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	4	4	4	16
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	14	0	4	4	4	26
Housing cost burden greater than 50% of income (and none of the above problems)	320	164	85	35	30	634
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	235	255	40	160	795
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	75	585	905	730	3,260	5,555
Total	568	1,012	1,257	828	3,473	7,138

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.29.52 of the 503 loans in 2016, 185 loans were for Home Purchases, 54 were for Home Improvement and 264 were for refinancing.

Table II.29.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Delaware County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	143	58	322	523
2009	148	56	540	744
2010	150	61	514	725
2011	112	42	385	539
2012	147	56	596	799
2013	139	39	374	552
2014	139	39	168	346
2015	154	42	250	446
2016	185	54	264	503

Table II.29.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$111,986 in 2012 and \$122,016 in 2016. Overall, average loans were \$107,742 in 2008 and \$134,368 in 2016.

Table II.29.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Delaware County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$96,566	\$29,259	\$126,842	\$107,742
2009	\$108,108	\$63,893	\$133,589	\$123,274
2010	\$105,253	\$37,115	\$140,757	\$124,691
2011	\$98,920	\$45,857	\$143,766	\$126,818
2012	\$111,986	\$49,661	\$141,433	\$129,583
2013	\$119,928	\$49,795	\$150,717	\$135,833
2014	\$107,101	\$40,538	\$182,411	\$136,165
2015	\$117,948	\$43,976	\$154,940	\$131,717
2016	\$122,016	\$38,611	\$162,610	\$134,368

Table II.29.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$16,462,000 in 2012 and \$22,573,000 in 2016. Overall, average loans were \$56,349,000 in 2008 and \$67,587,000 in 2016.

Table II.29.54 Total Volume of Owner-Occupied Single Family Loans Delaware County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$13,809,000	\$1,697,000	\$40,843,000	\$56,349,000
2009	\$16,000,000	\$3,578,000	\$72,138,000	\$91,716,000
2010	\$15,788,000	\$2,264,000	\$72,349,000	\$90,401,000
2011	\$11,079,000	\$1,926,000	\$55,350,000	\$68,355,000
2012	\$16,462,000	\$2,781,000	\$84,294,000	\$103,537,000
2013	\$16,670,000	\$1,942,000	\$56,368,000	\$74,980,000
2014	\$14,887,000	\$1,581,000	\$30,645,000	\$47,113,000
2015	\$18,164,000	\$1,847,000	\$38,735,000	\$58,746,000
2016	\$22,573,000	\$2,085,000	\$42,929,000	\$67,587,000

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.29.55 presents some basic statistics about the completed surveys.

Table II.29.55 Survey of Rental Properties Delaware County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	10	149	4.7	51.2

Table II.29.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 18 single family units in Delaware County, with 3 of them available. This translates into a vacancy rate of 16.7 percent in Delaware County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 131 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 3.1 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.29.56 Rental Vacancy Survey by Type Delaware County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	18	3	16.7%
Apartments	131	4	3.1%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	149	7	4.7%

Table II.29.57, reports units by bedroom size. As can be seen there were 33 two bedroom apartment units and 12 three bedroom units. Overall, the 46 two bedroom units accounted for 30.9 percent of all units, and the 12 three bedroom units accounted for 8.1 percent. Additional details for additional unit types are reported found below.

Table II.29.57						
Rental Units by Bedroom Size						
Delaware 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	4	84	0	0	.	88
Two	13	33	0	0	.	46
Three	0	12	0	0	.	12
Four	1	2	0	0	.	3
Don’t Know	0	0	0	0	0	0
Total	18	131	0	0	0	149

Table II.29.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 15.4 percent.

Table II.29.58			
Single Family Units by Bedroom Size			
Delaware County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	4	1	25%
Two	13	2	15.4%
Three	0	0	0%
Four	1	0	0%
Don’t know	0	0	0%
Total	18	3	16.7%

Table II.29.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 2.4 percent.

Table II.29.59			
Apartment Units by Bedroom Size			
Delaware County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	84	2	2.4%
Two	33	2	6.1%
Three	12	0	0%
Four	2	0	0%
Don’t know	0	0	0%
Total	131	4	3.1%

Average market-rate rents by unit type are shown in Table II.29.60. 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.29.60					
Average Market Rate Rents by Bedroom Size					
Delaware 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	\$375	\$446.3	\$0	\$0	\$428.5
Two	\$412.5	\$523.5	\$0	\$0	\$468
Three	\$0	\$0	\$0	\$0	\$0
Four	\$1100	\$0	\$0	\$0	\$1100
Total	\$575	\$476.8	\$0	\$0	\$516.1

Table II.29.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.29.61					
Average Assisted Rate Rents by Bedroom Size					
Delaware 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	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$200	\$0	\$0	\$200

Table II.29.62, shows vacancy rates for single family units by average rental rates for Delaware County. The most common rent for single family units was less than 500 dollars and the units in this price range had a vacancy rate of 18.8 percent.

Table II.29.62			
Single Family Market Rate Rents by Vacancy Status			
Delaware County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	16	3	18.8%
\$500 to \$750	2	0	0%
\$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	0	0	0%
Total	18	3	16.7%

The average rent and availability of apartment units is displayed in Table II.29.63. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 3.6 percent.

Table II.29.63 Apartment Market Rate Rents by Vacancy Status Delaware County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	56	2	3.6%
\$500 to \$750	0	0	0%
\$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	75	2	2.7%
Total	131	4	3.1%

Respondents were asked if utilities are included in the rent and as shown in Table II.29.64 below 6 respondents, or 85.7 percent, included some sort of utility in the rent.

Table II.29.64 Are there any utilities included with the rent? Delaware County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	1
% Offering Utilities	85.7%

The type of utility included in the rent is shown in Table II.29.65. There were 1 respondent 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.29.65 Which utilities are included with the rent? Delaware County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
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.29.66 there were 2 single family units which property managers considered accessible, with an additional 57 accessible apartment units. Respondents also indicated there were a total of 21 persons with disabilities currently residing in accessible units.

Table II.29.66						
Accessible Units by Bedroom Size						
Delaware 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	46	0	0		46
Two	1	11	0	0		12
Three	0	0	0	0		0
Four	1	0	0	0		1
Don’t Know	0	0	0	0	0	0
Total	2	57	0	0	0	59

Table II.29.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 7.7 percent or 1 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 11.1 percent of all single family units were considered accessible by survey respondents.

Table II.29.67				
Single Family Units by Accessibility and Bedroom Size				
Delaware County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	0%
One	4	0	4	0%
Two	12	1	13	7.7%
Three	0	0	0	0%
Four	0	1	1	100%
Don’t know	0	0	0	0%
Total	16	2	18	11.1%

Table II.29.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 33.3 percent or 11 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 43.5 percent of all apartment units were considered accessible by survey respondents.

Table II.29.68 Apartment Units by Accessibility and Bedroom Size Delaware County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	38	46	84	54.8%
Two	22	11	33	33.3%
Three	12	0	12	0%
Four	2	0	2	0%
Don't know	0	0	0	0%
Total	74	57	131	43.5%

Perceived Need for Rental Units

Table II.29.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 6 respondents said they keep a waitlist, with an estimated 4 number of persons on the wait list.

Table II.29.69 Do you keep a waiting list? Delaware County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	1
Waitlist Size	4

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.29.70, 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, 2 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.29.70 How would you rate the need for renovation of existing units in the city? Delaware County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	0
Low Need	2	2	1	1
Moderate Need	2	2	2	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.2	2	2.2	2.5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.29.71, 1 respondent 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, 2 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.29.71 How would you rate the need for construction of new units in the city? Delaware County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	2	0	0
Low Need	3	3	2	1
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	1.8	2.3	2.5

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 29.72, shows the *strong growth scenario* for the Delaware County. As can be seen there were 5,575 owner-occupied and 1,307 renter-occupied households in 2016, for a total of 6,882 households. In 2030, there will be a projected 7,386 households, of which 5,885 are projected to be owner occupied and the remaining 1,501 are expected to be renter-occupied.

By 2050, there are projected to be 5,816 owner-occupied households, of which 226 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 982 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,430 renter households, of which 325 renter households are expected to have incomes between 0 and 30.0 percent of median family income 290 renter households with incomes between 50.1-80.0 percent

of MFI. Overall households are projected to reach 7,246 occupied units by 2050, of which 551 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.29.72 Housing Demand Forecast								
Delaware County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	217	226	228	229	229	229	228	226
30.1-50%	604	628	634	638	639	638	635	630
50.1-80%	941	979	987	993	995	993	988	982
80.1-95%	579	603	608	612	613	612	609	604
95.1-115%	644	670	675	680	681	680	676	672
115+%	2,590	2,694	2,718	2,734	2,739	2,734	2,720	2,702
Total	5,575	5,800	5,850	5,885	5,896	5,885	5,856	5,816
Renter								
0-30%	297	344	343	341	338	334	330	325
30.1-50%	340	395	393	391	388	383	378	372
50.1-80%	265	308	306	305	302	299	295	290
80.1-95%	96	111	111	110	109	108	107	105
95.1-115%	109	127	126	125	124	123	121	119
115+%	200	232	231	229	228	225	222	219
Total	1,307	1,517	1,510	1,501	1,489	1,473	1,453	1,430
Total								
0-30%	514	570	570	570	567	563	558	551
30.1-50%	944	1,023	1,027	1,028	1,027	1,021	1,013	1,003
50.1-80%	1,206	1,287	1,294	1,298	1,297	1,292	1,283	1,272
80.1-95%	675	714	719	722	722	720	715	709
95.1-115%	753	796	801	805	805	802	797	791
115+%	2,790	2,926	2,948	2,963	2,967	2,959	2,942	2,920
Total	6,882	7,316	7,359	7,386	7,385	7,357	7,308	7,246