

**VOLUME II:
DICKINSON COUNTY**

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Dickinson County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Dickinson County's population increased from 16,667 in 2010 to 17,243 in 2016, or by 3.5 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 increased by 0.7 percent, and the number of people from 55 to 64 years of age increased by 4.2 percent. The white population increased by 2.6 percent, while the black population increased by 127.6 percent. The Hispanic population increased from 178 to 325 people between 2010 and 2016 or by 82.6 percent. These data are presented in Table II.31.1.

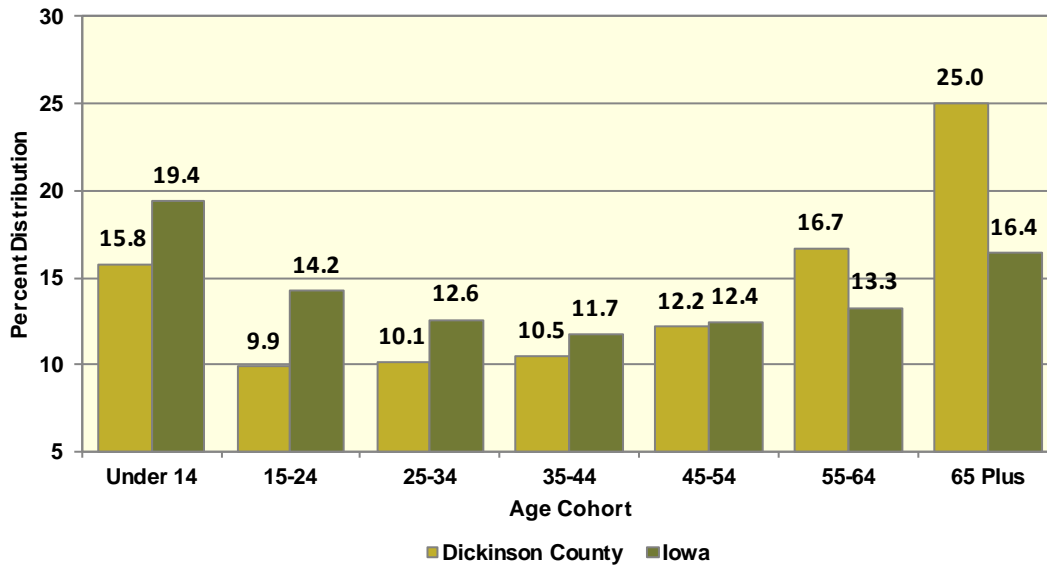
Table II.31.1						
Profile of Population Characteristics						
Dickinson County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Dickinson County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	16,667	17,243	3.5%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,660	2,721	2.3%	603,673	607,020	0.6%
15 to 24 years	1,488	1,700	14.2%	430,187	445,808	3.6%
25 to 34 years	1,729	1,741	0.7%	382,583	394,373	3.1%
35 to 44 years	1,783	1,803	1.1%	364,548	367,535	0.8%
45 to 54 years	2,537	2,096	-17.4%	439,726	389,744	-11.4%
55 to 64 years	2,758	2,873	4.2%	372,750	415,998	11.6%
65 and Over	3,712	4,309	16.1%	452,888	514,215	13.5%
Race						
White	16,433	16,868	2.6%	2,839,615	2,864,884	0.9%
Black	29	66	127.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	14	40	185.7%	13,563	15,924	17.4%
Asian	74	113	52.7%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	5	4	-20%	2,419	3,592	48.5%
Two or more races	112	152	35.7%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	178	325	82.6%	151,544	182,606	20.5%

Table II.31.2, presents the population of Dickinson County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,260 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 8,407 persons, were female. In 2016, the number of males rose to 8,600 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 8,643 persons being female.



Table II.31.2 Population by Age and Gender Dickinson 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	1,406	1,254	2,660	1,425	1,296	2,721	2.3%
15 to 24 years	757	731	1,488	872	828	1,700	14.2%
25 to 34 years	914	815	1,729	940	801	1,741	0.7%
35 to 44 years	932	851	1,783	931	872	1,803	1.1%
45 to 54 years	932	851	1,783	931	872	1,803	1.1%
55 to 64 years	1,246	1,291	2,537	1,052	1,044	2,096	-17.4%
65 and Over	1,366	1,392	2,758	1,407	1,466	2,873	4.2%
Total	8,260	8,407	16,667	8,600	8,643	17,243	3.5%
% of Total	49.6%	50.4%	.	49.9%	50.1%	.	

**Diagram II.31.1
Age Distribution**
Dickinson County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Dickinson County increased from 14,909 to 16,424 persons, or by 10.2 percent. Between 2000 and 2010, Dickinson County population, changed by 243 persons, to a total population of 16,667 persons. The most recent estimates indicated that Dickinson County’s population rose an additional 576 persons since the 2010 Census, to 17,243 persons in July 2016.

Table II.31.3 Population Estimates: Births, Deaths, and Migration Dickinson County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	14,909
Natural Increase 90-00	-220
Net Migration 90-00	1,735
2000 Census	16,424
Natural Increase 00-09	-66
Net Migration 00-09	308
2009 Population Estimate	16,666
2010 Census	16,667
Natural Increase 10-16	-181
Net Migration 10-16	757
2016 Population Estimate	17,243

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.31.3, Dickinson County had a natural increase, of -220 persons between 1990 and 2000. During the April 2000 to July 2009 period, Dickinson County’s natural increase was estimated at -66 persons. Between 2010 and 2016, the natural increase was estimated at -181 persons, and the net migration was 757 persons.

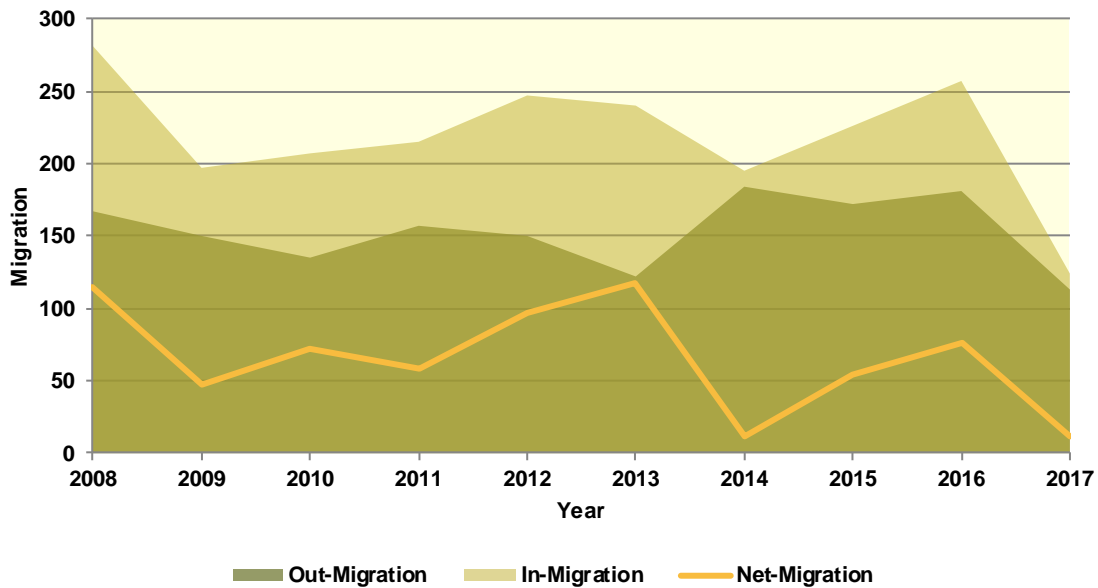
Population Migration Trends

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.31.4 in 2008 there was a total of 281 in-migrations with a total of 167 out-migrations, which led to a net-migration of 114 persons. The most recent first half 2017 data saw a net-migration of 11 persons, with 124 persons entering Dickinson County and 113 persons leaving Dickinson County.

Diagram II.31.2, 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 2013 with 118 people entering and the migration lowest net migration occurred in 2014 with 11 entering Dickinson County.

Diagram II.31.2
Net In-migration by Gender
 Dickinson County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.31.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 64 percent of net-migrants, or 7 persons were male, with the remaining 36 percent, or 4 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	122	96	95	96	115	113	97	114	130	64
Female	159	101	112	119	132	127	98	112	127	60
Total	281	197	207	215	247	240	195	226	257	124
Out										
Male	78	69	68	81	67	64	93	75	87	57
Female	89	81	67	76	83	58	91	97	94	56
Total	167	150	135	157	150	122	184	172	181	113
Net										
Male	44	27	27	15	48	49	4	39	43	7
Female	70	20	45	43	49	69	7	15	33	4
Total	114	47	72	58	97	118	11	54	76	11

Table II.31.5, shows net-migration for Dickinson County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 13 persons entering Dickinson County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 8 persons leaving Dickinson County.

Table II.31.5										
Migration by Age Range										
Dickinson County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	8	2	3	2	4	1	2	2	2	0
18-22	40	17	18	25	36	31	9	11	26	13
23-25	27	23	20	22	29	34	21	25	25	14
26-35	65	60	64	55	73	53	58	59	49	29
36-45	45	24	34	41	34	23	28	33	40	15
46-55	42	30	34	29	28	42	26	35	46	23
56-65	29	27	17	32	28	31	25	35	46	13
66 +	25	14	17	9	15	25	26	26	23	17
Total	281	197	207	215	247	240	195	226	257	124
Out										
14-17	0	3	1	4	0	3	3	1	2	1
18-22	19	20	14	24	20	13	23	17	19	21
23-25	23	34	20	19	20	14	22	24	25	11
26-35	59	27	28	39	41	27	47	44	59	25
36-45	23	24	31	28	22	16	30	19	15	16
46-55	24	23	15	15	21	18	26	22	23	10
56-65	6	13	13	18	13	13	15	31	16	10
66 +	13	6	13	10	13	18	18	14	22	19
Total	167	150	135	157	150	122	184	172	181	113
Net										
14-17	8	-1	2	-2	4	-2	-1	1	0	-1
18-22	21	-3	4	1	16	18	-14	-6	7	-8
23-25	4	-11	0	3	9	20	-1	1	0	3
26-35	6	33	36	16	32	26	11	15	-10	4
36-45	22	0	3	13	12	7	-2	14	25	-1
46-55	18	7	19	14	7	24	0	13	23	13
56-65	23	14	4	14	15	18	10	4	30	3
66 +	12	8	4	-1	2	7	8	12	1	-2
Total	114	47	72	58	97	118	11	54	76	11

School Age Enrollment

Table II.31.6, show the school enrollment from the Iowa Department of Education for Dickinson County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,671 students and was 2,709 in 2017, a change of 1.4 percent. Enrollment for students in grades 1 to 5 was 947 students in 2010 and 941 in 2017, which was a change of -0.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 772 and 797 in 2017, which was a change of 3.2 percent.

Table II.31.6						
School Enrollment						
Dickinson County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	219	1,055	645	911	21	2,851
2001	212	1,022	652	914	0	2,800
2002	184	947	643	909	16	2,699
2003	213	889	682	871	15	2,670
2004	256	878	666	864	8	2,672
2005	284	919	657	828	63	2,688
2006	258	941	645	855	50	2,699
2007	265	942	621	840	49	2,668
2008	255	965	615	835	68	2,670
2009	311	947	584	803	108	2,645
2010	347	947	605	772	123	2,671
2011	364	892	572	743	144	2,571
2012	379	927	578	741	150	2,625
2013	397	915	578	772	171	2,662
2014	392	926	546	771	164	2,635
2015	385	930	541	787	145	2,643
2016	374	961	538	816	147	2,689
2017	397	941	574	797	172	2,709
% Change 10-17	14.4%	-0.6%	-5.1%	3.2%	39.8%	1.4%

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.31.7, shows population by age for the 2000 and 2010 Census. The population changed by 1.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 9.5 percent to a total of 3,712 persons in 2010. Those aged 25 to 34 changed by 5.8 percent, and those aged under 5 changed by -6.9 percent.



Table II.31.7 Population by Age Dickinson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	878	5.3%	817	4.9%	-6.9%
5 to 19	3,053	18.6%	2,692	16.2%	-11.8%
20 to 24	756	4.6%	639	3.8%	-15.5%
25 to 34	1,634	9.9%	1,729	10.4%	5.8%
35 to 54	4,868	29.6%	4,320	25.9%	-11.3%
55 to 64	1,846	11.2%	2,758	16.5%	49.4%
65 or Older	3,389	20.6%	3,712	22.3%	9.5%
Total	16,424	100.0%	16,667	100.0%	1.5%

The elderly population is further explored in Table II.31.8. Those aged 65 to 66 changed by 5.3 percent between 2000 and 2010, resulting in a population of 400 persons. Those aged 85 or older changed by 25 percent during the same time period, and resulted in 580 persons over age 85 in 2010.

Table II.31.8 Elderly Population by Age Dickinson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	380	11.2%	400	10.8%	5.3%
67 to 69	531	15.7%	580	15.6%	9.2%
70 to 74	848	25%	854	23%	0.7%
75 to 79	675	19.9%	723	19.5%	7.1%
80 to 84	491	14.5%	575	15.5%	17.1%
85 or Older	464	13.7%	580	15.6%	25%
Total	3,389	100.0%	3,712	100.0%	9.5%

Population by race and ethnicity is shown in Table II.31.9. The white population changed by 0.9 percent between 2000 and 2010, and resulted in representing 98.3 percent of the population in 2010. The black population changed by 0 percent, represented 0.2 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 63.3 percent between 2000 and 2010, compared to the 1.1 percent growth rate for non-Hispanics.

Table II.31.9 Population by Race and Ethnicity Dickinson County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	16,244	98.9%	16,386	98.3%	0.9%
Black	29	0.2%	29	0.2%	0%
American Indian	34	0.2%	13	0.1%	-61.8%
Asian	30	0.2%	72	0.4%	140%
Native Hawaiian/ Pacific Islander	1	0%	5	0%	400%
Other	16	0.1%	37	0.2%	131.2%
Two or More Races	70	0.4%	125	0.7%	78.6%
Total	16,424	100.0%	16,667	100.0%	1.5%
Hispanic	109	0.7%	178	1.1%	63.3%
Non-Hispanic	16,315	99.3%	16,489	98.9%	1.1%

Population by race and ethnicity through 2016 is shown in Table II.31.10. The white population represented 97.5 percent of the population in 2016, compared with black households accounting for 0.4 percent of the population. Hispanic households represented 1.7 percent of the population in 2016.

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	16,386	98.3%	16,622	97.5%
Black	29	0.2%	62	0.4%
American Indian	13	0.1%	42	0.2%
Asian	72	0.4%	51	0.3%
Native Hawaiian/ Pacific Islander	5	0%	16	0.1%
Other	37	0.2%	57	0.3%
Two or More Races	125	0.7%	196	1.1%
Total	16,667	100.0%	17,046	100.0%
Non-Hispanic	16,489	98.9%	16,751	98.3%
Hispanic	178	1.1%	295	1.7%

The population by race is broken down further by ethnicity in Table II.31.11. While the white non-Hispanic population changed by 0.6 percent between 2000 and 2010, the white Hispanic population changed by 63.7 percent. The black non-Hispanic population changed by 45 percent, while the black Hispanic population changed by -100 percent.

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	16,164	99.1%	16,255	98.6%	0.6%
Black	20	0.1%	29	0.2%	45%
American Indian	34	0.2%	12	0.1%	-64.7%
Asian	29	0.2%	72	0.4%	148.3%
Native Hawaiian/ Pacific Islander	1	0%	5	0%	400%
Other	3	0%	5	0%	66.7%
Two or More Races	64	0.4%	111	0.7%	73.4%
Total Non-Hispanic	16,315	100.0%	16,489	100.0%	1.1%
Hispanic					
White	80	73.4%	131	73.6%	63.7%
Black	9	8.3%	0	0%	-100%
American Indian	0	0%	1	0.6%	
Asian	1	0.9%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	13	11.9%	32	18%	146.2%
Two or More Races	6	5.5%	14	7.9%	133.3%
Total Hispanic	109	100.0%	178	100.0%	63.3 %
Total Population	16,424	100.0%	16,667	100.0%	1.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.31.12. During this time, the total non-Hispanic population was 16,751 persons in 2016. The Hispanic population was 295.

Table II.31.12				
Population by Race and Ethnicity				
Dickinson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	16,255	98.6%	16,437	98.1%
Black	29	0.2%	62	0.4%
American Indian	12	0.1%	42	0.3%
Asian	72	0.4%	51	0.3%
Native Hawaiian/ Pacific Islander	5	0%	16	0.1%
Other	5	0%	0	0%
Two or More Races	111	0.7%	143	0.9%
Total Non-Hispanic	16,489	100.0%	16,751	100.0%
Hispanic				
White	131	73.6%	185	62.7%
Black	0	0%	0	0%
American Indian	1	0.6%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	32	18%	57	19.3%
Two or More Races	14	7.9%	53	18%
Total Non-Hispanic	178	100.0	295	100.0%
Total Population	16,667	100.0%	17,046	100.0%

Households by type and tenure are shown in Table II.31.13. Family households represented 62.6 percent of households, while non-family households accounted for 37.4 percent. These changed from 64.3 and 35.7 percent, respectively.

Table II.31.13				
Household Type by Tenure				
Dickinson County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,857	64.3%	5,010	62.6%
Married-Couple Family	4,125	84.9%	4,171	83.3%
Owner-Occupied	3,747	90.8%	3,778	90.6%
Renter-Occupied	378	9.2%	393	9.4%
Other Family	732	15.1%	839	14.6%
Male Householder, No Spouse Present	259	35.4%	376	30.9%
Owner-Occupied	150	57.9%	234	62.2%
Renter-Occupied	109	42.1%	142	37.8%
Female Householder, No Spouse Present	473	64.6%	463	56.4%
Owner-Occupied	281	59.4%	289	62.4%
Renter-Occupied	192	40.6%	174	37.6%
Non-Family Households	2,697	35.7%	2,998	37.4%
Owner-Occupied	1,705	63.2%	1,747	58.3%
Renter-Occupied	992	36.8%	1,251	41.7%
Total	7,554	100.0%	8,008	100.0%

The group quarters population was 211 in 2010, compared to 285 in 2000. Institutionalized populations experienced a -32.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a 68.4 percent change during this same time period.

Table II.31.14					
Group Quarters Population					
Dickinson 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	3	1.1%	10	5.6%	233.3%
Juvenile Facilities	.	.	1	0.6%	.
Nursing Homes	263	98.9%	168	93.9%	-36.1%
Other Institutions	0	0%	0	0%	0%
Total	266	100.0%	179	100.0%	-32.7%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	19	100%	32	100%	68.4%
Total	19	100.0%	32	100.0%	68.4%
Group Quarters Population	285	100.0%	211	100.0%	-26%

The number of foreign born persons are shown in Table II.31.15. An estimated 0.2 percent of the population was born in Colombia, some 0.1 percent were born in England, and another 0.1 percent were born in China excluding Hong Kong and Taiwan.

Table II.31.15			
Place of Birth for the Foreign-Born Population			
Dickinson County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Colombia	36	0.2%
#2 country of origin	England	24	0.1%
#3 country of origin	China excluding Hong Kong and Taiwan	23	0.1%
#4 country of origin	Germany	22	0.1%
#5 country of origin	Canada	14	0.1%
#6 country of origin	Denmark	14	0.1%
#7 country of origin	Ethiopia	12	0.1%
#8 country of origin	Norway	6	0%
#9 country of origin	Australia	5	0%
#10 country of origin	Mexico	5	0%

Limited English Proficiency and the language spoken at home are shown in Table II.31.16. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Chinese.

Table II.31.16
Limited English Proficiency and Language Spoken at Home
 Dickinson County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	43	0.3%
#2 LEP Language	Chinese	23	0.1%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.31.17. Some 15.8 percent of the population was disabled in 2000, or a total of 2,407 persons. The disability rate was highest for those over 65, with 31.5 percent disabled.

Table II.31.17
Disability by Age
 Dickinson County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	84	3.7%
16 to 64	1,330	13.5%
65 and older	993	31.5%
Total	2,407	15.8%

Table II.31.18 shows disability by type in 2000. There were 1,169 physical disabilities in 2000, some 856 employment disabilities, and 733 go-outside-home disabilities.

Table II.31.18
Total Disabilities Tallied: Aged 5 and Older
 Dickinson County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	648
Physical disability	1,169
Mental disability	477
Self-care disability	336
Employment disability	856
Go-outside-home disability	733
Total	4,219



Disability by age, as estimated by the 2016 ACS, is shown in Table II.31.19. The disability rate for females was 14.4 percent, compared to 13.1 percent for males. The disability rate changed precipitously higher with age, with 45.6 percent of those over 75 experiencing a disability.

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	61	4.7%	39	3.4%	100	4.1%
18 to 34	79	5.4%	124	9.3%	203	7.2%
35 to 64	485	14.2%	403	11.9%	888	13.1%
65 to 74	179	17.2%	117	10.7%	296	13.9%
75 or Older	297	39.5%	532	50%	829	45.6%
Total	1,101	13.1%	1,215	14.4%	2,316	13.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.31.20. Some 7 percent have an ambulatory disability, 5.2 have an independent living disability, and 2.4 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	940	5.6%
Vision disability	409	2.4%
Cognitive disability	644	4%
Ambulatory disability	1,125	7%
Self-Care disability	390	2.4%
Independent living disability	707	5.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.31.21. In 2016, some 8,929 persons were employed and 315 were unemployed. This totaled a labor force of 9,244 persons. The unemployment rate for Dickinson County was estimated to be 3.4 percent in 2016.

Employment Status	2016 Five-Year ACS
Employed	8,929
Unemployed	315
Labor Force	9,244
Unemployment Rate	3.4%

In 2016, 95.1 percent of households in Dickinson County had a high school education or greater.

Table II.31.22	
High School or Greater Education	
Dickinson County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	7,619
Total Households	8,008
Percent High School or Above	95.1%

As seen in Table II.31.23, some 28.8 percent of the population had a high school diploma or equivalent, another 38 percent have some college, 19.1 percent have a Bachelor's Degree, and 8.6 percent of the population had a graduate or professional degree.

Table II.31.23		
Educational Attainment		
Dickinson County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	759	5.5%
High School or Equivalent	3,960	28.8%
Some College or Associates Degree	5,218	38%
Bachelor's Degree	2,618	19.1%
Graduate or Professional Degree	1,184	8.6%
Total Population Above 18 years	13,739	100.0%

ECONOMICS

Labor Force

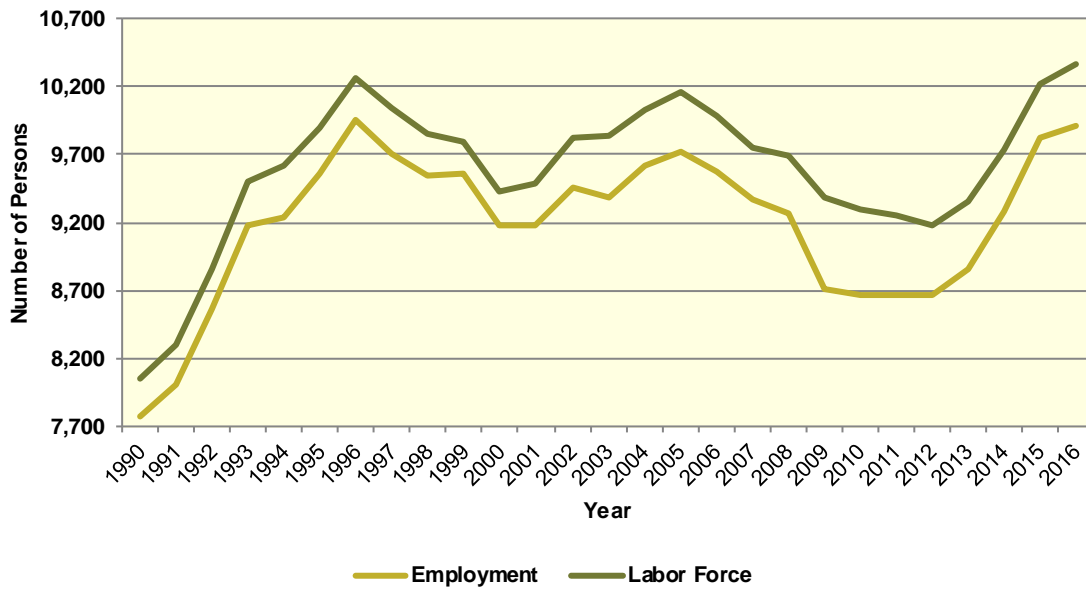
Table II.31.24, shows the labor force statistics for Dickinson County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.5 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.1 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Dickinson County increased from 4 percent in 2015 to 4.4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.31.24 Labor Force Statistics Dickinson County 1990 - 2016 BLS Data					
Year	Dickinson County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	270	7,781	8,051	3.4%	4.4%
1991	297	8,005	8,302	3.6%	4.7%
1992	295	8,565	8,860	3.3%	4.5%
1993	318	9,177	9,495	3.3%	4%
1994	384	9,234	9,618	4%	3.5%
1995	330	9,561	9,891	3.3%	3.4%
1996	312	9,955	10,267	3%	3.5%
1997	345	9,703	10,048	3.4%	3.1%
1998	311	9,539	9,850	3.2%	2.7%
1999	241	9,558	9,799	2.5%	2.6%
2000	256	9,175	9,431	2.7%	2.6%
2001	312	9,175	9,487	3.3%	3.3%
2002	365	9,459	9,824	3.7%	4%
2003	460	9,378	9,838	4.7%	4.5%
2004	402	9,621	10,023	4%	4.5%
2005	436	9,728	10,164	4.3%	4.3%
2006	407	9,572	9,979	4.1%	3.7%
2007	380	9,364	9,744	3.9%	3.7%
2008	429	9,265	9,694	4.4%	4.2%
2009	668	8,719	9,387	7.1%	6.4%
2010	631	8,666	9,297	6.8%	6%
2011	583	8,673	9,256	6.3%	5.5%
2012	518	8,661	9,179	5.6%	5%
2013	499	8,856	9,355	5.3%	4.7%
2014	459	9,284	9,743	4.7%	4.3%
2015	404	9,820	10,224	4%	3.8%
2016	451	9,908	10,359	4.4%	3.7%

Diagram II.31.3, shows the employment and labor force for Dickinson County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 9,908 persons, with the labor force reaching 10,359, indicating there were a total of 451 unemployed persons.



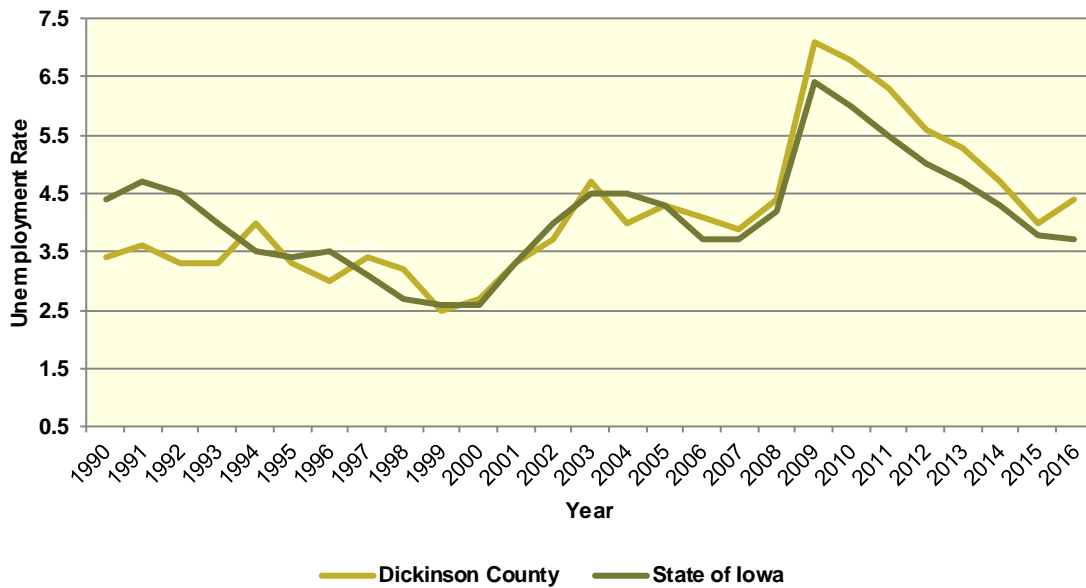
Diagram II.31.3
Employment and Labor Force
 Dickinson County
 1990 – 2016 BLS Data



Unemployment

Diagram II.31.4, shows the unemployment rate for both the State and Dickinson County. During the 1990’s the average rate for Dickinson County was 3.3 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.3 percent. Over the course of the entire period the Dickinson County had an average unemployment rate that higher than the State, 4.2 percent for Dickinson County, versus 4.1 statewide.

Diagram II.31.4
Annual Unemployment Rate
 Dickinson 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.31.25, shows total real earnings by industry for Dickinson County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$130,648,000. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 22.5 percent to 765,000 dollars.

Table II.31.25
Real Earnings by Industry
 Dickinson 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	18,238	32,869	53,950	50,999	45,901	26,828	37,897	18,752	-50.5
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	0	0	0	0	0	0	0	0	0
Construction	52,100	44,605	47,777	54,496	53,890	56,595	77,948	56,077	-28.1
Manufacturing	119,392	103,096	110,234	113,166	117,048	129,981	141,828	130,648	-7.9
Wholesale trade	10,832	13,403	14,105	18,632	18,780	19,302	19,187	20,106	4.8
Retail trade	53,460	46,402	50,826	55,028	53,657	53,807	53,259	54,570	2.5
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	4,480	5,663	4,571	3,407	2,430	2,313	2,486	2,534	1.9
Finance and insurance	16,854	22,392	19,694	22,310	20,563	22,163	21,381	21,612	1.1
Real estate and rental and leasing	9,218	6,664	6,712	7,971	9,485	8,320	8,547	8,477	-0.8
Professional and technical services	0	12,851	13,563	0	14,116	16,026	17,316	18,893	9.1
Management of companies and enterprises	0	2,231	1,991	0	3,800	5,377	4,171	4,404	5.6
Administrative and waste services	13,292	13,347	13,823	12,629	12,846	16,070	21,201	25,124	18.5
Educational services	395	773	732	768	935	1,155	1,337	1,287	-3.8
Health care and social assistance	29,788	34,091	34,833	34,552	35,291	36,003	36,707	37,765	2.9
Arts, entertainment, and recreation	7,532	5,553	5,461	5,869	5,312	6,356	6,825	8,363	22.5
Accommodation and food services	22,700	23,568	23,988	24,426	27,525	26,937	29,668	31,025	4.6
Other services, except public administration	15,496	18,841	18,597	17,265	16,186	17,930	20,478	21,868	6.8
Government and government enterprises	50,743	71,549	68,289	67,640	69,012	68,850	71,325	71,565	0.3
Total	455,081	472,582	505,039	521,560	524,358	531,928	590,599	553,857	-6.2



Table II.31.26, shows the total employment by industry for the Dickinson County. The most recent estimates show the manufacturing industry was the largest employer in Dickinson County, with employment reaching 2,233 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 19.7 percent.

Table II.31.26
Employment by Industry
Dickinson County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	532	468	454	426	443	422	438	434	-0.9
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	0	0	0	0	0	0	0	0	0
Construction	901	801	792	849	904	932	1,104	951	-13.9
Manufacturing	2,341	1,787	1,902	1,838	1,940	2,121	2,296	2,233	-2.7
Wholesale trade	244	219	213	251	238	257	274	320	16.8
Retail trade	1,743	1,761	1,798	1,751	1,659	1,686	1,694	1,795	6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	108	115	110	103	107	103	97	100	3.1
Finance and insurance	463	588	598	572	556	574	563	560	-0.5
Real estate and rental and leasing	436	596	629	628	622	665	699	720	3
Professional and technical services	0	411	408	0	439	447	468	504	7.7
Management of companies and enterprises	0	21	18	0	26	42	59	68	15.3
Administrative and waste services	567	513	504	498	515	567	716	857	19.7
Educational services	48	84	87	76	91	104	141	137	-2.8
Health care and social assistance	715	846	843	889	927	950	957	960	0.3
Arts, entertainment, and recreation	412	338	336	346	328	395	415	493	18.8
Accommodation and food services	1,310	1,407	1,428	1,401	1,465	1,395	1,374	1,356	-1.3
Other services, except public administration	656	687	680	644	619	657	700	714	2
Government and government enterprises	1,174	1,284	1,238	1,255	1,278	1,244	1,280	1,275	-0.4
Total	12,344	12,364	12,513	12,478	12,684	13,020	13,730	13,944	1.6



Table II.31.27, shows the real average earnings per job by industry for Dickinson County. These figures are calculated by dividing the total real earning displayed in Tables II.31.25 and II.31.26, by industry. In 2016, the management of companies and enterprises industry had the highest average earnings reaching 64,765 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 6 percent to 13,314 dollars.

Table II.31.27
Real Earnings Per Job by Industry
 Dickinson County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	34,282	70,233	118,833	119,716	103,614	63,575	86,522	43,207	-50.1
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	0	0	0	0	0	0	0	0	0
Construction	57,824	55,687	60,324	64,189	59,613	60,724	70,605	58,966	-16.5
Manufacturing	51,000	57,692	57,957	61,570	60,334	61,283	61,772	58,508	-5.3
Wholesale trade	44,392	61,201	66,219	74,229	78,909	75,103	70,027	62,831	-10.3
Retail trade	30,671	26,350	28,268	31,427	32,343	31,914	31,440	30,401	-3.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	41,485	49,246	41,551	33,082	22,709	22,460	25,632	25,340	-1.1
Finance and insurance	36,402	38,082	32,933	39,004	36,984	38,611	37,977	38,593	1.6
Real estate and rental and leasing	21,141	11,181	10,671	12,692	15,249	12,511	12,228	11,774	-3.7
Professional and technical services	0	31,269	33,243	0	32,154	35,851	37,000	37,486	1.3
Management of companies and enterprises	0	106,216	110,632	0	146,140	128,033	70,699	64,765	-8.4
Administrative and waste services	23,443	26,017	27,427	25,359	24,943	28,342	29,610	29,316	-1
Educational services	8,234	9,201	8,419	10,104	10,275	11,107	9,485	9,394	-1
Health care and social assistance	41,662	40,297	41,320	38,867	38,071	37,898	38,357	39,339	2.6
Arts, entertainment, and recreation	18,281	16,430	16,252	16,963	16,196	16,092	16,445	16,963	3.2
Accommodation and food services	17,328	16,751	16,798	17,435	18,789	19,310	21,592	22,880	6
Other services, except public administration	23,621	27,425	27,348	26,809	26,148	27,291	29,255	30,627	4.7
Government and government enterprises	43,222	55,724	55,161	53,896	54,000	55,346	55,723	56,129	0.7
Total	36,867	38,222	40,361	41,798	41,340	40,855	43,015	39,720	-7.7

Table II.31.28 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 \$924,606,000 a -2.7 percent change between 2015 and 2016. Table II.31.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 12,364 and 13,944 in 2016, which a change of 1.6 percent over this period.

Table II.31.28
Total Employment and Real Personal Income
 Dickinson 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	170,561	10,299	8,105	49,557	22,430	240,355	18,872	6,059	28,151
1970	170,127	10,523	9,222	53,713	24,354	246,893	19,599	6,122	27,789
1971	164,856	11,201	11,499	56,401	26,350	247,905	19,264	6,045	27,272
1972	189,835	12,829	11,098	60,861	27,532	276,497	21,272	6,338	29,951
1973	257,617	16,361	12,031	69,073	31,100	353,462	26,407	6,806	37,850
1974	215,660	18,311	13,878	73,785	33,117	318,129	23,199	7,212	29,903
1975	213,575	17,495	17,182	79,151	36,979	329,392	23,117	7,211	29,616
1976	206,322	19,498	20,876	82,903	37,582	328,185	22,371	7,671	26,898
1977	234,703	20,124	23,156	90,980	39,420	368,135	24,374	7,730	30,362
1978	255,812	20,892	24,558	97,756	41,950	399,185	26,049	7,563	33,823
1979	237,213	21,889	26,833	103,006	43,898	389,061	24,741	7,880	30,104
1980	205,580	20,500	27,019	112,285	48,496	372,880	23,865	7,909	25,992
1981	207,869	21,086	23,728	125,944	51,252	387,706	24,906	7,970	26,082
1982	183,568	20,456	20,560	137,522	54,230	375,424	24,403	7,877	23,304
1983	183,893	20,782	19,118	133,221	56,294	371,744	24,388	8,238	22,322
1984	224,535	24,872	16,201	142,921	57,155	415,939	27,332	8,378	26,801
1985	204,420	22,210	17,771	138,621	59,959	398,561	26,486	7,985	25,600
1986	220,622	23,563	17,282	136,531	62,179	413,052	27,884	7,930	27,821
1987	237,800	24,941	18,973	132,702	62,883	427,417	29,162	7,863	30,244
1988	247,019	27,240	20,126	133,556	63,706	437,166	29,687	8,309	29,729
1989	270,540	28,650	19,244	142,101	62,520	465,755	31,372	8,689	31,135
1990	283,029	31,716	17,123	137,051	65,022	470,509	31,504	9,141	30,963
1991	274,807	32,195	18,247	133,940	70,061	464,860	30,591	9,497	28,936
1992	302,429	35,013	17,063	134,458	72,889	491,826	32,262	10,081	30,000
1993	299,155	37,507	16,785	133,805	75,235	487,473	31,677	10,688	27,990
1994	338,411	39,316	17,963	137,044	77,561	531,663	34,492	10,873	31,124
1995	357,902	42,972	15,693	150,399	78,966	559,988	35,894	11,474	31,192
1996	400,785	43,169	14,380	163,756	81,899	617,650	39,134	11,921	33,620
1997	400,497	47,377	16,819	173,967	88,587	632,493	39,344	11,938	33,549
1998	419,910	49,474	18,539	183,510	90,095	662,579	40,810	12,059	34,822
1999	442,259	51,879	16,015	181,881	91,883	680,159	41,643	12,251	36,100
2000	463,498	53,434	15,400	183,728	94,389	703,581	42,745	12,612	36,750
2001	455,081	50,302	16,182	189,814	98,148	708,922	43,025	12,344	36,866
2002	478,220	51,466	16,433	179,034	103,718	725,939	44,398	12,386	38,610
2003	504,547	55,692	18,002	172,782	108,865	748,504	45,811	12,508	40,338
2004	513,943	55,532	18,593	180,892	107,914	765,810	46,396	13,035	39,427
2005	483,785	54,165	18,120	187,745	112,212	747,697	44,922	13,229	36,570
2006	479,001	55,247	18,075	210,891	119,361	772,080	46,323	13,005	36,832
2007	492,457	56,005	18,536	225,662	124,247	804,896	48,389	13,016	37,835
2008	499,120	56,381	18,751	213,297	135,312	810,099	48,538	12,994	38,411
2009	456,090	53,022	22,136	205,310	146,684	777,199	46,634	12,418	36,728
2010	472,582	55,398	23,194	206,329	150,123	796,830	47,804	12,364	38,222
2011	505,039	52,663	23,203	217,351	150,521	843,450	49,941	12,513	40,361
2012	521,560	53,030	24,635	225,824	147,509	866,497	51,013	12,478	41,799
2013	524,358	59,903	22,950	229,354	149,497	866,256	51,125	12,684	41,341
2014	531,928	61,581	19,931	238,315	151,843	880,437	51,983	13,020	40,855
2015	590,599	67,834	9,890	260,465	157,475	950,595	55,519	13,730	43,015
2016	553,857	64,510	12,063	258,940	164,256	924,606	53,622	13,944	39,720



Diagram II.31.5, shows real average earnings per job for Dickinson County from 1990 to 2016. Over this period the average earning per job for Dickinson County was \$36,369, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.31.5
Real Average Earnings Per Job
 Dickinson County
 BEA Data 1990 - 2016

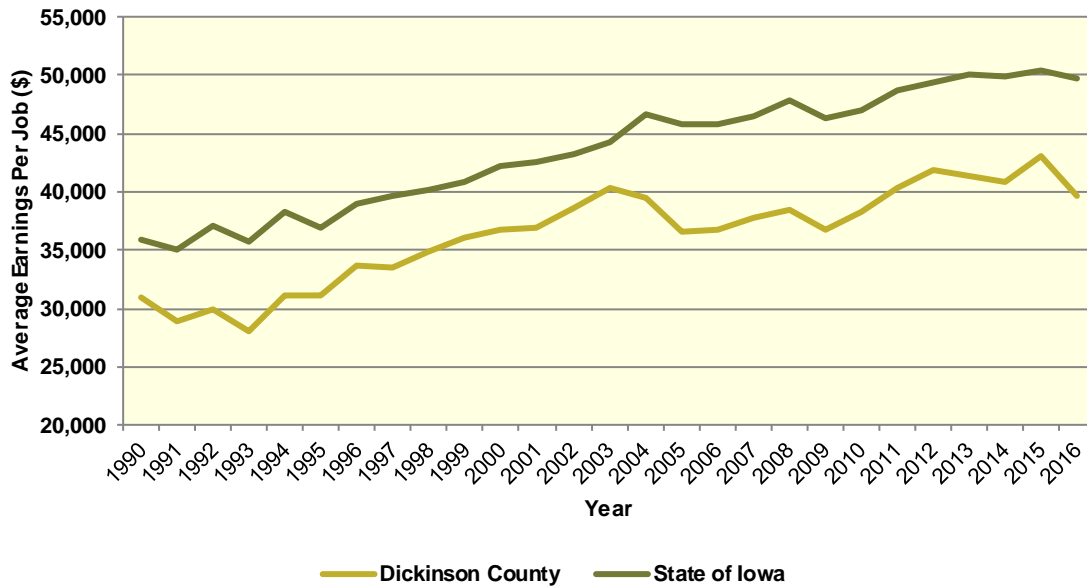
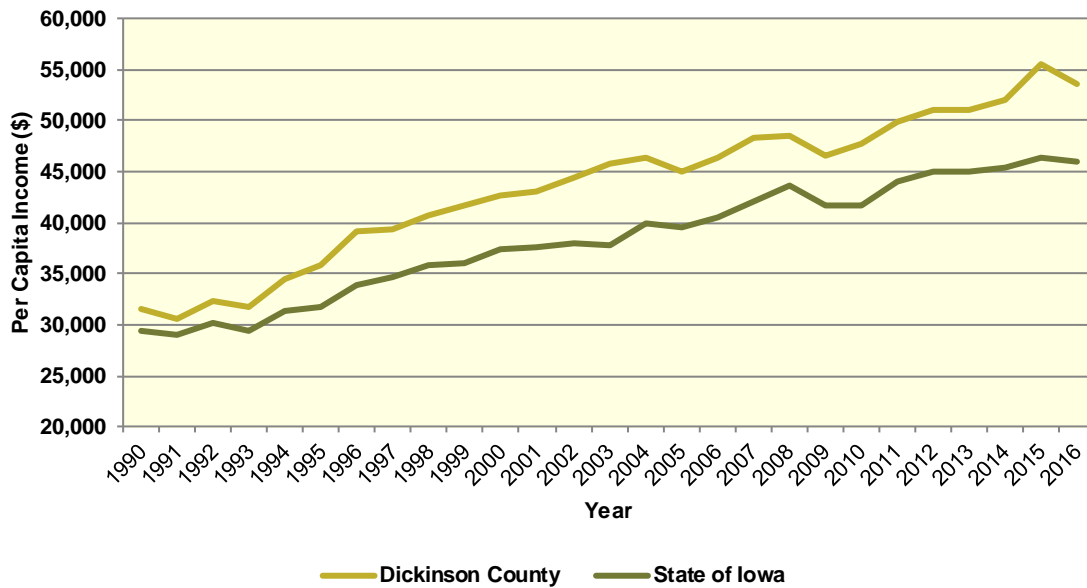


Diagram II.31.6, shows real per capita income for the Dickinson County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Dickinson County was \$43,538, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.31.6
Real Per Capita Income
 Dickinson 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.31.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 9,781 persons in 2015 to 9,941 in 2016, a change of 1.6 percent.

Table II.31.29
Total Monthly Employment
 Dickinson County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	8,451	8,078	8,204	7,605	7,203	7,485	7,564	7,755	8,153	8,576	9,022
Feb	8,433	8,008	8,227	7,486	7,198	7,483	7,516	7,740	8,118	8,561	9,037
Mar	8,546	8,210	8,312	7,462	7,347	7,587	7,694	7,896	8,175	8,832	9,106
Apr	9,099	8,843	8,841	7,936	7,907	8,082	8,252	8,190	8,704	9,244	9,554
May	9,687	9,491	9,738	8,782	8,632	8,679	8,841	9,007	9,534	10,184	10,234
Jun	10,503	10,328	10,526	9,597	9,497	9,561	9,740	9,975	10,423	11,242	11,334
Jul	10,353	10,211	10,316	9,333	9,357	9,547	9,682	9,905	10,324	11,101	11,115
Aug	10,023	10,007	9,919	9,147	9,278	9,443	9,467	9,755	10,126	10,735	10,884
Sep	9,495	9,376	9,036	8,671	8,683	8,793	8,857	9,051	9,470	10,178	10,226
Oct	8,753	8,837	8,490	7,987	8,186	8,159	8,304	8,619	8,963	9,725	9,694
Nov	8,450	8,601	8,122	7,715	7,856	7,863	8,103	8,429	8,780	9,531	9,509
Dec	8,472	8,551	8,089	7,519	7,766	7,814	8,165	8,318	8,722	9,464	9,571
Annual	9,189	9,045	8,985	8,270	8,243	8,375	8,515	8,720	9,124	9,781	9,941
% Change	.	-1.6%	-0.7%	-8%	-0.3%	1.6%	1.7%	2.4%	4.6%	7.2%	1.6%

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 \$709 in 2015. In 2016, average weekly wages saw a decreased of 5.4 percent over the prior year, rising to \$671, or by 38 dollars. These data are shown in Table II.31.30.

Table II.31.30						
Average Weekly Wages						
Dickinson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	455	410	412	486	438	
2002	468	425	426	496	452	3.2%
2003	477	455	510	535	494	9.3%
2004	492	483	460	551	495	0.2%
2005	486	460	477	540	490	-1%
2006	530	498	485	567	518	5.7%
2007	544	518	510	583	537	3.7%
2008	588	518	529	603	556	3.5%
2009	576	510	524	614	553	-0.5%
2010	573	531	556	637	573	3.6%
2011	614	549	575	643	593	3.5%
2012	654	584	575	664	616	3.9%
2013	660	603	594	708	639	3.7%
2014	669	630	623	764	669	4.7%
2015	713	682	656	793	709	6%
2016(p)	689	647	658	697	671	-5.4%

Total business establishments reported by the QCEW are displayed in Table II.31.31. Between 2015 and 2016, the total number of business establishments in Dickinson County increased by 5.4 percent, from 869 to 873 establishments.

Table II.31.31						
Number of Business Establishments						
Dickinson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	783	794	744	737	765	
2002	757	768	777	772	769	0.5%
2003	773	793	807	812	796	3.5%
2004	807	816	816	808	812	2%
2005	818	824	827	822	823	1.4%
2006	809	822	832	827	823	(ND)%
2007	829	846	846	841	841	2.2%
2008	834	850	854	843	845	0.5%
2009	835	843	851	841	843	-0.2%
2010	844	843	835	825	837	-0.7%
2011	816	815	808	816	814	-2.7%
2012	820	830	829	837	829	1.8%
2013	836	856	852	849	848	2.3%
2014	859	865	868	864	864	1.9%
2015	864	872	874	864	869	0.6%
2016	862	876	877	877	873	0.5%

Iowa Department of Revenue

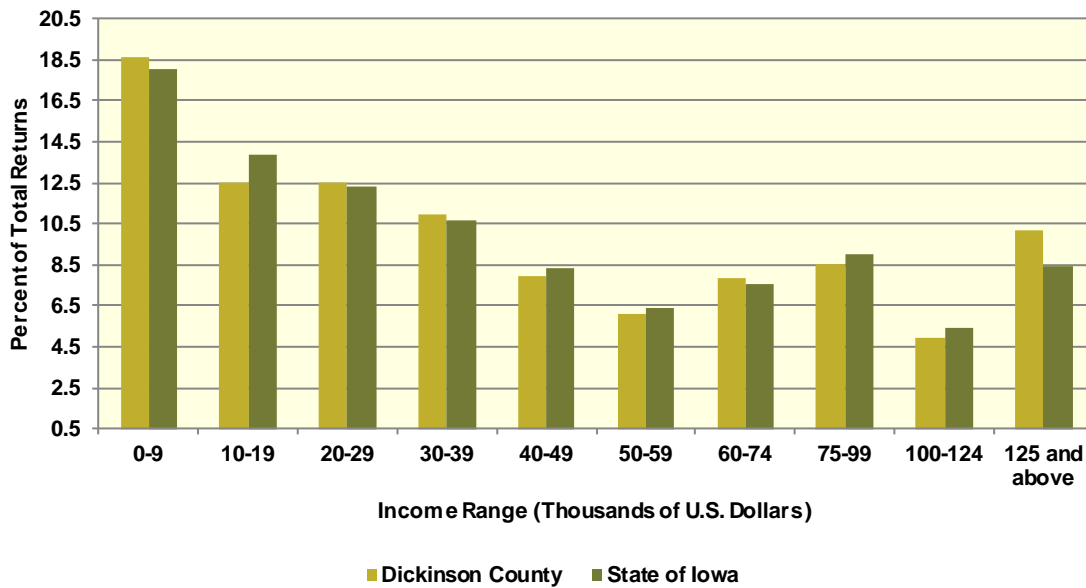
The Iowa Department of Revenue releases annual income tax statistics. Table II.31.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Dickinson County.

As can be seen the total number of returns between 2010 and 2015 increased by 5.3 percent, with 903 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 53.1 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -7.5 percent.

Table II.31.32
Number of Tax Returns by Adjusted Gross Income
 Dickinson 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	1,859	1,310	1,220	833	666	513	515	401	141	296	7,754
2003	1,789	1,252	1,203	850	647	553	549	428	185	337	7,793
2004	1,789	1,229	1,161	833	664	519	612	507	197	399	7,910
2005	1,780	1,159	1,223	815	679	530	635	543	227	450	8,041
2006	1,731	1,141	1,150	843	656	579	611	621	253	505	8,090
2007	1,720	1,215	1,159	873	691	593	650	663	304	556	8,424
2008	1,780	1,186	1,116	862	693	569	619	678	324	585	8,412
2009	1,810	1,205	1,128	876	681	563	618	648	331	501	8,361
2010	1,778	1,198	1,091	880	707	553	642	663	334	590	8,436
2011	1,770	1,247	1,055	908	706	549	612	723	352	663	8,585
2012	1,658	1,148	1,073	916	694	532	642	725	387	767	8,542
2013	1,652	1,179	1,078	931	668	533	654	759	409	812	8,675
2014	1,662	1,140	1,068	927	692	531	651	765	438	875	8,749
2015	1,657	1,108	1,110	970	710	541	694	756	436	903	8,885
Change 10 - 15	-6.8%	-7.5%	1.7%	10.2%	0.4%	-2.2%	8.1%	14%	30.5%	53.1%	5.3%

Diagram II.31.7
2015 Income Distribution
 Dickinson 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 1,493 in 2010 to 1,332 in 2016, with the poverty rate reaching 7.8 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.31.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,097	6.7%
2001	1,111	6.8%
2002	1,186	7.3%
2003	1,080	6.5%
2004	1,252	7.5%
2005	1,308	8%
2006	1,220	7.4%
2007	1,196	7.3%
2008	1,295	7.9%
2009	1,379	8.4%
2010	1,493	9.1%
2011	1,311	7.9%
2012	1,392	8.3%
2013	1,463	8.7%
2014	1,234	7.4%
2015	1,459	8.6%
2016	1,332	7.8%

The rate of poverty for Dickinson County is shown in Table II.31.34. In 2016, there were an estimated 1,153 persons living in poverty. This represented a 6.9 percent poverty rate, compared to 6 percent poverty in 2000. In 2016, some 7.8 percent of those in poverty were under age 6, and 16.7 percent were 65 or older.

Table II.31.34				
Poverty by Age				
Dickinson 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	111	11.5%	90	7.8%
6 to 17	109	11.3%	118	10.2%
18 to 64	523	54.3%	753	65.3%
65 or Older	221	22.9%	192	16.7%
Total	964	100.0%	1,153	100.0%
Poverty Rate	6%	.	6.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 4.9 percent in Dickinson County between 2010 and 2016, from 12,849 to 13,474. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.31.35.

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 Dickinson County increased from 119 authorizations in 2015 to 231 in 2016.

The real value of single-family building permits decreased from \$282,830 in 2015 to \$226,560 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.31.36.

Table II.31.35				
Housing Units				
State of Iowa vs. Dickinson County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Dickinson County	% Growth Since Census
2000 Census Base	1,232,625	.	11,378	.
2010 Census	1,336,417	8.4%	12,849	12.9%
July 2011 Estimate	1,341,974	0.4%	12,921	0.6%
July 2012 Estimate	1,346,403	0.7%	13,024	1.4%
July 2013 Estimate	1,353,274	1.3%	13,114	2.1%
July 2014 Estimate	1,362,458	1.9%	13,232	3%
July 2015 Estimate	1,370,778	2.6%	13,341	3.8%
July 2016 Estimate	1,380,162	3.3%	13,474	4.9%

Table II.31.36 Building Permits and Valuation Dickinson 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	56	0	0	0	56	133,287	0
1981	50	2	4	0	56	94,025	0
1982	42	0	0	0	42	83,276	0
1983	52	0	0	30	82	112,074	92,154
1984	53	2	10	15	80	110,549	92,425
1985	20	2	8	0	30	101,128	0
1986	18	2	0	0	20	124,541	0
1987	33	0	0	16	49	141,361	35,711
1988	59	0	16	5	80	142,882	170,802
1989	67	14	0	12	93	153,445	72,113
1990	73	4	0	8	85	122,384	125,167
1991	72	0	4	16	92	164,897	80,762
1992	99	8	45	24	176	146,322	197,410
1993	102	4	0	118	224	159,003	91,164
1994	81	10	6	16	113	157,820	88,261
1995	85	0	0	38	123	157,624	78,842
1996	143	6	3	30	182	125,683	58,123
1997	87	2	4	36	129	226,826	70,389
1998	93	4	0	75	172	179,673	65,385
1999	144	6	4	0	154	185,172	0
2000	110	14	0	14	138	194,157	92,348
2001	152	0	4	18	174	234,696	81,319
2002	141	6	8	48	203	220,443	163,806
2003	175	4	12	24	215	204,744	137,961
2004	209	6	16	51	282	196,550	159,251
2005	173	8	4	160	345	236,706	142,734
2006	150	6	9	83	248	231,422	189,876
2007	116	2	0	18	136	234,367	76,966
2008	90	4	9	0	103	198,388	0
2009	60	2	3	28	93	219,999	199,010
2010	82	4	6	0	92	247,187	0
2011	128	0	0	0	128	173,610	0
2012	103	2	0	0	105	212,048	0
2013	106	0	0	40	146	305,425	132,909
2014	115	0	4	15	134	244,349	58,030
2015	119	8	0	35	162	282,830	28,658
2016	231	20	0	111	362	226,560	136,036

Diagram II.31.8
Single Family Permits
 Dickinson County
 Census Bureau Data, 1980–2016

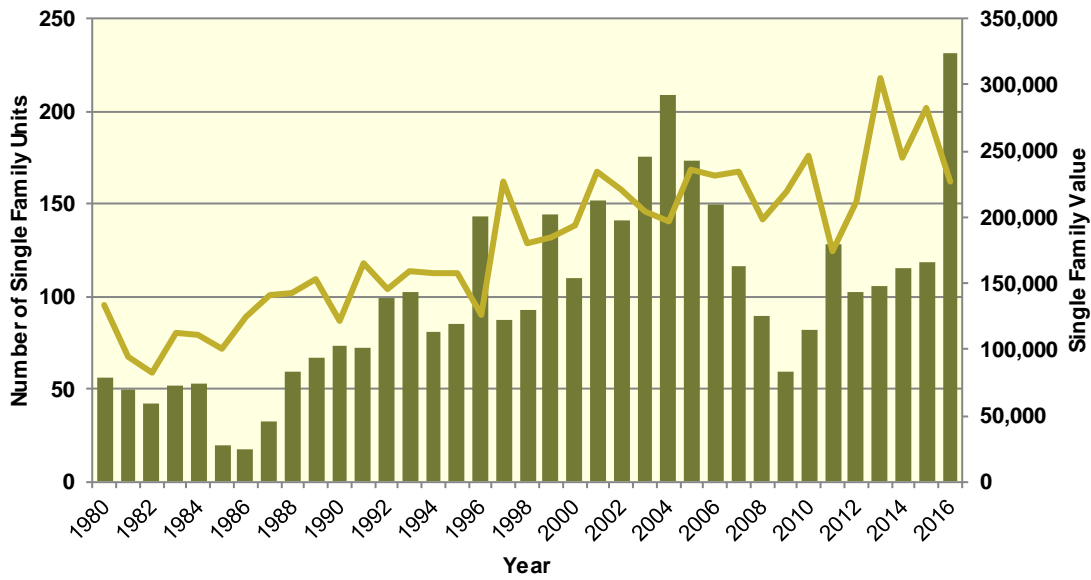
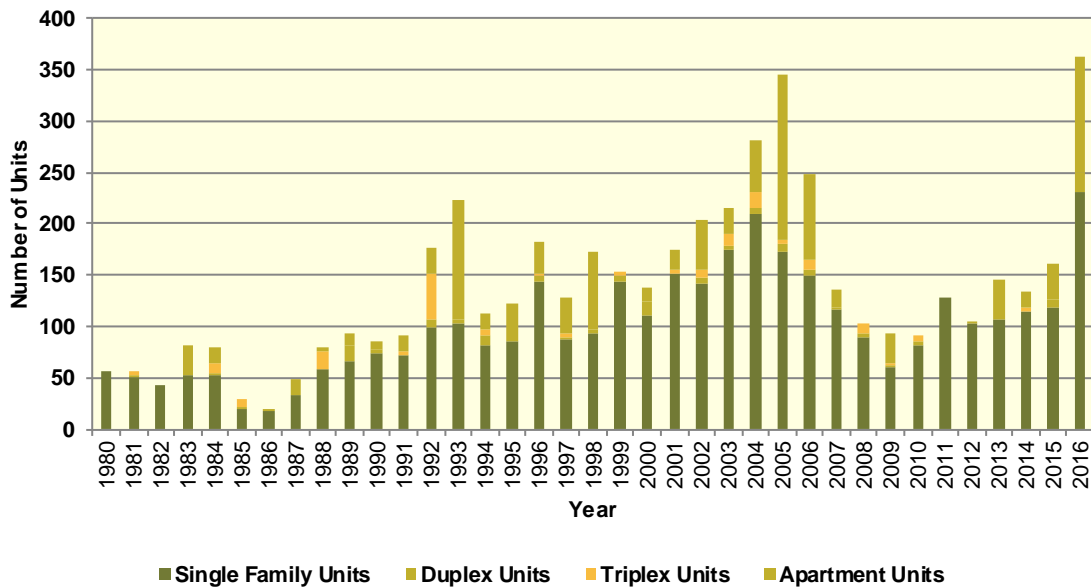


Diagram II.31.9
Total Permits by Unit Type
 Dickinson County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.31.37. In 2016, there were 13,251 housing units, up from 11,375 in 2000. Single-family units accounted for 73.7 percent of units in 2016, compared to 76.5 in 2000. Apartment units accounted for 13.6 percent in 2016, compared to 9.2 percent in 2000.

Table II.31.37 Housing Units by Type Dickinson 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	8,705	76.5%	9,763	73.7%
Duplex	203	1.8%	130	1%
Tri- or Four-Plex	287	2.5%	465	3.5%
Apartment	1,048	9.2%	1,798	13.6%
Mobile Home	1,124	9.9%	1,094	8.3%
Boat, RV, Van, Etc.	8	0.1%	1	0%
Total	11,375	100.0%	13,251	100.0%

Some 58.8 percent of housing was occupied in 2010, compared to 62.4 percent in 2000. Owner-occupied housing changed 6.2 percent between 2000 and 2010, ending with owner-occupied units representing 77.9 percent of unit. Vacant units changed by 23.9 percent, resulting in 5,295 vacant units in 2010.

Table II.31.38 Housing Units by Tenure Dickinson County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,103	62.4%	7,554	58.8%	6.3%
Owner-Occupied	5,542	78%	5,883	77.9%	6.2%
Renter-Occupied	1,561	22%	1,671	22.1%	7%
Vacant Housing Units	4,272	37.6%	5,295	41.2%	23.9%
Total Housing Units	11,375	100.0%	12,849	100.0%	13%

Table II.31.39, shows housing units by tenure from 2010 to 2016. By 2016, there were 13,251 housing units. An estimated 75.5 percent were owner-occupied, and 39.6 percent were vacant.

Table II.31.39 Housing Units by Tenure Dickinson County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,554	58.8%	8,008	60.4%
Owner-Occupied	5,883	77.9%	6,048	75.5%
Renter-Occupied	1,671	22.1%	1,960	24.5%
Vacant Housing Units	5,295	41.2%	5,243	39.6%
Total Housing Units	12,849	100.0%	13,251	100.0%

Households by household size are shown in Table II.31.40. There were a total of 7,554 households in 2010, up from 7,103 in 2000. One person households changed by 13.5 percent between 2000 and 2010, while two person households changed by 9.2 percent. Three and four person households changed by -0.1 and -3.5 respectively, representing 11.6 percent and 9.6 percent of the population in 2010.

Table II.31.40					
Households by Household Size					
Dickinson County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,035	28.6%	2,310	30.6%	13.5%
Two Persons	2,979	41.9%	3,252	43.1%	9.2%
Three Persons	874	12.3%	873	11.6%	-0.1%
Four Persons	753	10.6%	727	9.6%	-3.5%
Five Persons	330	4.6%	286	3.8%	-13.3%
Six Persons	94	1.3%	75	1%	-20.2%
Seven Persons or More	38	0.5%	31	0.4%	-18.4%
Total	7,103	100.0%	7,554	100.0%	6.3%

Households by income is shown in Table II.31.41. Households earning more than \$100,000 per year represented 23.9 percent of households in 2016, compared to 7.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.9 percent of households in 2010, compared to 20.6 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.8 percent of households in 2016, compared to 13.9 percent in 2000.

Table II.31.41				
Households by Income				
Dickinson 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	985	13.9%	707	8.8%
\$15,000 to \$19,999	463	6.5%	380	4.7%
\$20,000 to \$24,999	592	8.3%	493	6.2%
\$25,000 to \$34,999	1,060	14.9%	765	9.6%
\$35,000 to \$49,999	1,459	20.6%	1,082	13.5%
\$50,000 to \$74,999	1,458	20.6%	1,595	19.9%
\$75,000 to \$99,999	541	7.6%	1,076	13.4%
\$100,000 or More	536	7.6%	1,910	23.9%
Total	7,094	100.0%	8,008	100.0%

Table II.31.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 14.9 percent and 4.6 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.2 percent, 7.5 percent, and 12.2, respectively. Housing units built prior to 1939 represented 17.8 percent of households in 2016.

Table II.31.42				
Households by Year Home Built				
Dickinson 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	1,521	21.4%	1,423	17.8%
1940 to 1949	504	7.1%	570	7.1%
1950 to 1959	733	10.3%	717	9%
1960 to 1969	894	12.6%	945	11.8%
1970 to 1979	1,416	19.9%	1,215	15.2%
1980 to 1989	712	10%	604	7.5%
1990 to 1999	1,323	18.6%	973	12.2%
2000 to 2009	.	.	1,195	14.9%
2010 or Later	.	.	366	4.6%
Total	7,103	100.0%	8,008	100.0%

The distribution of unit types by race are shown in Table II.31.43. An estimated 81.9 percent of white households occupy single family homes, while 10.5 percent of black households do. Some 9 percent of white households occupied apartments, while 89.5 percent of black households do. An estimated 16.7 percent of Asian, and 16.7 percent of American Indian households occupy single family homes.

Table II.31.43							
Distribution of Units in Structure by Race							
Dickinson County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.9%	10.5%	16.7%	16.7%	100%	0%	50%
Duplex	0.8%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4%	0%	83.3%	0%	0%	0%	0%
Apartment	9%	89.5%	0%	83.3%	0%	0%	50%
Mobile Home	4.3%	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.31.44. An estimated 6.8 percent of vacant units were for rent in 2010, a 88.4 percent change since 2000. In addition, some 5.7 percent of vacant units were for sale, a change of 87 percent between 2000 and 2010. "Other" vacant units represented 4.1 percent of vacant units in 2010. This is a change of 26.5 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.31.44					
Disposition of Vacant Housing Units					
Dickinson County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	190	4.4%	358	6.8%	88.4%
For Sale	161	3.8%	301	5.7%	87%
Rented or Sold, Not Occupied	79	1.8%	57	1.1%	-27.8%
For Seasonal, Recreational, or Occasional Use	3,672	86%	4,363	82.4%	18.8%
For Migrant Workers	0	0%	1	0%	
Other Vacant	170	4%	215	4.1%	26.5%
Total	4,272	100.0%	5,295	100.0%	23.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.31.45. By 2016, for rent units accounted for 4.5 percent of vacant units, while for sale units accounted for 2.7 percent. “Other” vacant units accounted for 9.6 percent of vacant units, representing a total of 501 “other” vacant units.

Table II.31.45				
Disposition of Vacant Housing Units				
Dickinson County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	358	6.8%	234	4.5%
For Sale	301	5.7%	143	2.7%
Rented Not Occupied	23	0.4%	31	0.6%
Sold Not Occupied	34	0.6%	38	0.7%
For Seasonal, Recreational, or Occasional Use	4,363	82.4%	4,296	81.9%
For Migrant Workers	1	0%	0	0%
Other Vacant	215	4.1%	501	9.6%
Total	5,295	100.0%	5,243	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.31.46. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.



Table II.31.46 Overcrowding and Severe Overcrowding Dickinson 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	5,507	99.4%	28	0.5%	8	0.1%	5,543
2016 Five-Year ACS	6,021	99.6%	27	0.4%	0	0%	6,048
Renter							
2000 Census	1,523	97.6%	28	1.8%	9	0.6%	1,560
2016 Five-Year ACS	1,924	98.2%	17	0.9%	19	1%	8,008
Total							
2000 Census	7,030	99%	56	0.8%	17	0.2%	7,103
2016 Five-Year ACS	7,945	99.2%	44	0.5%	19	0.2%	8,008

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Dickinson County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.31.47 Households with Incomplete Plumbing Facilities Dickinson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,075	8,008
Lacking Complete Plumbing Facilities	28	0
Total Households	7,103	8,008
Percent Lacking	0.4 %	0%

There were 56 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 0.7 percent in 2016.

Table II.31.48 Households with Incomplete Kitchen Facilities Dickinson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,084	7,952
Lacking Complete Kitchen Facilities	19	56
Total Households	7,103	8,008
Percent Lacking	0.3%	0.7%

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 Dickinson County, 13.3 of households had a cost burden and 9.3 percent had a severe cost burden. Some 16.7 percent of renters were cost burdened, and 17.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 16.2 percent, and severe cost burden at 8.6 percent.

Table II.31.49
Cost Burden and Severe Cost Burden by Tenure
 Dickinson 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	1,953	80.1%	348	14.3%	134	5.5%	4	0.2%	2,439
2016 Five-Year ACS	2,559	74.9%	553	16.2%	294	8.6%	10	0.3%	3,416
Owner Without a Mortgage									
2000 Census	1,711	90.4%	94	5%	77	4.1%	11	0.6%	1,893
2016 Five-Year ACS	2,331	88.6%	184	7%	105	4%	12	0.5%	2,632
Renter									
2000 Census	982	67.4%	222	15.2%	93	6.4%	160	11%	1,457
2016 Five-Year ACS	1,142	58.3%	327	16.7%	348	17.8%	143	7.3%	1,960
Total									
2000 Census	4,646	80.3%	664	11.5%	304	5.3%	175	3%	5,789
2016 Five-Year ACS	6,032	75.3%	1,064	13.3%	747	9.3%	165	2.1%	8,008

Housing Problems by Income

Table II.31.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Dickinson County. As can be seen in 2017 the MFI was \$70,500, which compared to \$69,900 for the State of Iowa.

Table II.31.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 775 owner-occupied and 313 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 324 owner-occupied 409 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,845 households without a housing problem.

Table II.31.50
Median Family Income
 Dickinson County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	49,200	49,100
2001	53,000	52,500
2002	55,200	53,700
2003	53,600	54,900
2004	53,600	55,800
2005	57,050	57,650
2006	57,800	57,800
2007	57,100	58,100
2008	57,800	58,500
2009	61,600	62,000
2010	62,000	62,400
2011	62,300	64,000
2012	63,100	64,800
2013	63,400	64,700
2014	63,800	65,300
2015	66,700	67,500
2016	66,500	68,400
2017	70,500	69,900

Table II.31.51
Housing Problems by Income and Tenure
 Dickinson 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	4	0	4	10	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	4	25	33
Housing cost burden greater than 50% of income (and none of the above problems)	85	105	105	4	25	324
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	95	260	90	240	775
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	40	355	575	555	3,110	4,635
Total	235	559	948	657	3,410	5,809
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	10	0	0	20
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	15	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	4	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	225	180	4	0	0	409
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	160	55	4	4	313
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	70	255	260	185	440	1,210
Total	405	605	354	193	444	2,001
Total						
Lacking complete plumbing or kitchen facilities	0	14	10	4	10	38
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	19	0	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	14	8	25	47
Housing cost burden greater than 50% of income (and none of the above problems)	310	285	109	4	25	733
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	180	255	315	94	244	1,088
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
has none of the 4 housing problems	110	610	835	740	3,550	5,845
Total	640	1,164	1,302	850	3,854	7,810

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.31.52 of the 482 loans in 2016, 226 loans were for Home Purchases, 27 were for Home Improvement and 229 were for refinancing.



Table II.31.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Dickinson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	155	20	301	476
2009	155	34	586	775
2010	159	17	482	658
2011	141	25	407	573
2012	185	17	572	774
2013	204	14	324	542
2014	186	9	131	326
2015	188	15	218	421
2016	226	27	229	482

Table II.31.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$201,600 in 2012 and \$190,469 in 2016. Overall, average loans were \$144,796 in 2008 and \$189,355 in 2016.

Table II.31.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Dickinson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$139,239	\$44,800	\$154,302	\$144,796
2009	\$146,968	\$62,765	\$170,541	\$161,098
2010	\$150,692	\$41,941	\$167,527	\$160,214
2011	\$156,348	\$54,200	\$168,413	\$160,461
2012	\$201,600	\$139,176	\$196,930	\$196,778
2013	\$200,010	\$188,000	\$178,753	\$186,993
2014	\$181,839	\$82,444	\$166,115	\$172,776
2015	\$169,941	\$117,267	\$197,587	\$182,380
2016	\$190,469	\$108,630	\$197,773	\$189,355

Table II.31.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$37,296,000 in 2012 and \$43,046,000 in 2016. Overall, average loans were \$68,923,000 in 2008 and \$91,269,000 in 2016.

Table II.31.54				
Total Volume of Owner-Occupied Single Family Loans				
Dickinson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$21,582,000	\$896,000	\$46,445,000	\$68,923,000
2009	\$22,780,000	\$2,134,000	\$99,937,000	\$124,851,000
2010	\$23,960,000	\$713,000	\$80,748,000	\$105,421,000
2011	\$22,045,000	\$1,355,000	\$68,544,000	\$91,944,000
2012	\$37,296,000	\$2,366,000	\$112,644,000	\$152,306,000
2013	\$40,802,000	\$2,632,000	\$57,916,000	\$101,350,000
2014	\$33,822,000	\$742,000	\$21,761,000	\$56,325,000
2015	\$31,949,000	\$1,759,000	\$43,074,000	\$76,782,000
2016	\$43,046,000	\$2,933,000	\$45,290,000	\$91,269,000

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.31.55 presents some basic statistics about the completed surveys.

Table II.31.55				
Survey of Rental Properties				
Dickinson County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	120	10.8	0

Table II.31.56, shows the amount of total and vacant units with their associated vacancy rates. There were 120 apartment units reported in the survey, with 13 of them available, which resulted in a vacancy rate of 10.8 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.31.56			
Rental Vacancy Survey by Type			
Dickinson County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	120	13	10.8%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	120	13	10.8%

Table II.31.57, reports units by bedroom size. As can be seen there were 15 two bedroom apartment units and 15 three bedroom units. Overall, the 15 two bedroom units accounted for 12.5 percent of all units, and the 15 three bedroom units accounted for 12.5 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 90 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.31.57 Rental Units by Bedroom Size Dickinson 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	0	0	0	.	0
Two	0	15	0	0	.	15
Three	0	15	0	0	.	15
Four	0	0	0	0	.	0
Don’t Know	0	90	0	0	0	90
Total	0	120	0	0	0	120

Table II.31.58 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 13.3 percent.

Table II.31.58 Apartment Units by Bedroom Size Dickinson County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	15	2	13.3%
Three	15	4	26.7%
Four	0	0	0%
Don’t know	90	7	7.8%
Total	120	13	10.8%

Average market-rate rents by unit type are shown in Table II.31.59. 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.31.59 Average Market Rate Rents by Bedroom Size Dickinson 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	\$386	\$0	\$0	\$386
Two	\$0	\$495	\$0	\$0	\$495
Three	\$0	\$595	\$0	\$0	\$595
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$743.5	\$0	\$0	\$743.5

The average rent and availability of apartment units is displayed in Table II.31.60. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 7.8 percent.

Table II.31.60 Apartment Market Rate Rents by Vacancy Status Dickinson County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	90	7	7.8%
\$500 to \$750	0	0	0%
\$750 to \$1,000	30	6	20%
\$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	120	13	10.8%

Respondents were asked if utilities are included in the rent and as shown in Table II.31.61 2 respondents, or 100 percent, included some sort of utility in the rent.

Table II.31.61 Are there any utilities included with the rent? Dickinson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.31.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.31.62 Which utilities are included with the rent? Dickinson County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	2
Trash Collection	2

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.31.63 there were 32 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.31.63 Accessible Units by Bedroom Size Dickinson 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	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	32	0	0	0	32
Total	0	32	0	0	0	32

Table II.31.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 26.7 percent of all apartment units were considered accessible by survey respondents.

Table II.31.64 Apartment Units by Accessibility and Bedroom Size Dickinson County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	15	0	15	0%
Three	15	0	15	0%
Four	0	0	0	0%
Don't know	58	32	90	35.6%
Total	88	32	120	26.7%

Perceived Need for Rental Units

Table II.31.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.31.65 Do you keep a waiting list? Dickinson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.31.66, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.31.66 How would you rate the need for renovation of existing units in the city? Dickinson 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	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.31.67, 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, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.31.67 How would you rate the need for construction of new units in the city? Dickinson County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1	1	1	1

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.31.68, shows the *strong growth scenario* for the Dickinson County. As can be seen there were 6,048 owner-occupied and 1,960 renter-occupied households in 2016, for a total of 8,008 households. In 2030, there will be a projected 8,406 households, of which 6,516 are projected to be owner occupied and the remaining 1,891 are expected to be renter-occupied.

By 2050, there are projected to be 6,668 owner-occupied households, of which 274 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,089 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,874 renter households, of which 378 renter households are expected to have incomes between 0 and 30.0 percent of median family income 327 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 8,541 occupied units by 2050, of which 652 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.31.68
Housing Demand Forecast
 Dickinson County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	248	261	264	268	270	272	273	274
30.1-50%	582	611	619	627	633	637	640	642
50.1-80%	987	1,037	1,051	1,064	1,074	1,081	1,086	1,089
80.1-95%	556	584	592	599	605	609	611	613
95.1-115%	743	780	791	801	808	814	817	819
115+%	2,931	3,078	3,119	3,158	3,188	3,209	3,222	3,231
Total	6,048	6,352	6,436	6,516	6,578	6,621	6,649	6,668
Renter								
0-30%	396	380	381	382	382	381	380	378
30.1-50%	596	573	574	575	575	574	573	569
50.1-80%	342	329	329	330	330	330	328	327
80.1-95%	155	149	150	150	150	150	149	148
95.1-115%	140	134	134	135	135	135	134	134
115+%	332	319	320	320	321	320	319	317
Total	1,960	1,885	1,887	1,891	1,892	1,890	1,884	1,874
Total								
0-30%	644	641	645	649	652	653	653	652
30.1-50%	1,178	1,184	1,193	1,202	1,208	1,212	1,212	1,211
50.1-80%	1,329	1,366	1,380	1,393	1,404	1,411	1,414	1,415
80.1-95%	711	733	741	749	755	758	761	761
95.1-115%	883	915	925	935	943	948	951	953
115+%	3,263	3,398	3,439	3,478	3,508	3,529	3,541	3,549
Total	8,008	8,237	8,324	8,406	8,470	8,511	8,533	8,541

