

**VOLUME II:
EMMET COUNTY**

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Emmet County

DEMOGRAPHICS

Population Estimates

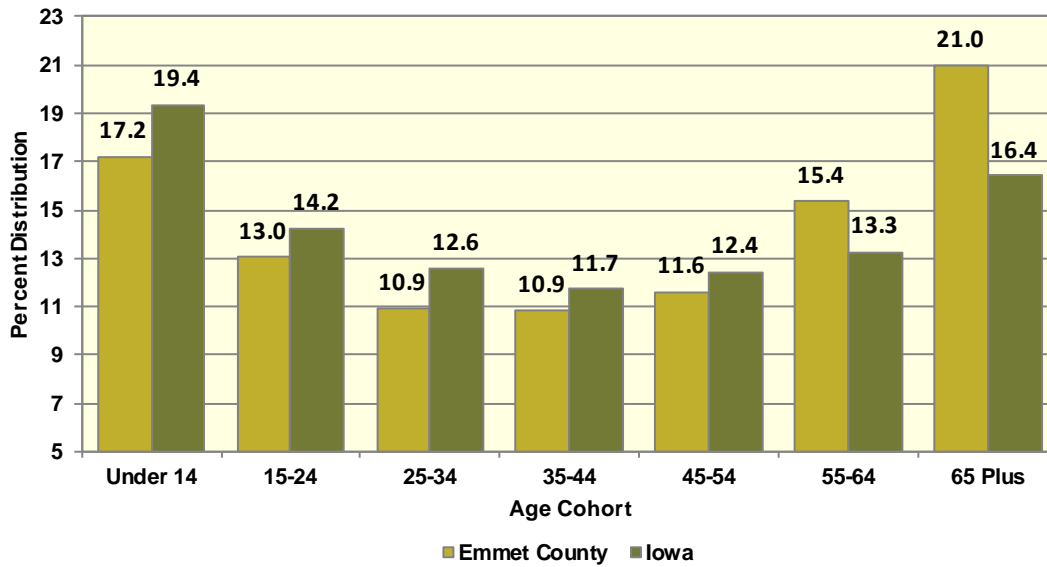
The Census Bureau’s current census estimates indicate that Emmet County’s population decreased from 10,302 in 2010 to 9,658 in 2016, or by 6.3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 6.5 percent, and the number of people from 55 to 64 years of age increased by 10.6 percent. The white population decreased by 7.8 percent, while the black population increased by 35.6 percent. The Hispanic population increased from 763 to 910 people between 2010 and 2016 or by 19.3 percent. These data are presented in Table II.33.1.

| Table II.33.1 Profile of Population Characteristics Emmet County vs. State of Iowa 2010 Census and 2016 Current Census Estimates | | | | | | |
|---|---------------|--------------|--------------|------------------|------------------|-------------|
| Subject | Emmet County | | | Iowa | | |
| | 2010 Census | Jul-16 | % Change | 2010 Census | Jul-16 | % Change |
| Population | 10,302 | 9,658 | -6.3% | 3,046,355 | 3,134,693 | 2.9% |
| Age | | | | | | |
| Under 14 years | 1,904 | 1,663 | -12.7% | 603,673 | 607,020 | 0.6% |
| 15 to 24 years | 1,487 | 1,259 | -15.3% | 430,187 | 445,808 | 3.6% |
| 25 to 34 years | 1,129 | 1,056 | -6.5% | 382,583 | 394,373 | 3.1% |
| 35 to 44 years | 1,042 | 1,048 | 0.6% | 364,548 | 367,535 | 0.8% |
| 45 to 54 years | 1,459 | 1,121 | -23.2% | 439,726 | 389,744 | -11.4% |
| 55 to 64 years | 1,342 | 1,484 | 10.6% | 372,750 | 415,998 | 11.6% |
| 65 and Over | 1,939 | 2,027 | 4.5% | 452,888 | 514,215 | 13.5% |
| Race | | | | | | |
| White | 9,936 | 9,158 | -7.8% | 2,839,615 | 2,864,884 | 0.9% |
| Black | 73 | 99 | 35.6% | 91,695 | 114,874 | 25.3% |
| American Indian and Alaskan Native | 139 | 159 | 14.4% | 13,563 | 15,924 | 17.4% |
| Asian | 44 | 50 | 13.6% | 54,232 | 78,735 | 45.2% |
| Native Hawaiian or Pacific Islander | 7 | 9 | 28.6% | 2,419 | 3,592 | 48.5% |
| Two or more races | 103 | 183 | 77.7% | 44,831 | 56,684 | 26.4% |
| Ethnicity (of any race) | | | | | | |
| Hispanic or Latino | 763 | 910 | 19.3% | 151,544 | 182,606 | 20.5% |

Table II.33.2, presents the population of Emmet County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,143 males, who accounted for 49.9 percent of the population, and the remaining 50.1 percent, or 5,159 persons, were female. In 2016, the number of males rose to 4,856 persons, and accounted for 50.3 percent of the population, with the remaining 49.7 percent, or 4,802 persons being female.

| Table II.33.2 Population by Age and Gender Emmet 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 | 967 | 937 | 1,904 | 874 | 789 | 1,663 | -12.7% |
| 15 to 24 years | 800 | 687 | 1,487 | 641 | 618 | 1,259 | -15.3% |
| 25 to 34 years | 603 | 526 | 1,129 | 572 | 484 | 1,056 | -6.5% |
| 35 to 44 years | 537 | 505 | 1,042 | 553 | 495 | 1,048 | 0.6% |
| 45 to 54 years | 537 | 505 | 1,042 | 553 | 495 | 1,048 | 0.6% |
| 55 to 64 years | 723 | 736 | 1,459 | 561 | 560 | 1,121 | -23.2% |
| 65 and Over | 692 | 650 | 1,342 | 767 | 717 | 1,484 | 10.6% |
| Total | 5,143 | 5,159 | 10,302 | 4,856 | 4,802 | 9,658 | -6.3% |
| % of Total | 49.9% | 50.1% | . | 50.3% | 49.7% | . | |

Diagram II.33.1
Age Distribution
Emmet County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Emmet County decreased from 11,569 to 11,027 persons, or by -4.7 percent. Between 2000 and 2010, Emmet County population, changed by -725 persons, to a total population of 10,302 persons. The most recent estimates indicated that Emmet County’s population fell an additional -644 persons since the 2010 Census, to 9,658 persons in July 2016.

| | |
|---------------------------------|---------------|
| 1990 Census | 11,569 |
| Natural Increase 90-00 | -107 |
| Net Migration 90-00 | -435 |
| 2000 Census | 11,027 |
| Natural Increase 00-09 | 68 |
| Net Migration 00-09 | -734 |
| 2009 Population Estimate | 10,361 |
| 2010 Census | 10,302 |
| Natural Increase 10-16 | -80 |
| Net Migration 10-16 | -564 |
| 2016 Population Estimate | 9,658 |

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.33.3, Emmet County had a natural increase, of -107 persons between 1990 and 2000. During the April 2000 to July 2009 period, Emmet County’s natural increase was estimated at 68 persons. Between 2010 and 2016, the natural increase was estimated at -80 persons, and the net migration was -564 persons.

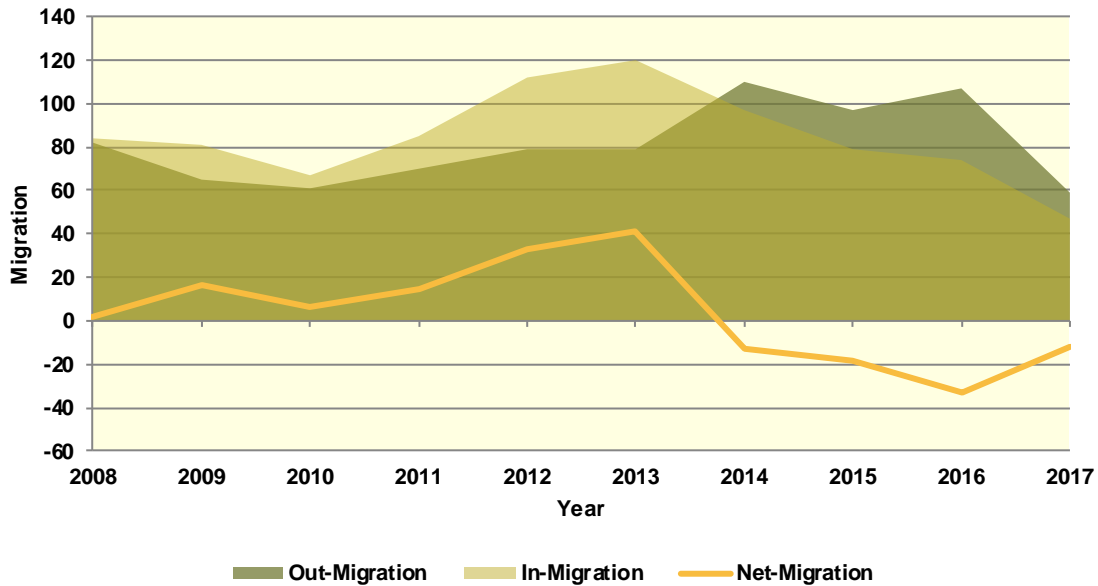
Population Migration Trends

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.33.4 in 2008 there was a total of 84 in-migrations with a total of 82 out-migrations, which led to a net-migration of 2 persons. The most recent first half 2017 data saw a net-migration of -12 persons, with 47 persons entering Emmet County and 59 persons leaving Emmet County.

Diagram II.33.2, 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 41 people entering and the migration lowest net migration occurred in 2016 with 33 entering Emmet County.

Diagram II.33.2
Net In-migration by Gender
 Emmet County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.33.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 8 percent of net-migrants, or -1 persons were male, with the remaining 92 percent, or -11 persons were female.

| Gender | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017-First Half |
|--------------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|-----------------|
| In | | | | | | | | | | |
| Male | 36 | 41 | 33 | 37 | 43 | 49 | 43 | 41 | 43 | 23 |
| Female | 48 | 40 | 34 | 48 | 69 | 71 | 54 | 38 | 31 | 24 |
| Total | 84 | 81 | 67 | 85 | 112 | 120 | 97 | 79 | 74 | 47 |
| Out | | | | | | | | | | |
| Male | 38 | 23 | 31 | 38 | 34 | 28 | 47 | 42 | 44 | 24 |
| Female | 44 | 42 | 30 | 32 | 45 | 51 | 63 | 55 | 63 | 35 |
| Total | 82 | 65 | 61 | 70 | 79 | 79 | 110 | 97 | 107 | 59 |
| Net | | | | | | | | | | |
| Male | -2 | 18 | 2 | -1 | 9 | 21 | -4 | -1 | -1 | -1 |
| Female | 4 | -2 | 4 | 16 | 24 | 20 | -9 | -17 | -32 | -11 |
| Total | 2 | 16 | 6 | 15 | 33 | 41 | -13 | -18 | -33 | -12 |

Table II.33.5, shows net-migration for Emmet County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 4 persons entering Emmet County. Those in the age range of 65 and older had the lowest levels of net migration, with 7 persons leaving Emmet County.

| Table II.33.5 Migration by Age Range Emmet County Iowa DOT Data | | | | | | | | | | |
|--|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|-------------------|
| Age Range | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 – First Half |
| In | | | | | | | | | | |
| 14-17 | 0 | 0 | 0 | 0 | 2 | 1 | 1 | 1 | 0 | 1 |
| 18-22 | 12 | 11 | 13 | 14 | 35 | 26 | 15 | 13 | 10 | 5 |
| 23-25 | 12 | 8 | 10 | 13 | 7 | 15 | 14 | 11 | 13 | 7 |
| 26-35 | 25 | 22 | 19 | 22 | 25 | 31 | 22 | 22 | 23 | 15 |
| 36-45 | 14 | 16 | 9 | 11 | 20 | 18 | 16 | 10 | 9 | 9 |
| 46-55 | 13 | 8 | 7 | 13 | 11 | 16 | 10 | 12 | 4 | 4 |
| 56-65 | 5 | 11 | 8 | 8 | 6 | 7 | 14 | 5 | 4 | 6 |
| 66 + | 3 | 5 | 1 | 4 | 6 | 6 | 5 | 5 | 11 | 0 |
| Total | 84 | 81 | 67 | 85 | 112 | 120 | 97 | 79 | 74 | 47 |
| Out | | | | | | | | | | |
| 14-17 | 0 | 1 | 1 | 0 | 1 | 1 | 3 | 3 | 0 | 1 |
| 18-22 | 9 | 10 | 4 | 5 | 10 | 19 | 14 | 18 | 13 | 4 |
| 23-25 | 14 | 10 | 10 | 14 | 15 | 13 | 14 | 14 | 17 | 11 |
| 26-35 | 20 | 21 | 19 | 16 | 21 | 16 | 34 | 22 | 36 | 17 |
| 36-45 | 19 | 9 | 9 | 10 | 12 | 14 | 11 | 11 | 14 | 12 |
| 46-55 | 7 | 10 | 9 | 12 | 8 | 9 | 14 | 13 | 10 | 5 |
| 56-65 | 5 | 4 | 6 | 4 | 9 | 5 | 13 | 9 | 13 | 2 |
| 66 + | 8 | 0 | 3 | 9 | 3 | 2 | 7 | 7 | 4 | 7 |
| Total | 82 | 65 | 61 | 70 | 79 | 79 | 110 | 97 | 107 | 59 |
| Net | | | | | | | | | | |
| 14-17 | 0 | -1 | -1 | 0 | 1 | 0 | -2 | -2 | 0 | 0 |
| 18-22 | 3 | 1 | 9 | 9 | 25 | 7 | 1 | -5 | -3 | 1 |
| 23-25 | -2 | -2 | 0 | -1 | -8 | 2 | 0 | -3 | -4 | -4 |
| 26-35 | 5 | 1 | 0 | 6 | 4 | 15 | -12 | 0 | -13 | -2 |
| 36-45 | -5 | 7 | 0 | 1 | 8 | 4 | 5 | -1 | -5 | -3 |
| 46-55 | 6 | -2 | -2 | 1 | 3 | 7 | -4 | -1 | -6 | -1 |
| 56-65 | 0 | 7 | 2 | 4 | -3 | 2 | 1 | -4 | -9 | 4 |
| 66 + | -5 | 5 | -2 | -5 | 3 | 4 | -2 | -2 | 7 | -7 |
| Total | 2 | 16 | 6 | 15 | 33 | 41 | -13 | -18 | -33 | -12 |

School Age Enrollment

Table II.33.6, show the school enrollment from the Iowa Department of Education for Emmet County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 1,762 students and was 1,789 in 2017, a change of 1.5 percent. Enrollment for students in grades 1 to 5 was 590 students in 2010 and 656 in 2017, which was a change of 11.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 547 and 603 in 2017, which was a change of 10.2 percent.

Table II.33.6
School Enrollment

Emmet County
Iowa Department of Education

| Year | Pre-K/K | Grades 1 - 5 | Grades 6 - 8 | Grades 9 - 12 | Special Ed. | Total |
|---------------------------|---------------|--------------|---------------|---------------|-------------|-------------|
| 2000 | 189 | 697 | 457 | 639 | 26 | 1,985 |
| 2001 | 169 | 696 | 444 | 631 | 23 | 1,963 |
| 2002 | 170 | 644 | 439 | 575 | 0 | 1,828 |
| 2003 | 146 | 630 | 400 | 585 | 0 | 1,761 |
| 2004 | 163 | 600 | 404 | 582 | 0 | 1,749 |
| 2005 | 200 | 593 | 384 | 563 | 68 | 1,740 |
| 2006 | 233 | 603 | 396 | 542 | 66 | 1,774 |
| 2007 | 208 | 596 | 364 | 559 | 83 | 1,727 |
| 2008 | 246 | 590 | 375 | 554 | 101 | 1,765 |
| 2009 | 261 | 609 | 348 | 500 | 111 | 1,718 |
| 2010 | 279 | 590 | 346 | 547 | 123 | 1,762 |
| 2011 | 295 | 615 | 346 | 524 | 140 | 1,780 |
| 2012 | 296 | 606 | 356 | 506 | 128 | 1,764 |
| 2013 | 231 | 512 | 284 | 614 | 95 | 1,641 |
| 2014 | 221 | 527 | 289 | 591 | 85 | 1,628 |
| 2015 | 262 | 692 | 279 | 600 | 98 | 1,833 |
| 2016 | 241 | 660 | 303 | 580 | 103 | 1,784 |
| 2017 | 220 | 656 | 310 | 603 | 96 | 1,789 |
| % Change 10-17 | -21.1% | 11.2% | -10.4% | 10.2% | -22% | 1.5% |

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.33.7, shows population by age for the 2000 and 2010 Census. The population changed by -6.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.2 percent to a total of 1,939 persons in 2010. Those aged 25 to 34 changed by 3.1 percent, and those aged under 5 changed by 9.5 percent.

| Age | 2000 Census | | 2010 Census | | % Change 00-10 |
|--------------|---------------|---------------|---------------|---------------|----------------|
| | Population | % of Total | Population | % of Total | |
| Under 5 | 603 | 5.5% | 660 | 6.4% | 9.5% |
| 5 to 19 | 2,499 | 22.7% | 2,120 | 20.6% | -15.2% |
| 20 to 24 | 682 | 6.2% | 611 | 5.9% | -10.4% |
| 25 to 34 | 1,095 | 9.9% | 1,129 | 11% | 3.1% |
| 35 to 54 | 2,992 | 27.1% | 2,501 | 24.3% | -16.4% |
| 55 to 64 | 1,021 | 9.3% | 1,342 | 13% | 31.4% |
| 65 or Older | 2,135 | 19.4% | 1,939 | 18.8% | -9.2% |
| Total | 11,027 | 100.0% | 10,302 | 100.0% | -6.6% |

The elderly population is further explored in Table II.33.8. Those aged 65 to 66 changed by -1.1 percent between 2000 and 2010, resulting in a population of 185 persons. Those aged 85 or older changed by 5.4 percent during the same time period, and resulted in 390 persons over age 85 in 2010.

| Age | 2000 Census | | 2010 Census | | % Change 00-10 |
|--------------|--------------|---------------|--------------|---------------|----------------|
| | Population | % of Total | Population | % of Total | |
| 65 to 66 | 187 | 8.8% | 185 | 9.5% | -1.1% |
| 67 to 69 | 264 | 12.4% | 270 | 13.9% | 2.3% |
| 70 to 74 | 495 | 23.2% | 415 | 21.4% | -16.2% |
| 75 to 79 | 468 | 21.9% | 352 | 18.2% | -24.8% |
| 80 to 84 | 351 | 16.4% | 327 | 16.9% | -6.8% |
| 85 or Older | 370 | 17.3% | 390 | 20.1% | 5.4% |
| Total | 2,135 | 100.0% | 1,939 | 100.0% | -9.2% |

Population by race and ethnicity is shown in Table II.33.9. The white population changed by -10.7 percent between 2000 and 2010, and resulted in representing 93.1 percent of the population in 2010. The black population changed by 150 percent, represented 0.6 percent of the population in 2010. The American Indian and Asian populations represented 0.7 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 60.6 percent between 2000 and 2010, compared to the -9.6 percent growth rate for non-Hispanics.

| Race | 2000 Census | | 2010 Census | | % Change 00-10 |
|-----------------------------------|---------------|---------------|---------------|---------------|----------------|
| | Population | % of Total | Population | % of Total | |
| White | 10,738 | 97.4% | 9,591 | 93.1% | -10.7% |
| Black | 26 | 0.2% | 65 | 0.6% | 150% |
| American Indian | 31 | 0.3% | 69 | 0.7% | 122.6% |
| Asian | 33 | 0.3% | 44 | 0.4% | 33.3% |
| Native Hawaiian/ Pacific Islander | 1 | 0% | 1 | 0% | 0% |
| Other | 138 | 1.3% | 374 | 3.6% | 171% |
| Two or More Races | 60 | 0.5% | 158 | 1.5% | 163.3% |
| Total | 11,027 | 100.0% | 10,302 | 100.0% | -6.6% |
| Hispanic | 475 | 4.3% | 763 | 7.4% | 60.6% |
| Non-Hispanic | 10,552 | 95.7% | 9,539 | 92.6% | -9.6% |



Population by race and ethnicity through 2016 is shown in Table II.33.10. The white population represented 96.2 percent of the population in 2016, compared with black households accounting for 1.4 percent of the population. Hispanic households represented 9.1 percent of the population in 2016.

| Race | 2010 Census | | 2016 Five-Year ACS | |
|-----------------------------------|---------------|---------------|--------------------|---------------|
| | Population | % of Total | Population | % of Total |
| White | 9,591 | 93.1% | 9,443 | 96.2% |
| Black | 65 | 0.6% | 141 | 1.4% |
| American Indian | 69 | 0.7% | 46 | 0.5% |
| Asian | 44 | 0.4% | 30 | 0.3% |
| Native Hawaiian/ Pacific Islander | 1 | 0% | 11 | 0.1% |
| Other | 374 | 3.6% | 55 | 0.6% |
| Two or More Races | 158 | 1.5% | 94 | 1% |
| Total | 10,302 | 100.0% | 9,820 | 100.0% |
| Non-Hispanic | 9,539 | 92.6% | 8,930 | 90.9% |
| Hispanic | 763 | 7.4% | 890 | 9.1% |

The population by race is broken down further by ethnicity in Table II.33.11. While the white non-Hispanic population changed by -10.6 percent between 2000 and 2010, the white Hispanic population changed by -13.4 percent. The black non-Hispanic population changed by 134.6 percent.

| Race | 2000 | | 2010 Census | | % Change 00 - 10 |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------------|
| | Population | % of Total | Population | % of Total | |
| Non-Hispanic | | | | | |
| White | 10,424 | 98.8% | 9,319 | 97.7% | -10.6% |
| Black | 26 | 0.2% | 61 | 0.6% | 134.6% |
| American Indian | 21 | 0.2% | 35 | 0.4% | 66.7% |
| Asian | 33 | 0.3% | 44 | 0.5% | 33.3% |
| Native Hawaiian/ Pacific Islander | 1 | 0% | 1 | 0% | 0% |
| Other | 1 | 0% | 4 | 0% | 300% |
| Two or More Races | 46 | 0.4% | 75 | 0.8% | 63% |
| Total Non-Hispanic | 10,552 | 100.0% | 9,539 | 100.0% | -9.6% |
| Hispanic | | | | | |
| White | 314 | 66.1% | 272 | 35.6% | -13.4% |
| Black | 0 | 0% | 4 | 0.5% | |
| American Indian | 10 | 2.1% | 34 | 4.5% | 240% |
| Asian | 0 | 0% | 0 | 0% | 0% |
| Native Hawaiian/ Pacific Islander | 0 | 0% | 0 | 0% | 0% |
| Other | 137 | 28.8% | 370 | 48.5% | 170.1% |
| Two or More Races | 14 | 2.9% | 83 | 10.9% | 492.9% |
| Total Hispanic | 475 | 100.0% | 763 | 100.0% | 60.6 % |
| Total Population | 11,027 | 100.0% | 10,302 | 100.0% | -6.6% |

The change in race and ethnicity between 2010 and 2016 is shown in Table II.33.12. During this time, the total non-Hispanic population was 8,930 persons in 2016. The Hispanic population was 890.

| Table II.33.12 Population by Race and Ethnicity | | | | |
|--|--------------------|-------------------|---------------------------|-------------------|
| Emmet County 2010 Census & 2016 Five-Year ACS | | | | |
| Race | 2010 Census | | 2016 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| Non-Hispanic | | | | |
| White | 9,319 | 97.7% | 8,673 | 97.1% |
| Black | 61 | 0.6% | 136 | 1.5% |
| American Indian | 35 | 0.4% | 46 | 0.5% |
| Asian | 44 | 0.5% | 30 | 0.3% |
| Native Hawaiian/ Pacific Islander | 1 | 0% | 0 | 0% |
| Other | 4 | 0% | 0 | 0% |
| Two or More Races | 75 | 0.8% | 45 | 0.5% |
| Total Non-Hispanic | 9,539 | 100.0% | 8,930 | 100.0% |
| Hispanic | | | | |
| White | 272 | 35.6% | 770 | 86.5% |
| Black | 4 | 0.5% | 5 | 0.6% |
| American Indian | 34 | 4.5% | 0 | 0% |
| Asian | 0 | 0% | 0 | 0% |
| Native Hawaiian/ Pacific Islander | 0 | 0% | 11 | 1.2% |
| Other | 370 | 48.5% | 55 | 6.2% |
| Two or More Races | 83 | 10.9% | 49 | 5.5% |
| Total Non-Hispanic | 763 | 100.0 | 890 | 100.0% |
| Total Population | 10,302 | 100.0% | 9,820 | 100.0% |

Households by type and tenure are shown in Table II.33.13. Family households represented 63.7 percent of households, while non-family households accounted for 36.3 percent. These changed from 63.4 and 36.6 percent, respectively.

| Table II.33.13 Household Type by Tenure | | | | |
|---|--------------------|-------------------|---------------------------|-------------------|
| Emmet County 2010 Census SF1 & 2016 Five-Year ACS Data | | | | |
| Household Type | 2010 Census | | 2016 Five-Year ACS | |
| | Households | Households | Households | % of Total |
| Family Households | 2,684 | 63.4% | 2,630 | 63.7% |
| Married-Couple Family | 2,130 | 79.4% | 2,126 | 80.8% |
| Owner-Occupied | 1,911 | 89.7% | 1,888 | 88.8% |
| Renter-Occupied | 219 | 10.3% | 238 | 11.2% |
| Other Family | 554 | 20.6% | 504 | 21.1% |
| Male Householder, No Spouse Present | 198 | 35.7% | 121 | 39.3% |
| Owner-Occupied | 124 | 62.6% | 88 | 72.7% |
| Renter-Occupied | 74 | 37.4% | 33 | 27.3% |
| Female Householder, No Spouse Present | 356 | 64.3% | 383 | 70.6% |
| Owner-Occupied | 217 | 61% | 160 | 41.8% |
| Renter-Occupied | 139 | 39% | 223 | 58.2% |
| Non-Family Households | 1,552 | 36.6% | 1,497 | 36.3% |
| Owner-Occupied | 962 | 62% | 1,069 | 71.4% |
| Renter-Occupied | 590 | 38% | 428 | 28.6% |
| Total | 4,236 | 100.0% | 4,127 | 100.0% |

The group quarters population was 540 in 2010, compared to 537 in 2000. Institutionalized populations experienced a -19.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 40.2 percent change during this same time period.

| Table II.33.14 | | | | | |
|----------------------------------|-------------|---------------|-------------|---------------|----------------|
| Group Quarters Population | | | | | |
| Emmet 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 | 22 | 6.1% | 7 | 2.4% | -68.2% |
| Juvenile Facilities | . | . | 100 | 34.6% | . |
| Nursing Homes | 212 | 59.2% | 182 | 63% | -14.2% |
| Other Institutions | 124 | 34.6% | 0 | 0% | -100% |
| Total | 358 | 100.0% | 289 | 100.0% | -19.3% |
| Noninstitutionalized | | | | | |
| College Dormitories | 151 | 84.4% | 242 | 96.4% | 60.3% |
| Military Quarters | 0 | 0% | 0 | 0% | 0% |
| Other Noninstitutionalized | 28 | 15.6% | 9 | 3.6% | -67.9% |
| Total | 179 | 100.0% | 251 | 100.0% | 40.2% |
| Group Quarters Population | 537 | 100.0% | 540 | 100.0% | 0.6% |

The number of foreign born persons are shown in Table II.33.15. An estimated 2.9 percent of the population was born in Mexico, some 0.2 percent were born in Guatemala, and another 0.1 percent were born in Germany.

| Table II.33.15 | | | |
|---|-------------|------------------|-----------------------------|
| Place of Birth for the Foreign-Born Population | | | |
| Emmet County | | | |
| 2016 Five-Year ACS | | | |
| Number | County | Number of Person | Percent of Total Population |
| #1 country of origin | Mexico | 289 | 2.9% |
| #2 country of origin | Guatemala | 16 | 0.2% |
| #3 country of origin | Germany | 13 | 0.1% |
| #4 country of origin | Philippines | 12 | 0.1% |
| #5 country of origin | India | 11 | 0.1% |
| #6 country of origin | Canada | 7 | 0.1% |
| #7 country of origin | Thailand | 7 | 0.1% |
| #8 country of origin | England | 6 | 0.1% |
| #9 country of origin | Australia | 4 | 0% |
| #10 country of origin | Panama | 4 | 0% |

Limited English Proficiency and the language spoken at home are shown in Table II.33.16. An estimated 3.9 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Tagalog.

| Table II.33.16 Limited English Proficiency and Language Spoken at Home Emmet County 2016 Five-Year ACS | | | |
|---|--|------------------|-----------------------------|
| Number | County | Number of Person | Percent of Total Population |
| #1 LEP Language | Spanish | 359 | 3.9% |
| #2 LEP Language | Tagalog | 9 | 0.1% |
| #3 LEP Language | French, Haitian, or Cajun | 7 | 0.1% |
| #4 LEP Language | Other Asian and Pacific Island languages | 7 | 0.1% |
| #5 LEP Language | Arabic | 0 | 0% |
| #6 LEP Language | Chinese | 0 | 0% |
| #7 LEP Language | German or other West Germanic languages | 0 | 0% |
| #8 LEP Language | Korean | 0 | 0% |
| #9 LEP Language | Other Indo-European 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.33.17. Some 16.9 percent of the population was disabled in 2000, or a total of 1,697 persons. The disability rate was highest for those over 65, with 41.4 percent disabled.

| Table II.33.17 Disability by Age Emmet County 2000 Census SF3 Data | | |
|---|---------------------|-----------------|
| Age | Total | |
| | Disabled Population | Disability Rate |
| 5 to 15 | 95 | 6.1% |
| 16 to 64 | 811 | 12.3% |
| 65 and older | 791 | 41.4% |
| Total | 1,697 | 16.9% |

Table II.33.18 shows disability by type in 2000. There were 866 physical disabilities in 2000, some 493 employment disabilities, and 460 go-outside-home disabilities.

| Table II.33.18 Total Disabilities Tallied: Aged 5 and Older Emmet County 2000 Census SF3 Data | |
|--|--------------|
| Disability Type | Population |
| Sensory disability | 424 |
| Physical disability | 866 |
| Mental disability | 361 |
| Self-care disability | 150 |
| Employment disability | 493 |
| Go-outside-home disability | 460 |
| Total | 2,754 |

Disability by age, as estimated by the 2016 ACS, is shown in Table II.33.19. The disability rate for females was 14.8 percent, compared to 14 percent for males. The disability rate changed precipitously higher with age, with 37.2 percent of those over 75 experiencing a disability.

| Table II.33.19 | | | | | | |
|--------------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| Disability by Age | | | | | | |
| Emmet 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% | 9 | 3.8% | 9 | 1.7% |
| 5 to 17 | 80 | 10.9% | 13 | 1.7% | 93 | 6.2% |
| 18 to 34 | 38 | 3.6% | 95 | 9.8% | 133 | 6.5% |
| 35 to 64 | 287 | 15.2% | 246 | 13.5% | 533 | 14.4% |
| 65 to 74 | 159 | 36.1% | 117 | 25.3% | 276 | 30.6% |
| 75 or Older | 101 | 27.8% | 229 | 43.6% | 330 | 37.2% |
| Total | 665 | 14% | 709 | 14.8% | 1,374 | 14.4% |

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.33.20. Some 7.3 percent have an ambulatory disability, 5.3 have an independent living disability, and 2.7 percent have a self-care disability.

| Table II.33.20 | | |
|---|----------------------------|-------------------------|
| Total Disabilities Tallied: Aged 5 and Older | | |
| Emmet County | | |
| 2016 Five-Year ACS | | |
| Disability Type | Population with Disability | Percent with Disability |
| Hearing disability | 422 | 4.4% |
| Vision disability | 154 | 1.6% |
| Cognitive disability | 521 | 5.8% |
| Ambulatory disability | 662 | 7.3% |
| Self-Care disability | 243 | 2.7% |
| Independent living disability | 396 | 5.3% |

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.33.21. In 2016, some 4,884 persons were employed and 273 were unemployed. This totaled a labor force of 5,157 persons. The unemployment rate for Emmet County was estimated to be 5.3 percent in 2016.

| Table II.33.21 | |
|---|--------------------|
| Employment, Labor Force and Unemployment | |
| Emmet County | |
| 2016 Five-Year ACS Data | |
| Employment Status | 2016 Five-Year ACS |
| Employed | 4,884 |
| Unemployed | 273 |
| Labor Force | 5,157 |
| Unemployment Rate | 5.3% |

In 2016, 90.2 percent of households in Emmet County had a high school education or greater.

| Table II.33.22 | |
|---|-------------------|
| High School or Greater Education | |
| Emmet County 2016 Five-Year ACS Data | |
| Education Level | Households |
| High School or Greater | 3,722 |
| Total Households | 4,127 |
| Percent High School or Above | 90.2% |

As seen in Table II.33.23, some 32.2 percent of the population had a high school diploma or equivalent, another 41.6 percent have some college, 11.9 percent have a Bachelor's Degree, and 3.6 percent of the population had a graduate or professional degree.

| Table II.33.23 | | |
|---|-------------------|----------------|
| Educational Attainment | | |
| Emmet County 2016 Five-Year ACS Data | | |
| Education Level | Population | Percent |
| Less Than High School | 816 | 10.6% |
| High School or Equivalent | 2,481 | 32.2% |
| Some College or Associates Degree | 3,208 | 41.6% |
| Bachelor's Degree | 917 | 11.9% |
| Graduate or Professional Degree | 281 | 3.6% |
| Total Population Above 18 years | 7,703 | 100.0% |

ECONOMICS

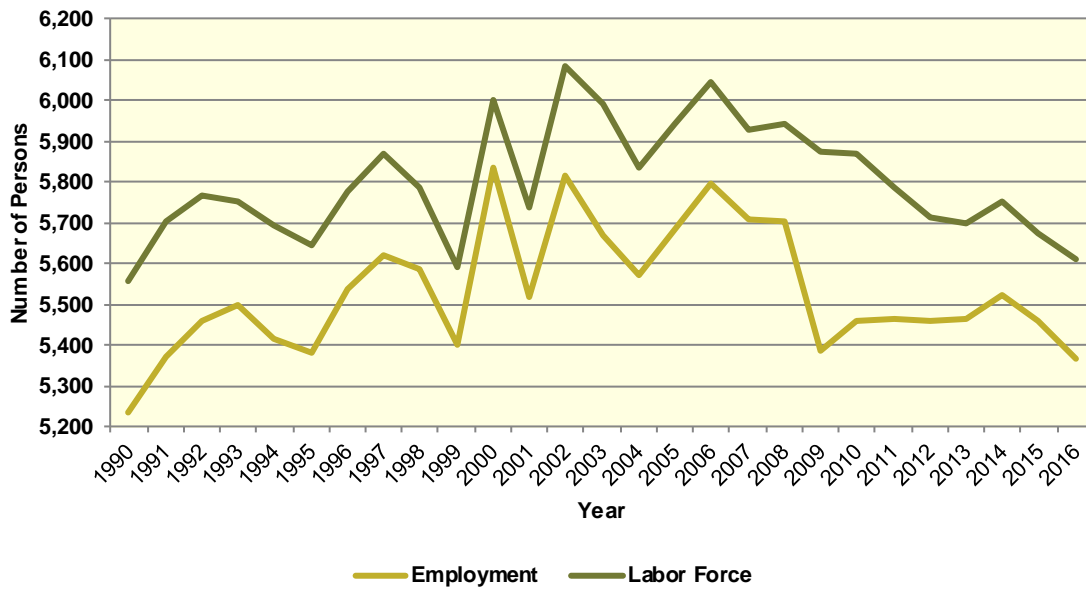
Labor Force

Table II.33.24, shows the labor force statistics for Emmet 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 8.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Emmet County increased from 3.8 percent in 2015 to 4.3 percent in 2016, which compared to a statewide decrease to 3.7 percent.

| Year | Emmet County | | | | Statewide |
|------|--------------|------------|-------------|-------------------|-------------------|
| | Unemployment | Employment | Labor Force | Unemployment Rate | Unemployment Rate |
| 1990 | 320 | 5,236 | 5,556 | 5.8% | 4.4% |
| 1991 | 335 | 5,370 | 5,705 | 5.9% | 4.7% |
| 1992 | 305 | 5,461 | 5,766 | 5.3% | 4.5% |
| 1993 | 254 | 5,500 | 5,754 | 4.4% | 4% |
| 1994 | 281 | 5,413 | 5,694 | 4.9% | 3.5% |
| 1995 | 265 | 5,379 | 5,644 | 4.7% | 3.4% |
| 1996 | 240 | 5,535 | 5,775 | 4.2% | 3.5% |
| 1997 | 247 | 5,620 | 5,867 | 4.2% | 3.1% |
| 1998 | 202 | 5,585 | 5,787 | 3.5% | 2.7% |
| 1999 | 188 | 5,401 | 5,589 | 3.4% | 2.6% |
| 2000 | 170 | 5,833 | 6,003 | 2.8% | 2.6% |
| 2001 | 220 | 5,518 | 5,738 | 3.8% | 3.3% |
| 2002 | 272 | 5,814 | 6,086 | 4.5% | 4% |
| 2003 | 321 | 5,668 | 5,989 | 5.4% | 4.5% |
| 2004 | 262 | 5,573 | 5,835 | 4.5% | 4.5% |
| 2005 | 262 | 5,682 | 5,944 | 4.4% | 4.3% |
| 2006 | 245 | 5,798 | 6,043 | 4.1% | 3.7% |
| 2007 | 218 | 5,710 | 5,928 | 3.7% | 3.7% |
| 2008 | 237 | 5,703 | 5,940 | 4% | 4.2% |
| 2009 | 486 | 5,387 | 5,873 | 8.3% | 6.4% |
| 2010 | 412 | 5,457 | 5,869 | 7% | 6% |
| 2011 | 324 | 5,463 | 5,787 | 5.6% | 5.5% |
| 2012 | 255 | 5,459 | 5,714 | 4.5% | 5% |
| 2013 | 234 | 5,462 | 5,696 | 4.1% | 4.7% |
| 2014 | 229 | 5,523 | 5,752 | 4% | 4.3% |
| 2015 | 215 | 5,457 | 5,672 | 3.8% | 3.8% |
| 2016 | 244 | 5,367 | 5,611 | 4.3% | 3.7% |

Diagram II.33.3, shows the employment and labor force for Emmet County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,367 persons, with the labor force reaching 5,611, indicating there were a total of 244 unemployed persons.

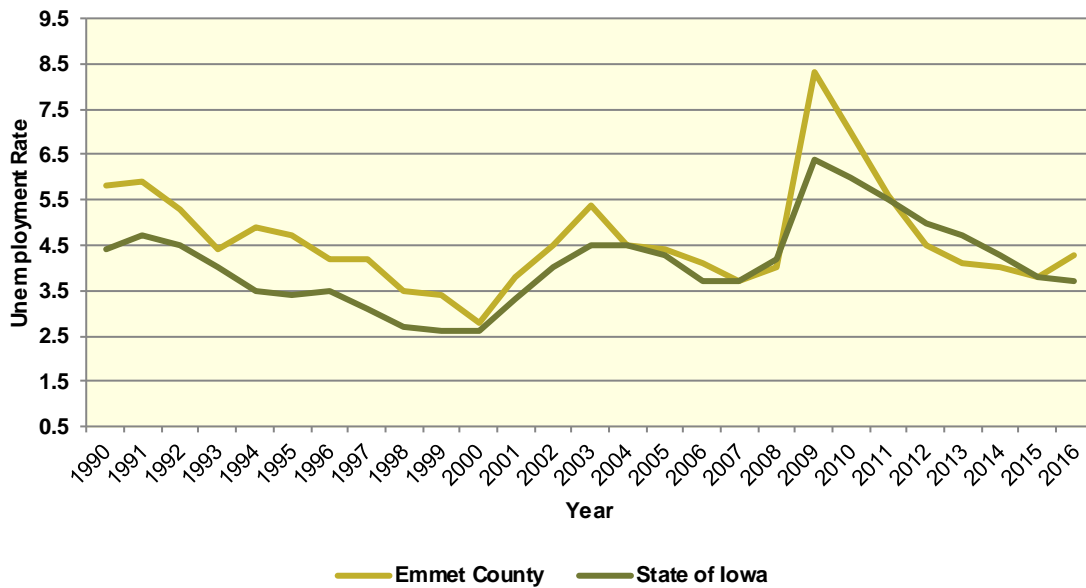
Diagram II.33.3
Employment and Labor Force
 Emmet County
 1990 – 2016 BLS Data



Unemployment

Diagram II.33.4, shows the unemployment rate for both the State and Emmet County. During the 1990’s the average rate for Emmet County was 4.6 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.8 percent. Over the course of the entire period the Emmet County had an average unemployment rate that higher than the State, 4.6 percent for Emmet County, versus 4.1 statewide.

Diagram II.33.4
Annual Unemployment Rate
 Emmet 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.33.25, shows total real earnings by industry for Emmet County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$42,091,000. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 8.7 percent to 765,000 dollars.

Table II.33.25
Real Earnings by Industry
 Emmet 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 | 23,917 | 37,535 | 56,110 | 53,084 | 61,175 | 45,899 | 56,412 | 13,459 | -76.1 |
| Forestry, fishing, related activities, and other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mining | 0 | 57 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Utilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Construction | 17,615 | 15,674 | 17,525 | 20,264 | 17,999 | 18,640 | 18,299 | 18,053 | -1.3 |
| Manufacturing | 43,295 | 38,160 | 45,412 | 51,145 | 48,289 | 46,639 | 43,370 | 38,962 | -10.2 |
| Wholesale trade | 11,699 | 0 | 0 | 0 | 0 | 0 | 0 | 10,164 | 0 |
| Retail trade | 20,814 | 16,206 | 14,564 | 12,875 | 12,809 | 13,174 | 14,324 | 14,884 | 3.9 |
| Transportation and warehousing | 0 | 15,359 | 17,368 | 17,503 | 17,599 | 17,114 | 16,067 | 0 | -100 |
| Information | 2,172 | 1,984 | 2,033 | 2,150 | 1,961 | 2,089 | 1,958 | 1,897 | -3.1 |
| Finance and insurance | 7,591 | 8,918 | 7,635 | 8,187 | 6,957 | 6,874 | 6,717 | 0 | -100 |
| Real estate and rental and leasing | 748 | 2,323 | 2,282 | 2,078 | 2,540 | 2,520 | 2,413 | 0 | -100 |
| Professional and technical services | 0 | 7,970 | 7,188 | 7,684 | 8,678 | 8,299 | 7,302 | 0 | -100 |
| Management of companies and enterprises | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Administrative and waste services | 4,627 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Educational services | 669 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health care and social assistance | 27,855 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 230 | 149 | 255 | 305 | 264 | 188 | 130 | 141 | 8.7 |
| Accommodation and food services | 4,672 | 3,830 | 4,114 | 3,881 | 3,895 | 3,859 | 4,051 | 4,172 | 3 |
| Other services, except public administration | 8,876 | 7,369 | 7,389 | 7,370 | 7,667 | 8,171 | 7,786 | 7,707 | -1 |
| Government and government enterprises | 39,931 | 48,666 | 46,772 | 42,196 | 41,025 | 42,330 | 42,459 | 42,091 | -0.9 |
| Total | 237,323 | 249,685 | 273,731 | 278,016 | 281,607 | 266,067 | 269,482 | 222,058 | -17.6 |



Table II.33.26, shows the total employment by industry for the Emmet County. The most recent estimates show the government and government enterprises industry was the largest employer in Emmet County, with employment reaching 793 jobs in 2016. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 7.3 percent to 303 jobs.

| Table II.33.26 | | | | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------------------|
| Employment by Industry | | | | | | | | | |
| Emmet County BEA Table CA25 Data | | | | | | | | | |
| NAICS Categories | 2001 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | % Change 15-16 |
| Farm earnings | 590 | 512 | 506 | 484 | 510 | 475 | 503 | 498 | -1 |
| Forestry, fishing, related activities, and other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mining | 0 | 14 | 0 | 0 | 0 | 0 | 14 | 14 | 0 |
| Utilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Construction | 417 | 355 | 358 | 376 | 361 | 386 | 386 | 398 | 3.1 |
| Manufacturing | 871 | 718 | 836 | 891 | 850 | 808 | 747 | 672 | -10 |
| Wholesale trade | 160 | 0 | 0 | 0 | 0 | 0 | 0 | 171 | 0 |
| Retail trade | 836 | 680 | 655 | 675 | 702 | 724 | 688 | 706 | 2.6 |
| Transportation and warehousing | 0 | 255 | 284 | 299 | 306 | 288 | 269 | 0 | -100 |
| Information | 89 | 78 | 75 | 73 | 78 | 78 | 73 | 69 | -5.5 |
| Finance and insurance | 179 | 173 | 186 | 197 | 158 | 162 | 154 | 0 | -100 |
| Real estate and rental and leasing | 112 | 121 | 125 | 131 | 140 | 134 | 137 | 0 | -100 |
| Professional and technical services | 0 | 159 | 149 | 163 | 187 | 174 | 147 | 0 | -100 |
| Management of companies and enterprises | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Administrative and waste services | 241 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Educational services | 45 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health care and social assistance | 916 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 53 | 34 | 36 | 53 | 41 | 31 | 26 | 25 | -3.8 |
| Accommodation and food services | 306 | 299 | 279 | 284 | 282 | 268 | 257 | 261 | 1.6 |
| Other services, except public administration | 339 | 291 | 316 | 311 | 313 | 316 | 315 | 338 | 7.3 |
| Government and government enterprises | 903 | 974 | 956 | 863 | 821 | 818 | 809 | 793 | -2 |
| Total | 6,578 | 5,939 | 6,003 | 6,085 | 6,048 | 5,976 | 5,799 | 5,762 | -0.6 |



Table II.33.27, shows the real average earnings per job by industry for Emmet County. These figures are calculated by dividing the total real earning displayed in Tables II.33.25 and II.33.26, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 59,439 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 13.1 percent to 10,066 dollars.

Table II.33.27
Real Earnings Per Job by Industry
 Emmet County
 BEA Table CA5N and CA25 Data

| NAICS Categories | 2001 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | % Change 15-16 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Farm earnings | 40,538 | 73,310 | 110,889 | 109,679 | 119,951 | 96,629 | 112,152 | 27,026 | -75.9 |
| Forestry, fishing, related activities, and other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mining | 0 | 4,089 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Utilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Construction | 42,243 | 44,153 | 48,953 | 53,893 | 49,857 | 48,290 | 47,406 | 45,359 | -4.3 |
| Manufacturing | 49,707 | 53,148 | 54,321 | 57,402 | 56,811 | 57,722 | 58,059 | 57,979 | -0.1 |
| Wholesale trade | 73,120 | 0 | 0 | 0 | 0 | 0 | 0 | 59,439 | 0 |
| Retail trade | 24,898 | 23,832 | 22,235 | 19,074 | 18,247 | 18,196 | 20,820 | 21,082 | 1.3 |
| Transportation and warehousing | 0 | 60,233 | 61,154 | 58,540 | 57,514 | 59,424 | 59,728 | 0 | 0 |
| Information | 24,401 | 25,435 | 27,113 | 29,455 | 25,139 | 26,783 | 26,828 | 27,493 | 2.5 |
| Finance and insurance | 42,411 | 51,548 | 41,050 | 41,557 | 44,033 | 42,429 | 43,619 | 0 | 0 |
| Real estate and rental and leasing | 6,677 | 19,199 | 18,252 | 15,864 | 18,146 | 18,808 | 17,616 | 0 | 0 |
| Professional and technical services | 0 | 50,125 | 48,240 | 47,138 | 46,408 | 47,696 | 49,673 | 0 | 0 |
| Management of companies and enterprises | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Administrative and waste services | 19,198 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Educational services | 14,874 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health care and social assistance | 30,409 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 4,344 | 4,371 | 7,072 | 5,756 | 6,433 | 6,078 | 4,988 | 5,640 | 13.1 |
| Accommodation and food services | 15,268 | 12,810 | 14,747 | 13,665 | 13,810 | 14,398 | 15,761 | 15,985 | 1.4 |
| Other services, except public administration | 26,182 | 25,322 | 23,384 | 23,698 | 24,495 | 25,858 | 24,718 | 22,802 | -7.8 |
| Government and government enterprises | 44,220 | 49,965 | 48,925 | 48,894 | 49,969 | 51,748 | 52,483 | 53,078 | 1.1 |
| Total | 36,078 | 42,042 | 45,599 | 45,689 | 46,562 | 44,523 | 46,470 | 38,538 | -17.1 |

Table II.33.28 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 \$388,194,000 a -10.3 percent change between 2015 and 2016. Table II.33.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,939 and 5,762 in 2016, which a change of -0.6 percent over this period.

Table II.33.28
Total Employment and Real Personal Income
 Emmet 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 | 223,007 | 12,899 | -14,387 | 39,336 | 23,347 | 258,404 | 18,527 | 6,476 | 34,434 |
| 1970 | 238,058 | 13,831 | -16,849 | 42,921 | 25,959 | 276,257 | 19,750 | 6,590 | 36,125 |
| 1971 | 231,029 | 14,660 | -17,891 | 45,400 | 27,365 | 271,243 | 19,493 | 6,274 | 36,825 |
| 1972 | 235,801 | 14,944 | -16,832 | 49,125 | 28,701 | 281,852 | 19,799 | 6,489 | 36,336 |
| 1973 | 297,088 | 18,210 | -17,419 | 54,816 | 30,588 | 346,864 | 25,057 | 6,692 | 44,393 |
| 1974 | 265,078 | 19,534 | -17,492 | 56,945 | 32,818 | 317,814 | 23,238 | 6,676 | 39,705 |
| 1975 | 247,950 | 18,781 | -17,143 | 59,318 | 36,681 | 308,024 | 22,587 | 6,629 | 37,402 |
| 1976 | 232,277 | 20,613 | -19,212 | 59,141 | 36,797 | 288,390 | 21,031 | 6,875 | 33,786 |
| 1977 | 261,970 | 20,666 | -18,617 | 61,992 | 35,890 | 320,568 | 23,051 | 6,854 | 38,221 |
| 1978 | 280,889 | 21,802 | -18,672 | 63,103 | 36,796 | 340,314 | 24,766 | 6,829 | 41,132 |
| 1979 | 254,355 | 23,301 | -18,735 | 63,871 | 37,925 | 314,114 | 23,241 | 6,999 | 36,343 |
| 1980 | 263,498 | 23,754 | -20,045 | 72,373 | 41,077 | 333,149 | 24,995 | 6,914 | 38,112 |
| 1981 | 242,742 | 23,096 | -16,344 | 82,855 | 43,509 | 329,667 | 24,844 | 6,770 | 35,857 |
| 1982 | 182,491 | 18,893 | -8,590 | 88,084 | 48,471 | 291,564 | 22,184 | 6,197 | 29,449 |
| 1983 | 159,592 | 17,064 | -4,253 | 90,404 | 51,288 | 279,967 | 21,833 | 5,965 | 26,754 |
| 1984 | 178,208 | 18,642 | -2,644 | 89,727 | 49,333 | 295,982 | 23,201 | 6,159 | 28,935 |
| 1985 | 180,574 | 17,126 | 849 | 85,950 | 50,635 | 300,882 | 24,248 | 5,797 | 31,149 |
| 1986 | 179,802 | 17,153 | 1,282 | 82,637 | 52,284 | 298,853 | 25,120 | 5,669 | 31,718 |
| 1987 | 187,331 | 18,113 | 1,279 | 74,804 | 51,400 | 296,700 | 25,468 | 5,761 | 32,516 |
| 1988 | 188,817 | 19,534 | 2,026 | 68,927 | 51,197 | 291,433 | 24,964 | 5,854 | 32,255 |
| 1989 | 191,186 | 19,335 | 4,991 | 71,026 | 54,915 | 302,783 | 26,253 | 5,848 | 32,693 |
| 1990 | 192,632 | 20,466 | 7,268 | 71,302 | 55,846 | 306,582 | 26,447 | 6,015 | 32,026 |
| 1991 | 182,727 | 21,279 | 5,755 | 68,086 | 57,920 | 293,208 | 25,133 | 6,174 | 29,596 |
| 1992 | 202,012 | 21,571 | 7,154 | 64,908 | 61,437 | 313,940 | 26,781 | 6,080 | 33,225 |
| 1993 | 171,323 | 22,229 | 7,600 | 62,431 | 63,108 | 282,234 | 24,398 | 6,102 | 28,077 |
| 1994 | 214,878 | 22,173 | 8,624 | 61,030 | 61,908 | 324,267 | 28,195 | 6,000 | 35,813 |
| 1995 | 202,888 | 22,422 | 10,521 | 67,187 | 67,059 | 325,233 | 28,522 | 6,158 | 32,947 |
| 1996 | 228,014 | 20,918 | 12,014 | 70,141 | 66,805 | 356,055 | 31,404 | 6,328 | 36,033 |
| 1997 | 237,301 | 24,546 | 10,033 | 72,280 | 67,811 | 362,880 | 32,104 | 6,506 | 36,474 |
| 1998 | 247,565 | 26,610 | 8,417 | 76,693 | 68,481 | 374,546 | 33,301 | 6,628 | 37,352 |
| 1999 | 235,399 | 25,518 | 10,056 | 67,943 | 66,826 | 354,706 | 31,947 | 6,567 | 35,846 |
| 2000 | 250,498 | 25,768 | 10,248 | 68,793 | 69,755 | 373,526 | 33,973 | 6,655 | 37,640 |
| 2001 | 237,323 | 26,073 | 9,244 | 69,630 | 71,268 | 361,392 | 33,186 | 6,578 | 36,079 |
| 2002 | 236,712 | 25,552 | 11,160 | 71,579 | 78,435 | 372,334 | 34,428 | 6,440 | 36,757 |
| 2003 | 236,770 | 25,245 | 13,117 | 66,817 | 77,540 | 368,999 | 34,408 | 6,204 | 38,164 |
| 2004 | 250,606 | 25,202 | 15,586 | 61,541 | 74,153 | 376,684 | 35,695 | 6,203 | 40,401 |
| 2005 | 236,419 | 25,867 | 17,972 | 52,153 | 75,063 | 355,739 | 33,793 | 6,240 | 37,887 |
| 2006 | 228,386 | 26,366 | 20,792 | 56,008 | 77,513 | 356,334 | 34,142 | 6,402 | 35,675 |
| 2007 | 248,152 | 26,588 | 24,063 | 62,344 | 78,888 | 386,859 | 37,138 | 6,394 | 38,810 |
| 2008 | 258,485 | 26,715 | 26,769 | 64,237 | 86,104 | 408,880 | 39,135 | 6,317 | 40,919 |
| 2009 | 229,340 | 25,167 | 26,075 | 59,812 | 94,122 | 384,183 | 37,080 | 6,013 | 38,141 |
| 2010 | 249,685 | 26,685 | 27,681 | 58,721 | 96,588 | 405,990 | 39,486 | 5,939 | 42,041 |
| 2011 | 273,731 | 24,863 | 25,081 | 62,161 | 93,478 | 429,588 | 42,614 | 6,003 | 45,599 |
| 2012 | 278,016 | 25,321 | 23,594 | 64,357 | 91,616 | 432,261 | 43,382 | 6,085 | 45,689 |
| 2013 | 281,607 | 27,587 | 24,283 | 64,494 | 89,807 | 432,605 | 43,680 | 6,048 | 46,562 |
| 2014 | 266,067 | 26,924 | 26,860 | 64,728 | 89,895 | 420,626 | 42,742 | 5,976 | 44,522 |
| 2015 | 269,482 | 25,796 | 31,618 | 66,411 | 90,881 | 432,597 | 44,451 | 5,799 | 46,470 |
| 2016 | 222,058 | 25,629 | 32,679 | 67,485 | 91,601 | 388,194 | 40,194 | 5,762 | 38,538 |

Diagram II.33.5, shows real average earnings per job for Emmet County from 1990 to 2016. Over this period the average earning per job for Emmet County was \$38,048, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.33.5
Real Average Earnings Per Job
 Emmet County
 BEA Data 1990 - 2016

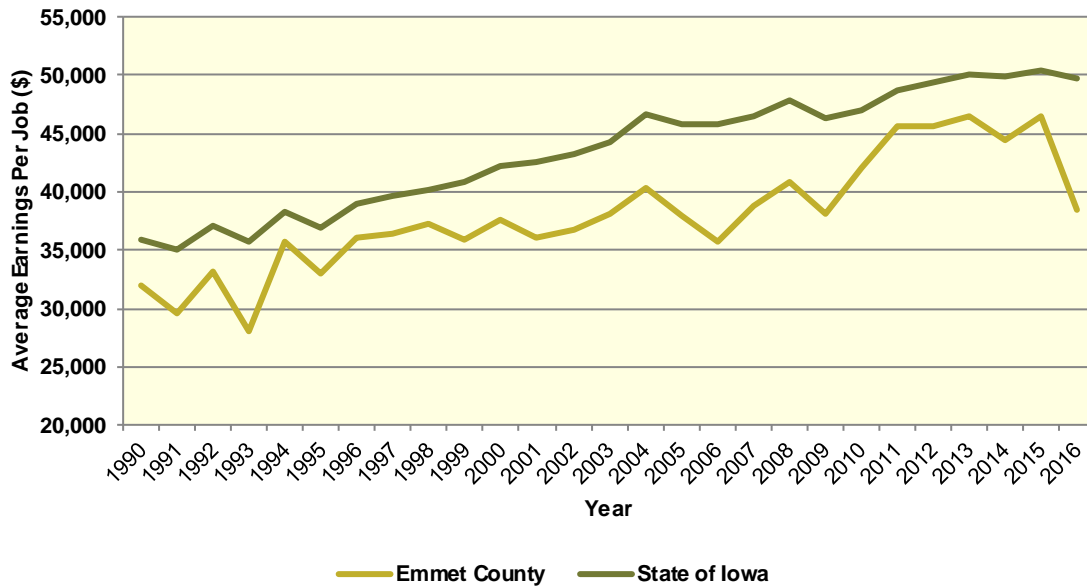
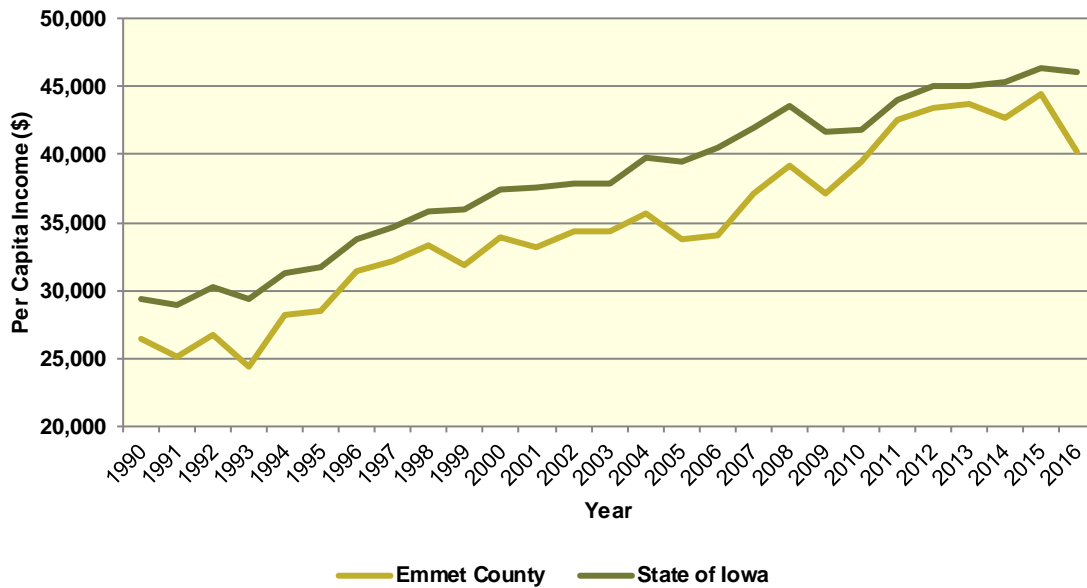


Diagram II.33.6, shows real per capita income for the Emmet County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Emmet County was \$34,732, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.33.6
Real Per Capita Income
 Emmet 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.33.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 4,052 persons in 2015 to 3,962 in 2016, a change of -2.2 percent.

Table II.33.29
Total Monthly Employment
 Emmet County
 BLS QCEW Data, 2001–2016(p)

| Period | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Jan | 4,376 | 4,328 | 4,357 | 4,221 | 3,948 | 4,001 | 4,168 | 4,158 | 4,109 | 4,028 | 3,922 |
| Feb | 4,401 | 4,282 | 4,354 | 4,137 | 3,971 | 4,018 | 4,192 | 4,134 | 4,103 | 4,030 | 3,935 |
| Mar | 4,371 | 4,426 | 4,363 | 4,107 | 4,025 | 4,074 | 4,213 | 4,170 | 4,139 | 4,058 | 3,981 |
| Apr | 4,489 | 4,507 | 4,417 | 4,180 | 4,180 | 4,239 | 4,216 | 4,244 | 4,222 | 4,150 | 4,029 |
| May | 4,627 | 4,582 | 4,481 | 4,222 | 4,234 | 4,252 | 4,302 | 4,320 | 4,231 | 4,138 | 3,997 |
| Jun | 4,655 | 4,616 | 4,529 | 4,199 | 4,215 | 4,279 | 4,318 | 4,380 | 4,223 | 4,123 | 3,982 |
| Jul | 4,355 | 4,305 | 4,293 | 3,927 | 3,913 | 4,044 | 4,100 | 4,093 | 4,030 | 3,950 | 3,860 |
| Aug | 4,290 | 4,352 | 4,300 | 3,783 | 3,887 | 4,074 | 4,112 | 4,046 | 3,996 | 3,881 | 3,858 |
| Sep | 4,505 | 4,467 | 4,417 | 4,033 | 4,095 | 4,243 | 4,293 | 4,213 | 4,225 | 4,069 | 3,956 |
| Oct | 4,499 | 4,486 | 4,437 | 4,115 | 4,163 | 4,261 | 4,318 | 4,281 | 4,228 | 4,088 | 4,049 |
| Nov | 4,511 | 4,499 | 4,388 | 4,112 | 4,154 | 4,263 | 4,322 | 4,220 | 4,224 | 4,070 | 4,003 |
| Dec | 4,439 | 4,451 | 4,301 | 4,034 | 4,118 | 4,274 | 4,312 | 4,141 | 4,200 | 4,035 | 3,967 |
| Annual | 4,460 | 4,442 | 4,386 | 4,089 | 4,075 | 4,169 | 4,239 | 4,200 | 4,161 | 4,052 | 3,962 |
| % Change | . | -0.4% | -1.3% | -6.8% | -0.3% | 2.3% | 1.7% | -0.9% | -0.9% | -2.6% | -2.2% |

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$688 in 2015. In 2016, average weekly wages saw an increased of 0.7 percent over the prior year, rising to \$693, or by 5 dollars. These data are shown in Table II.33.30.

| Table II.33.30 | | | | | | |
|-----------------------------|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Average Weekly Wages | | | | | | |
| Emmet County | | | | | | |
| BLS QCEW Data, 2001–2016(p) | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 472 | 461 | 451 | 502 | 471 | |
| 2002 | 465 | 470 | 465 | 489 | 473 | 0.4% |
| 2003 | 461 | 478 | 481 | 511 | 483 | 2.1% |
| 2004 | 486 | 490 | 505 | 530 | 503 | 4.1% |
| 2005 | 505 | 517 | 518 | 528 | 517 | 2.8% |
| 2006 | 521 | 531 | 537 | 544 | 534 | 3.3% |
| 2007 | 544 | 561 | 560 | 591 | 564 | 5.6% |
| 2008 | 562 | 576 | 571 | 602 | 578 | 2.5% |
| 2009 | 560 | 575 | 561 | 606 | 576 | -0.3% |
| 2010 | 564 | 586 | 599 | 628 | 595 | 3.3% |
| 2011 | 606 | 610 | 604 | 642 | 615 | 3.4% |
| 2012 | 616 | 638 | 619 | 671 | 636 | 3.4% |
| 2013 | 635 | 639 | 627 | 687 | 647 | 1.7% |
| 2014 | 664 | 668 | 645 | 682 | 665 | 2.8% |
| 2015 | 663 | 692 | 688 | 709 | 688 | 3.5% |
| 2016(p) | 658 | 699 | 694 | 722 | 693 | 0.7% |

Total business establishments reported by the QCEW are displayed in Table II.33.31. Between 2015 and 2016, the total number of business establishments in Emmet County decreased by 0.7 percent, from 352 to 343 establishments.

| Table II.33.31 | | | | | | |
|--|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Number of Business Establishments | | | | | | |
| Emmet County | | | | | | |
| BLS QCEW Data, 2001–2016(p) | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 370 | 373 | 352 | 356 | 363 | |
| 2002 | 358 | 363 | 358 | 360 | 360 | -0.8% |
| 2003 | 367 | 370 | 369 | 363 | 367 | 1.9% |
| 2004 | 362 | 366 | 365 | 365 | 365 | -0.5% |
| 2005 | 366 | 367 | 369 | 368 | 368 | 0.8% |
| 2006 | 375 | 384 | 383 | 376 | 380 | 3.3% |
| 2007 | 375 | 377 | 380 | 380 | 378 | -0.5% |
| 2008 | 375 | 375 | 383 | 386 | 380 | 0.5% |
| 2009 | 388 | 380 | 381 | 378 | 382 | 0.5% |
| 2010 | 373 | 378 | 381 | 378 | 378 | -1% |
| 2011 | 375 | 374 | 373 | 369 | 373 | -1.3% |
| 2012 | 370 | 369 | 367 | 370 | 369 | -1.1% |
| 2013 | 370 | 373 | 372 | 365 | 370 | 0.3% |
| 2014 | 366 | 366 | 367 | 366 | 366 | -1.1% |
| 2015 | 357 | 351 | 353 | 348 | 352 | -3.8% |
| 2016 | 346 | 344 | 341 | 342 | 343 | -2.6% |

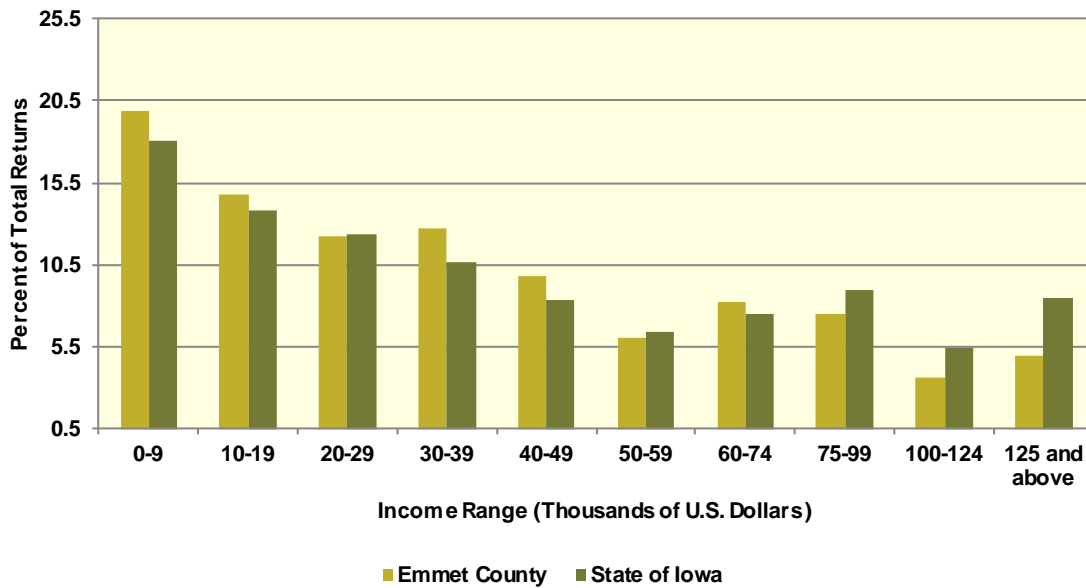
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.33.32, 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 Emmet County.

As can be seen the total number of returns between 2010 and 2015 increased by 0.8 percent, with 223 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 \$125,000 and above with a change of 52.3 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -14.1 percent.

| Table II.33.32 Number of Tax Returns by Adjusted Gross Income Emmet 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 | 1,166 | 862 | 751 | 537 | 407 | 329 | 227 | 134 | 51 | 60 | 4,524 |
| 2003 | 1,094 | 836 | 677 | 544 | 391 | 309 | 287 | 139 | 64 | 64 | 4,405 |
| 2004 | 1,053 | 828 | 674 | 531 | 429 | 323 | 276 | 186 | 51 | 77 | 4,428 |
| 2005 | 1,010 | 804 | 702 | 542 | 396 | 335 | 283 | 231 | 53 | 85 | 4,441 |
| 2006 | 987 | 731 | 699 | 575 | 378 | 323 | 323 | 234 | 73 | 110 | 4,433 |
| 2007 | 1,029 | 741 | 634 | 583 | 434 | 321 | 340 | 244 | 108 | 131 | 4,565 |
| 2008 | 921 | 715 | 678 | 570 | 394 | 292 | 345 | 319 | 103 | 151 | 4,488 |
| 2009 | 940 | 704 | 653 | 531 | 370 | 296 | 327 | 309 | 104 | 147 | 4,381 |
| 2010 | 899 | 744 | 637 | 497 | 397 | 288 | 365 | 329 | 107 | 154 | 4,417 |
| 2011 | 955 | 686 | 617 | 491 | 408 | 307 | 334 | 353 | 148 | 170 | 4,469 |
| 2012 | 891 | 659 | 612 | 523 | 389 | 304 | 322 | 365 | 156 | 235 | 4,456 |
| 2013 | 874 | 649 | 604 | 540 | 396 | 289 | 312 | 368 | 160 | 208 | 4,400 |
| 2014 | 831 | 633 | 597 | 575 | 428 | 281 | 332 | 342 | 165 | 231 | 4,415 |
| 2015 | 886 | 661 | 547 | 568 | 437 | 267 | 368 | 334 | 163 | 223 | 4,454 |
| Change 10 - 15 | -1.4% | -11.2% | -14.1% | 14.3% | 10.1% | -7.3% | 0.8% | 1.5% | 52.3% | 44.8% | 0.8% |

Diagram II.33.7
2015 Income Distribution
 Emmet 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 1,225 in 2010 to 1,002 in 2016, with the poverty rate reaching 10.9 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.33.33, at right, presents poverty data for the county.

| Year | Persons in Poverty | Poverty Rate |
|------|--------------------|--------------|
| 2000 | 971 | 9.3% |
| 2001 | 931 | 9% |
| 2002 | 993 | 9.6% |
| 2003 | 881 | 8.7% |
| 2004 | 993 | 9.8% |
| 2005 | 1,007 | 10.1% |
| 2006 | 996 | 10.1% |
| 2007 | 1,085 | 11% |
| 2008 | 1,201 | 12.1% |
| 2009 | 1,093 | 11.3% |
| 2010 | 1,225 | 12.6% |
| 2011 | 1,121 | 11.8% |
| 2012 | 1,224 | 12.8% |
| 2013 | 1,402 | 14.7% |
| 2014 | 1,074 | 11.3% |
| 2015 | 1,285 | 13.8% |
| 2016 | 1,002 | 10.9% |

The rate of poverty for Emmet County is shown in Table II.33.34. In 2016, there were an estimated 1,223 persons living in poverty. This represented a 13.6 percent poverty rate, compared to 8.2 percent poverty in 2000. In 2016, some 10.6 percent of those in poverty were under age 6, and 16.6 percent were 65 or older.

| Table II.33.34 | | | | |
|---|---------------------------|-------------------|---------------------------|-------------------|
| Poverty by Age | | | | |
| Emmet 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 | 56 | 6.5% | 130 | 10.6% |
| 6 to 17 | 184 | 21.4% | 254 | 20.8% |
| 18 to 64 | 448 | 52% | 636 | 52% |
| 65 or Older | 173 | 20.1% | 203 | 16.6% |
| Total | 861 | 100.0% | 1,223 | 100.0% |
| Poverty Rate | 8.2% | . | 13.6% | . |

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1 percent in Emmet County between 2010 and 2016, from 4,758 to 4,805. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.33.35.

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 Emmet County decreased from 17 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits increased from \$211,276 in 2015 to \$245,000 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.33.36.

| Table II.33.35 | | | | |
|---|-------------|------------------------------|---------------------|------------------------------|
| Housing Units | | | | |
| State of Iowa vs. Emmet County | | | | |
| 2000 and 2016 Census Data and Intercensal Estimates | | | | |
| Subject | Iowa | % Growth Since Census | Emmet County | % Growth Since Census |
| 2000 Census Base | 1,232,625 | . | 4,885 | . |
| 2010 Census | 1,336,417 | 8.4% | 4,758 | -2.6% |
| July 2011 Estimate | 1,341,974 | 0.4% | 4,768 | 0.2% |
| July 2012 Estimate | 1,346,403 | 0.7% | 4,764 | 0.1% |
| July 2013 Estimate | 1,353,274 | 1.3% | 4,756 | 0% |
| July 2014 Estimate | 1,362,458 | 1.9% | 4,757 | 0% |
| July 2015 Estimate | 1,370,778 | 2.6% | 4,796 | 0.8% |
| July 2016 Estimate | 1,380,162 | 3.3% | 4,805 | 1% |

Table II.33.36
Building Permits and Valuation
 Emmet 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 | 15 | 0 | 0 | 0 | 15 | 122,970 | 0 |
| 1981 | 15 | 0 | 0 | 0 | 15 | 131,689 | 0 |
| 1982 | 10 | 0 | 0 | 0 | 10 | 110,880 | 0 |
| 1983 | 11 | 0 | 0 | 32 | 43 | 118,885 | 22,758 |
| 1984 | 13 | 0 | 4 | 0 | 17 | 111,829 | 0 |
| 1985 | 5 | 0 | 0 | 0 | 5 | 120,717 | 0 |
| 1986 | 5 | 0 | 0 | 0 | 5 | 120,229 | 0 |
| 1987 | 5 | 0 | 0 | 0 | 5 | 111,669 | 0 |
| 1988 | 9 | 0 | 0 | 0 | 9 | 116,864 | 0 |
| 1989 | 7 | 0 | 0 | 0 | 7 | 113,485 | 0 |
| 1990 | 2 | 0 | 0 | 0 | 2 | 69,357 | 0 |
| 1991 | 4 | 0 | 0 | 0 | 4 | 106,462 | 0 |
| 1992 | 6 | 0 | 4 | 0 | 10 | 118,997 | 0 |
| 1993 | 11 | 0 | 8 | 0 | 19 | 107,523 | 0 |
| 1994 | 14 | 0 | 4 | 0 | 18 | 116,909 | 0 |
| 1995 | 19 | 0 | 0 | 26 | 45 | 124,802 | 85,356 |
| 1996 | 12 | 0 | 0 | 0 | 12 | 143,453 | 0 |
| 1997 | 11 | 0 | 0 | 16 | 27 | 135,761 | 55,890 |
| 1998 | 11 | 2 | 0 | 0 | 13 | 131,142 | 0 |
| 1999 | 12 | 0 | 0 | 0 | 12 | 144,079 | 0 |
| 2000 | 18 | 0 | 3 | 12 | 33 | 146,531 | 90,728 |
| 2001 | 15 | 0 | 0 | 0 | 15 | 164,413 | 0 |
| 2002 | 11 | 0 | 3 | 0 | 14 | 167,223 | 0 |
| 2003 | 24 | 0 | 0 | 0 | 24 | 177,489 | 0 |
| 2004 | 18 | 0 | 0 | 0 | 18 | 85,727 | 0 |
| 2005 | 11 | 0 | 3 | 0 | 14 | 68,286 | 0 |
| 2006 | 9 | 2 | 8 | 0 | 19 | 120,801 | 0 |
| 2007 | 14 | 0 | 3 | 0 | 17 | 62,154 | 0 |
| 2008 | 10 | 0 | 3 | 0 | 13 | 33,689 | 0 |
| 2009 | 7 | 0 | 0 | 0 | 7 | 197,828 | 0 |
| 2010 | 11 | 0 | 0 | 14 | 25 | 163,592 | 165,836 |
| 2011 | 6 | 0 | 3 | 0 | 9 | 183,927 | 0 |
| 2012 | 5 | 0 | 0 | 0 | 5 | 223,555 | 0 |
| 2013 | 7 | 2 | 0 | 0 | 9 | 268,797 | 0 |
| 2014 | 8 | 0 | 0 | 40 | 48 | 186,022 | 108,807 |
| 2015 | 17 | 0 | 0 | 0 | 17 | 211,276 | 0 |
| 2016 | 5 | 0 | 3 | 0 | 8 | 245,000 | 0 |



Diagram II.33.8 Single Family Permits

Emmet County
Census Bureau Data, 1980–2016

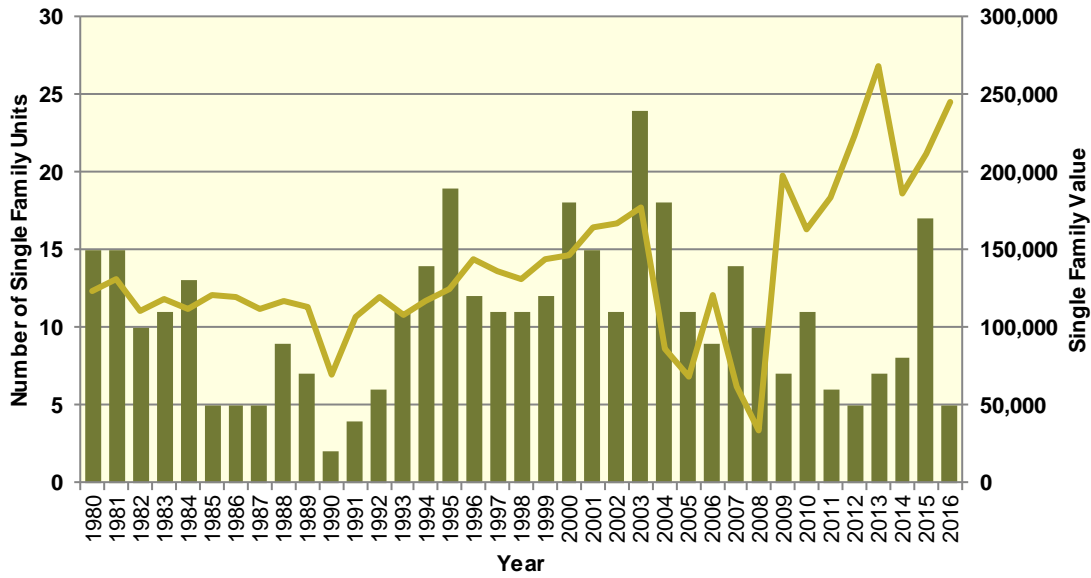
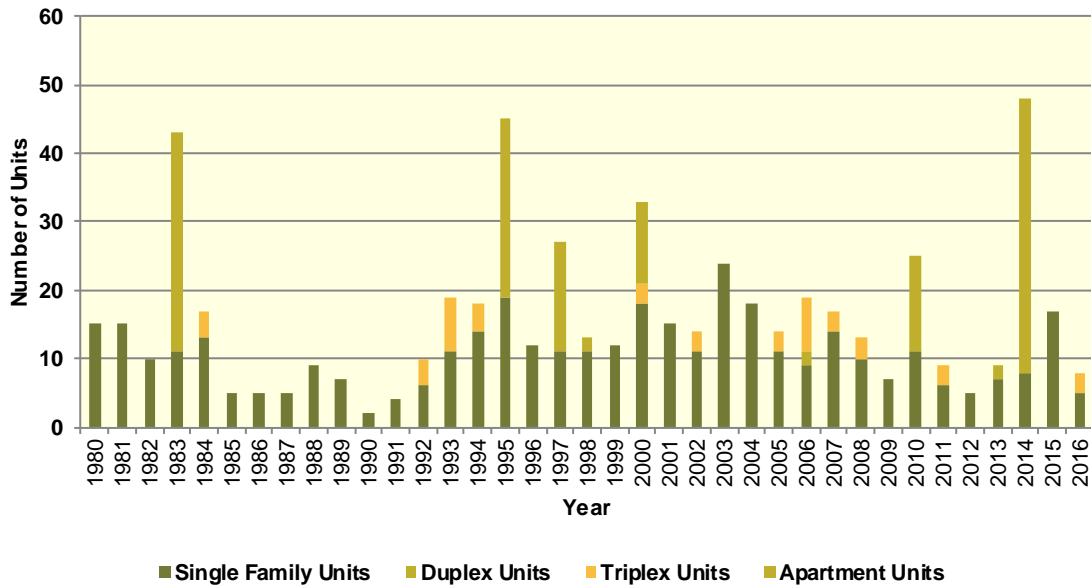


Diagram II.33.9 Total Permits by Unit Type

Emmet County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.33.37. In 2016, there were 4,773 housing units, up from 4,889 in 2000. Single-family units accounted for 86.2 percent of units in 2016, compared to 85.9 in 2000. Apartment units accounted for 5.7 percent in 2016, compared to 5.6 percent in 2000.

| Table II.33.37 Housing Units by Type Emmet 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 | 4,200 | 85.9% | 4,116 | 86.2% |
| Duplex | 110 | 2.2% | 63 | 1.3% |
| Tri- or Four-Plex | 137 | 2.8% | 156 | 3.3% |
| Apartment | 272 | 5.6% | 272 | 5.7% |
| Mobile Home | 170 | 3.5% | 166 | 3.5% |
| Boat, RV, Van, Etc. | 0 | 0% | 0 | 0% |
| Total | 4,889 | 100.0% | 4,773 | 100.0% |

Some 89 percent of housing was occupied in 2010, compared to 91 percent in 2000. Owner-occupied housing changed -3.9 percent between 2000 and 2010, ending with owner-occupied units representing 75.9 percent of unit. Vacant units changed by 18.9 percent, resulting in 522 vacant units in 2010.

| Table II.33.38 Housing Units by Tenure Emmet County 2000 & 2010 Census SF1 Data | | | | | |
|--|--------------|---------------|--------------|---------------|-------------------|
| Tenure | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Units | % of Total | Units | % of Total | |
| Occupied Housing Units | 4,450 | 91% | 4,236 | 89% | -4.8% |
| Owner-Occupied | 3,344 | 75.1% | 3,214 | 75.9% | -3.9% |
| Renter-Occupied | 1,106 | 24.9% | 1,022 | 24.1% | -7.6% |
| Vacant Housing Units | 439 | 9% | 522 | 11% | 18.9% |
| Total Housing Units | 4,889 | 100.0% | 4,758 | 100.0% | -2.7% |

Table II.33.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,773 housing units. An estimated 77.7 percent were owner-occupied, and 13.5 percent were vacant.

| Table II.33.39 Housing Units by Tenure Emmet County 2010 Census & 2016 Five-Year ACS Data | | | | |
|--|--------------|---------------|--------------------|---------------|
| Tenure | 2010 Census | | 2016 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Occupied Housing Units | 4,236 | 89% | 4,127 | 86.5% |
| Owner-Occupied | 3,214 | 75.9% | 3,205 | 77.7% |
| Renter-Occupied | 1,022 | 24.1% | 922 | 22.3% |
| Vacant Housing Units | 522 | 11% | 646 | 13.5% |
| Total Housing Units | 4,758 | 100.0% | 4,773 | 100.0% |

Households by household size are shown in Table II.33.40. There were a total of 4,236 households in 2010, up from 4,450 in 2000. One person households changed by -0.6 percent between 2000 and 2010, while two person households changed by -3.6 percent. Three and four person households changed by -8.3 and -15.8 respectively, representing 12.8 percent and 10.6 percent of the population in 2010.

| Table II.33.40 | | | | | |
|-------------------------------------|--------------|---------------|--------------|---------------|-------------------|
| Households by Household Size | | | | | |
| Emmet County | | | | | |
| 2000 & 2010 Census SF1 Data | | | | | |
| Size | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Households | % of Total | Households | % of Total | |
| One Person | 1,349 | 30.3% | 1,341 | 31.7% | -0.6% |
| Two Persons | 1,619 | 36.4% | 1,561 | 36.9% | -3.6% |
| Three Persons | 592 | 13.3% | 543 | 12.8% | -8.3% |
| Four Persons | 533 | 12% | 449 | 10.6% | -15.8% |
| Five Persons | 228 | 5.1% | 227 | 5.4% | -0.4% |
| Six Persons | 78 | 1.8% | 79 | 1.9% | 1.3% |
| Seven Persons or More | 51 | 1.1% | 36 | 0.8% | -29.4% |
| Total | 4,450 | 100.0% | 4,236 | 100.0% | -4.8% |

Households by income is shown in Table II.33.41. Households earning more than \$100,000 per year represented 17.3 percent of households in 2016, compared to 4.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18 percent of households in 2010, compared to 16.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.1 percent of households in 2016, compared to 15.5 percent in 2000.

| Table II.33.41 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Households by Income | | | | |
| Emmet 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 | 691 | 15.5% | 541 | 13.1% |
| \$15,000 to \$19,999 | 393 | 8.8% | 221 | 5.4% |
| \$20,000 to \$24,999 | 408 | 9.2% | 251 | 6.1% |
| \$25,000 to \$34,999 | 830 | 18.7% | 492 | 11.9% |
| \$35,000 to \$49,999 | 892 | 20.1% | 694 | 16.8% |
| \$50,000 to \$74,999 | 752 | 16.9% | 744 | 18% |
| \$75,000 to \$99,999 | 281 | 6.3% | 470 | 11.4% |
| \$100,000 or More | 199 | 4.5% | 714 | 17.3% |
| Total | 4,446 | 100.0% | 4,127 | 100.0% |

Table II.33.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.6 percent and 0.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 12.6 percent, 6.2 percent, and 4.9, respectively. Housing units built prior to 1939 represented 36.3 percent of households in 2016.



| Table II.33.42 | | | | |
|---|--------------------|-------------------|---------------------------|-------------------|
| Households by Year Home Built | | | | |
| Emmet 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 | 1,922 | 43.2% | 1,497 | 36.3% |
| 1940 to 1949 | 423 | 9.5% | 302 | 7.3% |
| 1950 to 1959 | 804 | 18.1% | 634 | 15.4% |
| 1960 to 1969 | 378 | 8.5% | 497 | 12% |
| 1970 to 1979 | 582 | 13.1% | 520 | 12.6% |
| 1980 to 1989 | 171 | 3.8% | 254 | 6.2% |
| 1990 to 1999 | 170 | 3.8% | 201 | 4.9% |
| 2000 to 2009 | . | . | 191 | 4.6% |
| 2010 or Later | . | . | 31 | 0.8% |
| Total | 4,450 | 100.0% | 4,127 | 100.0% |

The distribution of unit types by race are shown in Table II.33.43. An estimated 87.9 percent of white households occupy single family homes, while 100 percent of black households do. Some 5.9 percent of white households occupied apartments, while 0 percent of black households do.

| Table II.33.43 | | | | | | | |
|---|---------------|---------------|------------------------|---------------|--|---------------|--------------------------|
| Distribution of Units in Structure by Race | | | | | | | |
| Emmet County | | | | | | | |
| 2016 Five-Year ACS Data | | | | | | | |
| Unit Type | White | Black | American Indian | Asian | Native Hawaiian/Pacific Islanders | Other | Two or More Races |
| Single-Family | 87.9% | 100% | 0% | 0% | 0% | 100% | 17.6% |
| Duplex | 1% | 0% | 0% | 0% | 0% | 0% | 0% |
| Tri- or Four-Plex | 1.9% | 0% | 0% | 0% | 0% | 0% | 82.4% |
| Apartment | 5.9% | 0% | 0% | 0% | 0% | 0% | 0% |
| Mobile Home | 3.2% | 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.33.44. An estimated 29.7 percent of vacant units were for rent in 2010, a 44.9 percent change since 2000. In addition, some 16.1 percent of vacant units were for sale, a change of 2.4 percent between 2000 and 2010. “Other” vacant units represented 24.5 percent of vacant units in 2010. This is a change of -18.5 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.33.44 | | | | | |
|---|-------------|---------------|-------------|---------------|-------------------|
| Disposition of Vacant Housing Units | | | | | |
| Emmet County | | | | | |
| 2000 & 2010 Census SF1 Data | | | | | |
| Disposition | 2000 Census | | 2010 Census | | % Change 00–10 |
| | Units | % of Total | Units | % of Total | |
| For Rent | 107 | 24.4% | 155 | 29.7% | 44.9% |
| For Sale | 82 | 18.7% | 84 | 16.1% | 2.4% |
| Rented or Sold, Not Occupied | 34 | 7.7% | 77 | 14.8% | 126.5% |
| For Seasonal, Recreational, or Occasional Use | 59 | 13.4% | 78 | 14.9% | 32.2% |
| For Migrant Workers | 0 | 0% | 0 | 0% | 0% |
| Other Vacant | 157 | 35.8% | 128 | 24.5% | -18.5% |
| Total | 439 | 100.0% | 522 | 100.0% | 18.9% |

The disposition of vacant units between 2010 and 2016 are shown in Table II.33.45. By 2016, for rent units accounted for 5.7 percent of vacant units, while for sale units accounted for 16.4 percent. “Other” vacant units accounted for 48.1 percent of vacant units, representing a total of 311 “other” vacant units.

| Table II.33.45 | | | | |
|---|-------------|---------------|--------------------|---------------|
| Disposition of Vacant Housing Units | | | | |
| Emmet County | | | | |
| 2010 Census & 2016 Five-Year ACS Data | | | | |
| Disposition | 2010 Census | | 2016 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| For Rent | 155 | 29.7% | 37 | 5.7% |
| For Sale | 84 | 16.1% | 106 | 16.4% |
| Rented Not Occupied | 3 | 0.6% | 29 | 4.5% |
| Sold Not Occupied | 74 | 14.2% | 37 | 5.7% |
| For Seasonal, Recreational, or Occasional Use | 78 | 14.9% | 126 | 19.5% |
| For Migrant Workers | 0 | 0% | 0 | 0% |
| Other Vacant | 128 | 24.5% | 311 | 48.1% |
| Total | 522 | 100.0% | 646 | 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.33.46. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.9 percent were severely overcrowded.

| Table II.33.46 Overcrowding and Severe Overcrowding Emmet 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 | 3,306 | 98.8% | 31 | 0.9% | 8 | 0.2% | 3,345 |
| 2016 Five-Year ACS | 3,165 | 98.8% | 18 | 0.6% | 22 | 0.7% | 3,205 |
| Renter | | | | | | | |
| 2000 Census | 1,079 | 97.6% | 7 | 0.6% | 19 | 1.7% | 1,105 |
| 2016 Five-Year ACS | 902 | 97.8% | 3 | 0.3% | 17 | 1.8% | 4,127 |
| Total | | | | | | | |
| 2000 Census | 4,385 | 98.5% | 38 | 0.9% | 27 | 0.6% | 4,450 |
| 2016 Five-Year ACS | 4,067 | 98.5% | 21 | 0.5% | 39 | 0.9% | 4,127 |

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 11 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Emmet County. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

| Table II.33.47 Households with Incomplete Plumbing Facilities Emmet County 2000 Census SF3 & 2016 Five-Year ACS Data | | |
|---|--------------|--------------------|
| Households | 2000 Census | 2016 Five-Year ACS |
| With Complete Plumbing Facilities | 4,448 | 4,116 |
| Lacking Complete Plumbing Facilities | 2 | 11 |
| Total Households | 4,450 | 4,127 |
| Percent Lacking | 0 % | 0.3% |

There were 32 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.8 percent in 2016.

| Table II.33.48 Households with Incomplete Kitchen Facilities Emmet County 2000 Census SF3 & 2016 Five-Year ACS Data | | |
|--|--------------|--------------------|
| Households | 2000 Census | 2016 Five-Year ACS |
| With Complete Kitchen Facilities | 4,431 | 4,095 |
| Lacking Complete Kitchen Facilities | 19 | 32 |
| Total Households | 4,450 | 4,127 |
| Percent Lacking | 0.4% | 0.8% |

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 Emmet County, 13.9 of households had a cost burden and 8.6 percent had a severe cost burden. Some 28.5 percent of renters were cost burdened, and 14.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.5 percent and a severe cost burden rate of 6.7 percent. Owner occupied households with a mortgage had a cost burden rate of 12 percent, and severe cost burden at 6.9 percent.

Table II.33.49
Cost Burden and Severe Cost Burden by Tenure
 Emmet 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 | 1,271 | 85.4% | 155 | 10.4% | 56 | 3.8% | 6 | 0.4% | 1,488 |
| 2016 Five-Year ACS | 1,251 | 81.1% | 185 | 12% | 107 | 6.9% | 0 | 0% | 1,543 |
| Owner Without a Mortgage | | | | | | | | | |
| 2000 Census | 1,113 | 90.2% | 66 | 5.3% | 32 | 2.6% | 23 | 1.9% | 1,234 |
| 2016 Five-Year ACS | 1,404 | 84.5% | 125 | 7.5% | 112 | 6.7% | 21 | 1.3% | 1,662 |
| Renter | | | | | | | | | |
| 2000 Census | 757 | 74.7% | 109 | 10.7% | 58 | 5.7% | 90 | 8.9% | 1,014 |
| 2016 Five-Year ACS | 417 | 45.2% | 263 | 28.5% | 134 | 14.5% | 108 | 11.7% | 922 |
| Total | | | | | | | | | |
| 2000 Census | 3,141 | 84.1% | 330 | 8.8% | 146 | 3.9% | 119 | 3.2% | 3,736 |
| 2016 Five-Year ACS | 3,072 | 74.4% | 573 | 13.9% | 353 | 8.6% | 129 | 3.1% | 4,127 |

Housing Problems by Income

Table II.33.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Emmet County. As can be seen in 2017 the MFI was \$66,300, which compared to \$69,900 for the State of Iowa.

Table II.33.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 240 owner-occupied and 285 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 255 owner-occupied 84 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,195 households without a housing problem.

Table II.33.50
Median Family Income
 Emmet County
 2000–2017 HUD MFI

| Year | MFI | State of Iowa MFI |
|------|--------|-------------------|
| 2000 | 44,400 | 49,100 |
| 2001 | 48,800 | 52,500 |
| 2002 | 50,000 | 53,700 |
| 2003 | 47,900 | 54,900 |
| 2004 | 48,500 | 55,800 |
| 2005 | 49,400 | 57,650 |
| 2006 | 49,500 | 57,800 |
| 2007 | 49,600 | 58,100 |
| 2008 | 49,900 | 58,500 |
| 2009 | 53,300 | 62,000 |
| 2010 | 53,700 | 62,400 |
| 2011 | 58,000 | 64,000 |
| 2012 | 58,800 | 64,800 |
| 2013 | 59,400 | 64,700 |
| 2014 | 58,800 | 65,300 |
| 2015 | 63,000 | 67,500 |
| 2016 | 65,000 | 68,400 |
| 2017 | 66,300 | 69,900 |

Table II.33.51
Housing Problems by Income and Tenure
 Emmet 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 | 0 | 10 | 0 | 0 | 14 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 0 | 4 | 0 | 0 | 0 | 4 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 4 | 4 | 4 | 4 | 16 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 190 | 20 | 25 | 20 | 0 | 255 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 80 | 80 | 35 | 30 | 15 | 240 |
| Zero/negative income (and none of the above problems) | 30 | 0 | 0 | 0 | 0 | 30 |
| has none of the 4 housing problems | 15 | 195 | 415 | 365 | 1,705 | 2,695 |
| Total | 319 | 303 | 489 | 419 | 1,724 | 3,254 |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 0 | 0 | 0 | 0 | 0 | 0 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 0 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 0 | 0 | 0 | 0 | 0 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 80 | 0 | 4 | 0 | 0 | 84 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 50 | 185 | 50 | 0 | 0 | 285 |
| Zero/negative income (and none of the above problems) | 20 | 0 | 0 | 0 | 0 | 20 |
| has none of the 4 housing problems | 40 | 35 | 120 | 55 | 250 | 500 |
| Total | 190 | 220 | 174 | 55 | 250 | 889 |
| Total | | | | | | |
| Lacking complete plumbing or kitchen facilities | 4 | 0 | 10 | 0 | 0 | 14 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 0 | 4 | 0 | 0 | 0 | 4 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 4 | 4 | 4 | 4 | 16 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 270 | 20 | 29 | 20 | 0 | 339 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 130 | 265 | 85 | 30 | 15 | 525 |
| Zero/negative income (and none of the above problems) | 50 | 0 | 0 | 0 | 0 | 50 |
| has none of the 4 housing problems | 55 | 230 | 535 | 420 | 1,955 | 3,195 |
| Total | 509 | 523 | 663 | 474 | 1,974 | 4,143 |

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.33.52 of the 108 loans in 2016, 69 loans were for Home Purchases, 7 were for Home Improvement and 32 were for refinancing.

| Table II.33.52 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Owner-Occupied Single Family Home Loans by Loan Type | | | | |
| Emmet County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | 56 | 15 | 62 | 133 |
| 2009 | 44 | 6 | 117 | 167 |
| 2010 | 36 | 2 | 84 | 122 |
| 2011 | 39 | 8 | 71 | 118 |
| 2012 | 36 | 11 | 100 | 147 |
| 2013 | 49 | 3 | 58 | 110 |
| 2014 | 51 | 2 | 26 | 79 |
| 2015 | 44 | 0 | 36 | 80 |
| 2016 | 69 | 7 | 32 | 108 |

Table II.33.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$101,361 in 2012 and \$97,957 in 2016. Overall, average loans were \$80,624 in 2008 and \$105,176 in 2016.

| Table II.33.53 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Owner-Occupied Single Family Home Loans by Average Loan Amount | | | | |
| Emmet County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | \$88,018 | \$35,600 | \$84,839 | \$80,624 |
| 2009 | \$81,750 | \$75,667 | \$94,530 | \$90,485 |
| 2010 | \$105,917 | \$57,500 | \$92,714 | \$96,033 |
| 2011 | \$98,359 | \$37,000 | \$101,493 | \$96,085 |
| 2012 | \$101,361 | \$61,818 | \$106,000 | \$101,558 |
| 2013 | \$92,143 | \$74,333 | \$105,759 | \$98,836 |
| 2014 | \$102,843 | \$56,000 | \$93,500 | \$98,582 |
| 2015 | \$100,909 | \$0 | \$107,889 | \$104,050 |
| 2016 | \$97,957 | \$70,000 | \$128,438 | \$105,176 |

Table II.33.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,649,000 in 2012 and \$6,759,000 in 2016. Overall, average loans were \$10,723,000 in 2008 and \$11,359,000 in 2016.

| Table II.33.54 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Total Volume of Owner-Occupied Single Family Loans | | | | |
| Emmet County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | \$4,929,000 | \$534,000 | \$5,260,000 | \$10,723,000 |
| 2009 | \$3,597,000 | \$454,000 | \$11,060,000 | \$15,111,000 |
| 2010 | \$3,813,000 | \$115,000 | \$7,788,000 | \$11,716,000 |
| 2011 | \$3,836,000 | \$296,000 | \$7,206,000 | \$11,338,000 |
| 2012 | \$3,649,000 | \$680,000 | \$10,600,000 | \$14,929,000 |
| 2013 | \$4,515,000 | \$223,000 | \$6,134,000 | \$10,872,000 |
| 2014 | \$5,245,000 | \$112,000 | \$2,431,000 | \$7,788,000 |
| 2015 | \$4,440,000 | \$0 | \$3,884,000 | \$8,324,000 |
| 2016 | \$6,759,000 | \$490,000 | \$4,110,000 | \$11,359,000 |

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.33.55 presents some basic statistics about the completed surveys.

| Table II.33.55 | | | | |
|------------------------------------|--------------------------|--------------------|---------------------|------------------------|
| Survey of Rental Properties | | | | |
| Emmet County | | | | |
| 2017 Survey of Rental Properties | | | | |
| Year | Completed Surveys | Total Units | Vacancy Rate | Absorption Rate |
| 2017 | 1 | 16 | 0 | 7 |

Table II.33.56, shows the amount of total and vacant units with their associated vacancy rates. County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 16 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

| Table II.33.56 | | | |
|--------------------------------------|--------------------|---------------------|---------------------|
| Rental Vacancy Survey by Type | | | |
| Emmet County | | | |
| 2017 Survey of Rental Properties | | | |
| Unit Type | Total Units | Vacant Units | Vacancy Rate |
| Single Family | 0 | 0 | 0% |
| Apartments | 16 | 0 | 0% |
| Mobile Homes | 0 | 0 | 0% |
| “Other” Units | 0 | 0 | 0% |
| Don’t Know | 0 | 0 | 0% |
| Total | 16 | 0 | 0% |

Table II.33.57, reports units by bedroom size. As can be seen there were 8 two bedroom apartment units. Overall, the 8 two bedroom units accounted for 50 percent of all units. Additional details for additional unit types are reported found below.

| Table II.33.57 | | | | | | |
|-------------------------------------|----------------------------|------------------------|---------------------|----------------------|-------------------|--------------|
| Rental Units by Bedroom Size | | | | | | |
| Emmet 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 | 8 | 0 | 0 | . | 8 |
| Two | 0 | 8 | 0 | 0 | . | 8 |
| Three | 0 | 0 | 0 | 0 | . | 0 |
| Four | 0 | 0 | 0 | 0 | . | 0 |
| Don't Know | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 16 | 0 | 0 | 0 | 16 |

Table II.33.58 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 0 percent.

| Table II.33.58 | | | |
|--|--------------|------------------------|----------------------|
| Apartment Units by Bedroom Size | | | |
| Emmet County | | | |
| 2017 Survey of Rental Properties | | | |
| Number of Bedrooms | Units | Available Units | Vacancy Rates |
| Efficiency | 0 | 0 | 0% |
| One | 8 | 0 | 0% |
| Two | 8 | 0 | 0% |
| Three | 0 | 0 | 0% |
| Four | 0 | 0 | 0% |
| Don't know | 0 | 0 | 0% |
| Total | 16 | 0 | 0% |

The average rent and availability of apartment units is displayed in Table II.33.59.

| Table II.33.59 | | | |
|--|------------------------|----------------------------------|---------------------|
| Apartment Market Rate Rents by Vacancy Status | | | |
| Emmet County | | | |
| 2017 Survey of Rental Properties | | | |
| Average Rents | Apartment Units | Available Apartment Units | Vacancy Rate |
| Less Than \$500 | 0 | 0 | 0% |
| \$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 | 16 | 0 | 0% |
| Total | 16 | 0 | 0% |

Respondents were asked if utilities are included in the rent and as shown in Table II.33.60 below 1 respondent, or 100 percent, included some sort of utility in the rent.

| Table II.33.60 Are there any utilities included with the rent? Emmet County 2017 Survey of Rental Properties | |
|---|-------------|
| Period | Respondent |
| Yes | 1 |
| No | 0 |
| % Offering Utilities | 100% |

The type of utility included in the rent is shown in Table II.33.61. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

| Table II.33.61 Which utilities are included with the rent? Emmet County 2017 Survey of Rental Properties | |
|---|------------|
| Type of Utility Provided | Respondent |
| Electricity | 0 |
| Natural Gas | 0 |
| Water/Sewer | 1 |
| Trash Collection | 1 |

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.33.62 there were 2 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

| Table II.33.62 Accessible Units by Bedroom Size Emmet 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 | 1 | 0 | 0 | | 1 |
| Two | 0 | 1 | 0 | 0 | | 1 |
| Three | 0 | 0 | 0 | 0 | | 0 |
| Four | 0 | 0 | 0 | 0 | | 0 |
| Don't Know | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 2 | 0 | 0 | 0 | 2 |

Table II.33.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 12.5 percent or 1 two bedroom apartment units are accessible, with 0 percent

of three bedroom units were considered accessible. Overall, 12.5 percent of all apartment units were considered accessible by survey respondents.

| Table II.33.63 Apartment Units by Accessibility and Bedroom Size Emmet County 2017 Survey of Rental Properties | | | | |
|---|----------------|------------------|-----------------|-----------------------|
| Number of Bedrooms | Not Accessible | Accessible Units | Apartment Units | Percentage Accessible |
| Studio | 0 | 0 | 0 | 0% |
| One | 7 | 1 | 8 | 12.5% |
| Two | 7 | 1 | 8 | 12.5% |
| Three | 0 | 0 | 0 | 0% |
| Four | 0 | 0 | 0 | 0% |
| Don't know | 0 | 0 | 0 | 0% |
| Total | 14 | 2 | 16 | 12.5% |

Perceived Need for Rental Units

Table II.33.64, 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.33.64 Do you keep a waiting list? Emmet County 2017 Survey of Rental Properties | |
|---|------------|
| Period | Respondent |
| Yes | 1 |
| No | 0 |
| Waitlist Size | 0 |

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.33.65, 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.33.65 How would you rate the need for renovation of existing units in the city? Emmet County 2017 Survey of Rental Properties | | | | |
|---|---------------|------------|--------------|-------------|
| Need | Single Family | Apartments | Mobile Homes | Other Units |
| No Need | 0 | 0 | 0 | 0 |
| Low Need | 0 | 0 | 0 | 0 |
| Moderate Need | 1 | 1 | 1 | 1 |
| High Need | 0 | 0 | 0 | 0 |
| Extreme Need | 0 | 0 | 0 | 0 |
| Average Need | 3 | 3 | 3 | 3 |

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.33.66, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0

respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

| Need | Single Family | Apartments | Mobile Homes | Other Units |
|---------------------|---------------|------------|--------------|-------------|
| No Need | 0 | 0 | 0 | 0 |
| Low Need | 0 | 0 | 0 | 0 |
| Moderate Need | 1 | 1 | 1 | 1 |
| High Need | 0 | 0 | 0 | 0 |
| Extreme Need | 0 | 0 | 0 | 0 |
| Average Need | 3 | 3 | 3 | 3 |

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.33.67, shows the *strong growth scenario* for the Emmet County. As can be seen there were 3,205 owner-occupied and 922 renter-occupied households in 2016, for a total of 4,127 households. In 2030, there will be a projected 4,209 households, of which 3,198 are projected to be owner occupied and the remaining 1,010 are expected to be renter-occupied.

By 2050, there are projected to be 3,061 owner-occupied households, of which 301 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 461 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 936 renter



households, of which 199 renter households are expected to have incomes between 0 and 30.0 percent of median family income 188 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 3,997 occupied units by 2050, of which 500 are expected to have incomes on between 0 and 30 percent of MFI.

| Table II.33.67 Housing Demand Forecast Emmet County Strong Growth Scenario | | | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Income (% of MFI) | 2016 | 2020 | 2025 | 2030 | 2035 | 2040 | 2045 | 2050 |
| Owner | | | | | | | | |
| 0-30% | 315 | 314 | 315 | 314 | 313 | 310 | 305 | 301 |
| 30.1-50% | 306 | 305 | 306 | 306 | 304 | 301 | 297 | 292 |
| 50.1-80% | 483 | 481 | 482 | 482 | 479 | 474 | 468 | 461 |
| 80.1-95% | 336 | 335 | 335 | 335 | 333 | 330 | 326 | 321 |
| 95.1-115% | 364 | 363 | 364 | 364 | 362 | 358 | 353 | 348 |
| 115+% | 1,401 | 1,395 | 1,399 | 1,398 | 1,390 | 1,376 | 1,358 | 1,338 |
| Total | 3,205 | 3,193 | 3,202 | 3,198 | 3,180 | 3,149 | 3,107 | 3,061 |
| Renter | | | | | | | | |
| 0-30% | 196 | 219 | 217 | 214 | 211 | 208 | 203 | 199 |
| 30.1-50% | 227 | 254 | 251 | 248 | 245 | 240 | 236 | 230 |
| 50.1-80% | 185 | 208 | 206 | 203 | 200 | 197 | 193 | 188 |
| 80.1-95% | 41 | 46 | 46 | 45 | 45 | 44 | 43 | 42 |
| 95.1-115% | 57 | 63 | 63 | 62 | 61 | 60 | 59 | 58 |
| 115+% | 216 | 242 | 240 | 237 | 234 | 230 | 225 | 220 |
| Total | 922 | 1,032 | 1,022 | 1,010 | 996 | 978 | 958 | 936 |
| Total | | | | | | | | |
| 0-30% | 511 | 533 | 532 | 529 | 524 | 517 | 509 | 500 |
| 30.1-50% | 533 | 559 | 557 | 554 | 549 | 541 | 532 | 523 |
| 50.1-80% | 668 | 689 | 688 | 685 | 680 | 671 | 661 | 650 |
| 80.1-95% | 377 | 381 | 381 | 380 | 378 | 374 | 368 | 363 |
| 95.1-115% | 421 | 427 | 427 | 426 | 423 | 418 | 412 | 406 |
| 115+% | 1,617 | 1,637 | 1,639 | 1,635 | 1,623 | 1,605 | 1,583 | 1,557 |
| Total | 4,127 | 4,225 | 4,224 | 4,209 | 4,176 | 4,127 | 4,066 | 3,997 |