

**VOLUME II:
FRANKLIN COUNTY**

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Franklin County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Franklin County's population decreased from 10,680 in 2010 to 10,170 in 2016, or by 4.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 14 percent, and the number of people from 55 to 64 years of age increased by 10.9 percent. The white population decreased by 6.3 percent, while the black population increased by 74.6 percent. The Hispanic population increased from 1,209 to 1,309 people between 2010 and 2016 or by 8.3 percent. These data are presented in Table II.36.1.

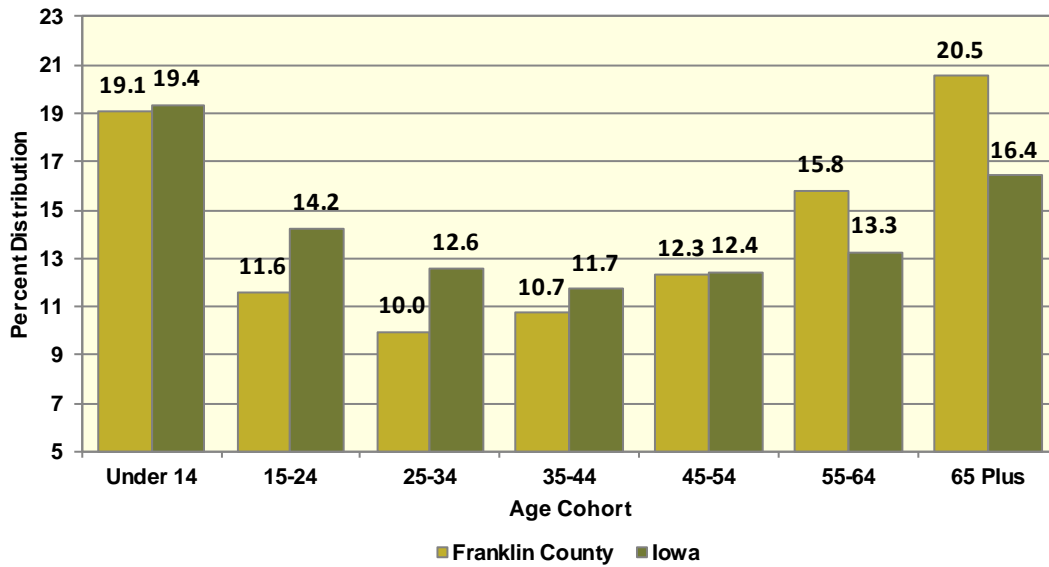
Subject	Franklin County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,680	10,170	-4.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,078	1,940	-6.6%	603,673	607,020	0.6%
15 to 24 years	1,195	1,176	-1.6%	430,187	445,808	3.6%
25 to 34 years	1,177	1,012	-14%	382,583	394,373	3.1%
35 to 44 years	1,182	1,091	-7.7%	364,548	367,535	0.8%
45 to 54 years	1,561	1,255	-19.6%	439,726	389,744	-11.4%
55 to 64 years	1,450	1,608	10.9%	372,750	415,998	11.6%
65 and Over	2,037	2,088	2.5%	452,888	514,215	13.5%
Race						
White	10,459	9,804	-6.3%	2,839,615	2,864,884	0.9%
Black	59	103	74.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	20	59	195%	13,563	15,924	17.4%
Asian	34	59	73.5%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	10	17	70%	2,419	3,592	48.5%
Two or more races	98	128	30.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,209	1,309	8.3%	151,544	182,606	20.5%

Table II.36.2, presents the population of Franklin County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,380 males, who accounted for 50.4 percent of the population, and the remaining 49.6 percent, or 5,300 persons, were female. In 2016, the number of males rose to 5,137 persons, and accounted for 50.5 percent of the population, with the remaining 49.5 percent, or 5,033 persons being female.



Table II.36.2 Population by Age and Gender Franklin County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,098	980	2,078	1,062	878	1,940	-6.6%
15 to 24 years	641	554	1,195	574	602	1,176	-1.6%
25 to 34 years	625	552	1,177	538	474	1,012	-14.0%
35 to 44 years	600	582	1,182	570	521	1,091	-7.7%
45 to 54 years	600	582	1,182	570	521	1,091	-7.7%
55 to 64 years	782	779	1,561	629	626	1,255	-19.6%
65 and Over	755	695	1,450	812	796	1,608	10.9%
Total	5,380	5,300	10,680	5,137	5,033	10,170	-4.8%
% of Total	50.4%	49.6%	.	50.5%	49.5%	.	

Diagram II.36.1
Age Distribution
Franklin County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Franklin County decreased from 11,364 to 10,704 persons, or by -5.8 percent. Between 2000 and 2010, Franklin County population, changed by -24 persons, to a total population of 10,680 persons. The most recent estimates indicated that Franklin County’s population fell an additional -510 persons since the 2010 Census, to 10,170 persons in July 2016.

Table II.36.3 Population Estimates: Births, Deaths, and Migration Franklin County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	11,364
Natural Increase 90-00	-127
Net Migration 90-00	-533
2000 Census	10,704
Natural Increase 00-09	43
Net Migration 00-09	-91
2009 Population Estimate	10,656
2010 Census	10,680
Natural Increase 10-16	50
Net Migration 10-16	-560
2016 Population Estimate	10,170

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.36.3, Franklin County had a natural increase, of -127 persons between 1990 and 2000. During the April 2000 to July 2009 period, Franklin County’s natural increase was estimated at 43 persons. Between 2010 and 2016, the natural increase was estimated at 50 persons, and the net migration was -560 persons.

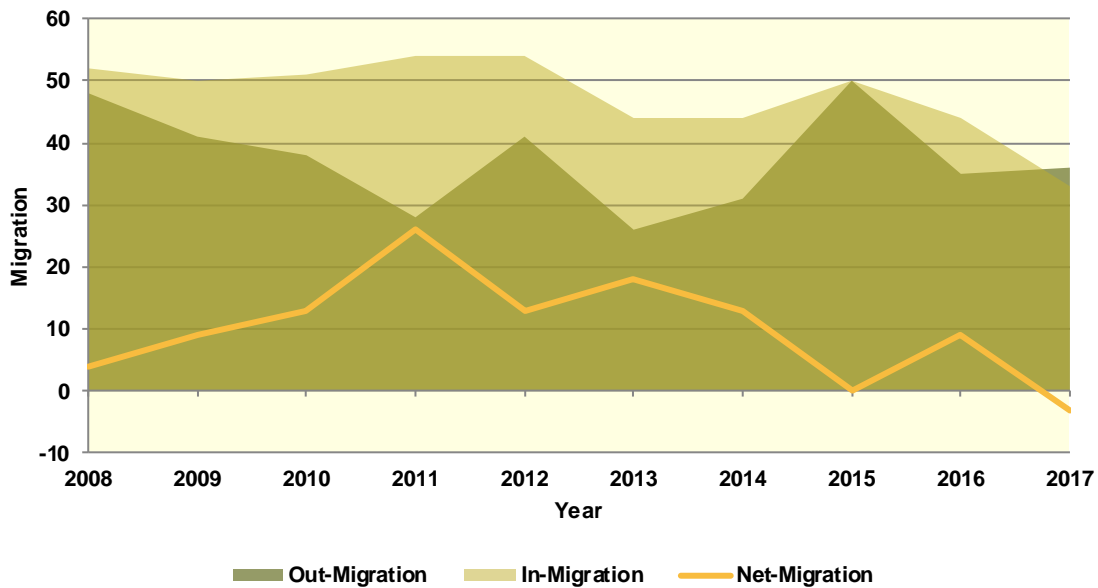
Population Migration Trends

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.36.4 in 2008 there was a total of 52 in-migrations with a total of 48 out-migrations, which led to a net-migration of 4 persons. The most recent first half 2017 data saw a net-migration of -3 persons, with 33 persons entering Franklin County and 36 persons leaving Franklin County.

Diagram II.36.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2,011 with 26 people entering and the migration lowest net migration occurred in 2015 with 0 entering Franklin County.

Diagram II.36.2
Net In-migration by Gender
 Franklin County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.36.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -200 percent of net-migrants, or 6 persons were male, with the remaining 300 percent, or -9 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	22	23	25	20	34	18	22	29	21	18
Female	30	27	26	34	20	26	22	21	23	15
Total	52	50	51	54	54	44	44	50	44	33
Out										
Male	20	15	12	18	22	9	19	20	9	12
Female	28	26	26	10	19	17	12	30	26	24
Total	48	41	38	28	41	26	31	50	35	36
Net										
Male	2	8	13	2	12	9	3	9	12	6
Female	2	1	0	24	1	9	10	-9	-3	-9
Total	4	9	13	26	13	18	13	0	9	-3

Table II.36.5, shows net-migration for Franklin County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 65 and older, with 3 persons entering Franklin County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 7 persons leaving Franklin County.

Table II.36.5										
Migration by Age Range										
Franklin County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	0	2	0	0	1	0	2	0	0
18-22	4	10	6	6	9	4	7	7	3	3
23-25	4	9	3	6	8	7	5	2	4	2
26-35	15	11	15	16	11	10	16	17	7	7
36-45	7	8	7	8	12	10	8	7	8	7
46-55	12	4	10	12	7	6	5	8	11	6
56-65	6	4	6	3	4	4	1	3	8	5
66 +	4	4	2	3	3	2	2	4	3	3
Total	52	50	51	54	54	44	44	50	44	33
Out										
14-17	0	0	0	0	0	0	0	2	0	0
18-22	5	7	8	4	5	7	5	3	5	4
23-25	8	5	8	6	3	3	6	9	6	4
26-35	6	8	8	10	13	3	6	21	7	14
36-45	11	7	6	2	6	3	9	3	5	6
46-55	6	3	4	4	10	5	1	8	8	5
56-65	5	7	1	0	1	4	2	4	2	3
66 +	7	4	3	2	3	1	2	0	2	0
Total	48	41	38	28	41	26	31	50	35	36
Net										
14-17	0	0	2	0	0	1	0	0	0	0
18-22	-1	3	-2	2	4	-3	2	4	-2	-1
23-25	-4	4	-5	0	5	4	-1	-7	-2	-2
26-35	9	3	7	6	-2	7	10	-4	0	-7
36-45	-4	1	1	6	6	7	-1	4	3	1
46-55	6	1	6	8	-3	1	4	0	3	1
56-65	1	-3	5	3	3	0	-1	-1	6	2
66 +	-3	0	-1	1	0	1	0	4	1	3
Total	4	9	13	26	13	18	13	0	9	-3

School Age Enrollment

Table II.36.6, show the school enrollment from the Iowa Department of Education for Franklin County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 1,941 students and was 1,252 in 2017, a change of -35.5 percent. Enrollment for students in grades 1 to 5 was 606 students in 2010 and 454 in 2017, which was a change of -25.1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 712 and 353 in 2017, which was a change of -50.4 percent.

Table II.36.6
School Enrollment
 Franklin County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	222	700	317	737	61	1,979
2001	170	711	305	715	8	1,909
2002	185	698	271	746	18	1,918
2003	185	658	275	748	16	1,882
2004	195	645	288	728	0	1,856
2005	189	654	298	687	45	1,828
2006	176	647	388	697	18	1,908
2007	195	644	357	647	23	1,843
2008	203	713	434	649	65	1,999
2009	220	608	319	749	69	1,896
2010	307	606	316	712	141	1,941
2011	293	617	326	688	138	1,924
2012	349	786	460	670	171	2,265
2013	258	555	319	431	108	1,563
2014	245	564	321	424	118	1,554
2015	243	570	319	414	113	1,546
2016	216	559	329	428	96	1,532
2017	171	454	274	353	84	1,252
% Change 10-17	-44.3%	-25.1%	-13.3%	-50.4%	-40.4%	-35.5%

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.36.7, shows population by age for the 2000 and 2010 Census. The population changed by -0.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.2 percent to a total of 2,037 persons in 2010. Those aged 25 to 34 changed by 10.4 percent, and those aged under 5 changed by 11.8 percent.

Table II.36.7 Population by Age Franklin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	601	5.6%	672	6.3%	11.8%
5 to 19	2,293	21.4%	2,106	19.7%	-8.2%
20 to 24	484	4.5%	495	4.6%	2.3%
25 to 34	1,066	10%	1,177	11%	10.4%
35 to 54	2,997	28%	2,743	25.7%	-8.5%
55 to 64	1,067	10%	1,450	13.6%	35.9%
65 or Older	2,196	20.5%	2,037	19.1%	-7.2%
Total	10,704	100.0%	10,680	100.0%	-0.2%

The elderly population is further explored in Table II.36.8. Those aged 65 to 66 changed by 7.7 percent between 2000 and 2010, resulting in a population of 209 persons. Those aged 85 or older changed by 17.8 percent during the same time period, and resulted in 371 persons over age 85 in 2010.

Table II.36.8 Elderly Population by Age Franklin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	194	8.8%	209	10.3%	7.7%
67 to 69	311	14.2%	305	15%	-1.9%
70 to 74	541	24.6%	420	20.6%	-22.4%
75 to 79	473	21.5%	387	19%	-18.2%
80 to 84	362	16.5%	345	16.9%	-4.7%
85 or Older	315	14.3%	371	18.2%	17.8%
Total	2,196	100.0%	2,037	100.0%	-7.2%

Population by race and ethnicity is shown in Table II.36.9. The white population changed by -1.6 percent between 2000 and 2010, and resulted in representing 93.6 percent of the population in 2010. The black population changed by 322.2 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 88.3 percent between 2000 and 2010, compared to the -5.9 percent growth rate for non-Hispanics.

Table II.36.9 Population by Race and Ethnicity Franklin County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	10,160	94.9%	10,001	93.6%	-1.6%
Black	9	0.1%	38	0.4%	322.2%
American Indian	25	0.2%	20	0.2%	-20%
Asian	17	0.2%	28	0.3%	64.7%
Native Hawaiian/ Pacific Islander	2	0%	4	0%	100%
Other	434	4.1%	420	3.9%	-3.2%
Two or More Races	57	0.5%	169	1.6%	196.5%
Total	10,704	100.0%	10,680	100.0%	-0.2%
Hispanic	642	6%	1,209	11.3%	88.3%
Non-Hispanic	10,062	94%	9,471	88.7%	-5.9%

Population by race and ethnicity through 2016 is shown in Table II.36.10. The white population represented 92.3 percent of the population in 2016, compared with black households accounting for 1.3 percent of the population. Hispanic households represented 11.9 percent of the population in 2016.

Table II.36.10				
Population by Race and Ethnicity				
Franklin County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,001	93.6%	9,591	92.3%
Black	38	0.4%	139	1.3%
American Indian	20	0.2%	8	0.1%
Asian	28	0.3%	24	0.2%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	420	3.9%	510	4.9%
Two or More Races	169	1.6%	121	1.2%
Total	10,680	100.0%	10,393	100.0%
Non-Hispanic	9,471	88.7%	9,160	88.1%
Hispanic	1,209	11.3%	1,233	11.9%

The population by race is broken down further by ethnicity in Table II.36.11. While the white non-Hispanic population changed by -6.7 percent between 2000 and 2010, the white Hispanic population changed by 316.9 percent. The black non-Hispanic population changed by 111.1 percent.

Table II.36.11					
Population by Race and Ethnicity					
Franklin County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	10,000	99.4%	9,334	98.6%	-6.7%
Black	9	0.1%	19	0.2%	111.1%
American Indian	4	0%	12	0.1%	200%
Asian	17	0.2%	28	0.3%	64.7%
Native Hawaiian/ Pacific Islander	2	0%	1	0%	-50%
Other	1	0%	4	0%	300%
Two or More Races	29	0.3%	73	0.8%	151.7%
Total Non-Hispanic	10,062	100.0%	9,471	100.0%	-5.9%
Hispanic					
White	160	24.9%	667	55.2%	316.9%
Black	0	0%	19	1.6%	
American Indian	21	3.3%	8	0.7%	-61.9%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	3	0.2%	
Other	433	67.4%	416	34.4%	-3.9%
Two or More Races	28	4.4%	96	7.9%	242.9%
Total Hispanic	642	100.0%	1,209	100.0%	88.3 %
Total Population	10,704	100.0%	10,680	100.0%	-0.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.36.12. During this time, the total non-Hispanic population was 9,160 persons in 2016. The Hispanic population was 1,233.

Table II.36.12				
Population by Race and Ethnicity				
Franklin County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	9,334	98.6%	8,963	97.8%
Black	19	0.2%	126	1.4%
American Indian	12	0.1%	0	0%
Asian	28	0.3%	24	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	4	0%	0	0%
Two or More Races	73	0.8%	47	0.5%
Total Non-Hispanic	9,471	100.0%	9,160	100.0%
Hispanic				
White	667	55.2%	628	50.9%
Black	19	1.6%	13	1.1%
American Indian	8	0.7%	8	0.6%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	3	0.2%	0	0%
Other	416	34.4%	510	41.4%
Two or More Races	96	7.9%	74	6%
Total Non-Hispanic	1,209	100.0	1,233	100.0%
Total Population	10,680	100.0%	10,393	100.0%

Households by type and tenure are shown in Table II.36.13. Family households represented 67 percent of households, while non-family households accounted for 33 percent. These changed from 68 and 32 percent, respectively.

Table II.36.13				
Household Type by Tenure				
Franklin County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,946	68%	2,830	67%
Married-Couple Family	2,459	83.5%	2,247	79.4%
Owner-Occupied	2,138	86.9%	2,013	89.6%
Renter-Occupied	321	13.1%	234	10.4%
Other Family	487	16.5%	583	17.2%
Male Householder, No Spouse Present	199	40.9%	182	34.1%
Owner-Occupied	120	60.3%	104	57.1%
Renter-Occupied	79	39.7%	78	42.9%
Female Householder, No Spouse Present	288	59.1%	401	49.4%
Owner-Occupied	155	53.8%	140	34.9%
Renter-Occupied	133	46.2%	261	65.1%
Non-Family Households	1,386	32%	1,397	33%
Owner-Occupied	893	64.4%	884	63.3%
Renter-Occupied	493	35.6%	513	36.7%
Total	4,332	100.0%	4,227	100.0%

The group quarters population was 198 in 2010, compared to 211 in 2000. Institutionalized populations experienced a -9 percent change between 2000 and 2010. Non-institutionalized populations experienced a 45.5 percent change during this same time period.

Table II.36.14					
Group Quarters Population					
Franklin 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	0	0%	0	0%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	200	100%	182	100%	-9%
Other Institutions	0	0%	0	0%	0%
Total	200	100.0%	182	100.0%	-9%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	11	100%	16	100%	45.5%
Total	11	100.0%	16	100.0%	45.5%
Group Quarters Population	211	100.0%	198	100.0%	-6.2%

The number of foreign born persons are shown in Table II.36.15. An estimated 1.7 percent of the population was born in Mexico, some 0.3 percent were born in Honduras, and another 0.3 percent were born in Russia.

Table II.36.15			
Place of Birth for the Foreign-Born Population			
Franklin County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	175	1.7%
#2 country of origin	Honduras	27	0.3%
#3 country of origin	Russia	26	0.3%
#4 country of origin	Macedonia	25	0.2%
#5 country of origin	Guatemala	17	0.2%
#6 country of origin	Albania	15	0.1%
#7 country of origin	Other Australian and New Zealand Subregion	14	0.1%
#8 country of origin	Philippines	10	0.1%
#9 country of origin	Netherlands	8	0.1%
#10 country of origin	Korea	6	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.36.16. An estimated 1.9 percent of the population speaks Spanish at home.

Table II.36.16 Limited English Proficiency and Language Spoken at Home Franklin County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	186	1.9%
#2 LEP Language	German or other West Germanic languages	1	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.36.17. Some 15.3 percent of the population was disabled in 2000, or a total of 1,515 persons. The disability rate was highest for those over 65, with 32.4 percent disabled.

Table II.36.17 Disability by Age Franklin County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	73	4.5%
16 to 64	794	12.7%
65 and older	648	32.4%
Total	1,515	15.3%

Table II.36.18 shows disability by type in 2000. There were 658 physical disabilities in 2000, some 516 employment disabilities, and 407 go-outside-home disabilities.

Table II.36.18 Total Disabilities Tallied: Aged 5 and Older Franklin County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	400
Physical disability	658
Mental disability	313
Self-care disability	140
Employment disability	516
Go-outside-home disability	407
Total	2,434

Disability by age, as estimated by the 2016 ACS, is shown in Table II.36.19. The disability rate for females was 12.6 percent, compared to 13.2 percent for males. The disability rate changed precipitously higher with age, with 41.5 percent of those over 75 experiencing a disability.

Table II.36.19						
Disability by Age						
Franklin County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	113	10.3%	74	9.1%	187	9.8%
18 to 34	42	4.4%	25	2.8%	67	3.6%
35 to 64	215	10.7%	259	12.6%	474	11.7%
65 to 74	151	30.4%	60	11.9%	211	21.1%
75 or Older	166	43.3%	218	40.2%	384	41.5%
Total	687	13.2%	636	12.6%	1,323	12.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.36.20. Some 5.2 percent have an ambulatory disability, 4.8 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.36.20		
Total Disabilities Tallied: Aged 5 and Older		
Franklin County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	324	3.2%
Vision disability	207	2%
Cognitive disability	533	5.5%
Ambulatory disability	508	5.2%
Self-Care disability	207	2.1%
Independent living disability	374	4.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.36.21. In 2016, some 4,906 persons were employed and 279 were unemployed. This totaled a labor force of 5,185 persons. The unemployment rate for Franklin County was estimated to be 5.4 percent in 2016.

Table II.36.21	
Employment, Labor Force and Unemployment	
Franklin County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,906
Unemployed	279
Labor Force	5,185
Unemployment Rate	5.4%

In 2016, 89 percent of households in Franklin County had a high school education or greater.

Table II.36.22	
High School or Greater Education	
Franklin County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,760
Total Households	4,227
Percent High School or Above	89%

As seen in Table II.36.23, some 38.7 percent of the population had a high school diploma or equivalent, another 33.1 percent have some college, 12.1 percent have a Bachelor's Degree, and 4 percent of the population had a graduate or professional degree.

Table II.36.23		
Educational Attainment		
Franklin County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	963	12.1%
High School or Equivalent	3,089	38.7%
Some College or Associates Degree	2,644	33.1%
Bachelor's Degree	968	12.1%
Graduate or Professional Degree	316	4%
Total Population Above 18 years	7,980	100.0%

ECONOMICS

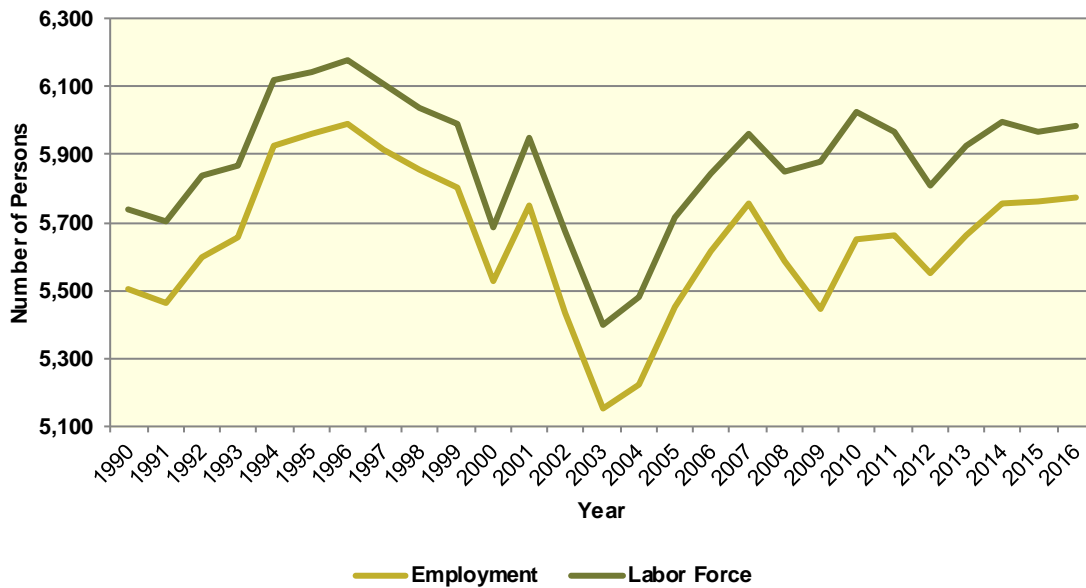
Labor Force

Table II.36.24, shows the labor force statistics for Franklin County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.7 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.4 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 Franklin County increased from 3.4 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Franklin County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	234	5,504	5,738	4.1%	4.4%
1991	241	5,463	5,704	4.2%	4.7%
1992	241	5,597	5,838	4.1%	4.5%
1993	211	5,658	5,869	3.6%	4%
1994	195	5,925	6,120	3.2%	3.5%
1995	179	5,963	6,142	2.9%	3.4%
1996	187	5,993	6,180	3%	3.5%
1997	193	5,912	6,105	3.2%	3.1%
1998	180	5,857	6,037	3%	2.7%
1999	192	5,801	5,993	3.2%	2.6%
2000	154	5,530	5,684	2.7%	2.6%
2001	200	5,752	5,952	3.4%	3.3%
2002	240	5,436	5,676	4.2%	4%
2003	246	5,151	5,397	4.6%	4.5%
2004	255	5,226	5,481	4.7%	4.5%
2005	267	5,451	5,718	4.7%	4.3%
2006	225	5,617	5,842	3.9%	3.7%
2007	209	5,755	5,964	3.5%	3.7%
2008	261	5,587	5,848	4.5%	4.2%
2009	435	5,446	5,881	7.4%	6.4%
2010	376	5,651	6,027	6.2%	6%
2011	306	5,664	5,970	5.1%	5.5%
2012	260	5,552	5,812	4.5%	5%
2013	264	5,663	5,927	4.5%	4.7%
2014	239	5,758	5,997	4%	4.3%
2015	204	5,763	5,967	3.4%	3.8%
2016	212	5,773	5,985	3.5%	3.7%

Diagram II.36.3, shows the employment and labor force for Franklin County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,773 persons, with the labor force reaching 5,985, indicating there were a total of 212 unemployed persons.

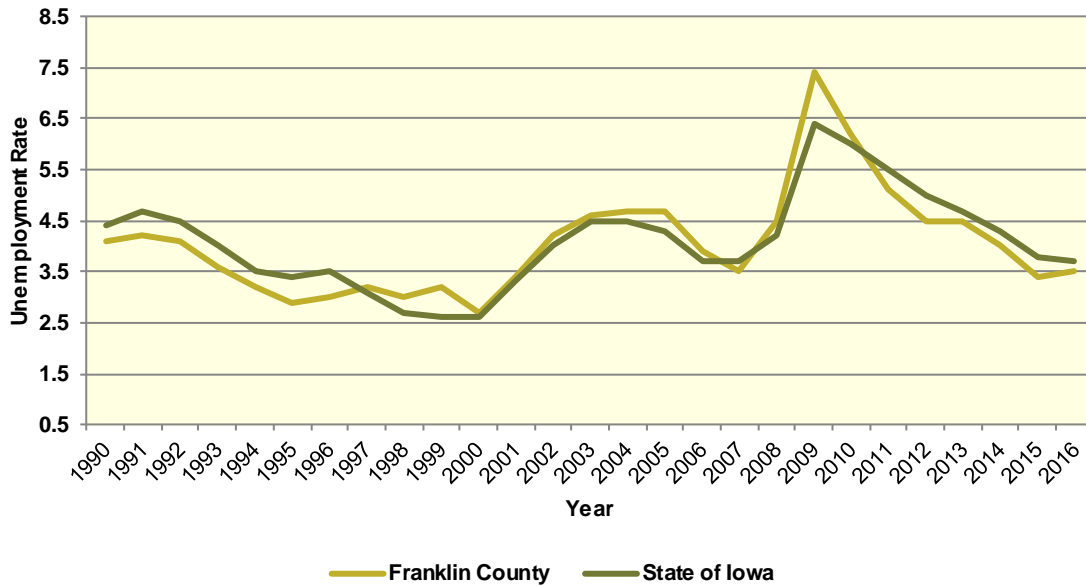
Diagram II.36.3
Employment and Labor Force
 Franklin County
 1990 – 2016 BLS Data



Unemployment

Diagram II.36.4, shows the unemployment rate for both the State and Franklin County. During the 1990’s the average rate for Franklin County was 3.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.5 percent. Over the course of the entire period the Franklin County had an average unemployment rate that lower than the State, 4 percent for Franklin County, versus 4.1 statewide.

Diagram II.36.4
Annual Unemployment Rate
 Franklin 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.36.25, shows total real earnings by industry for Franklin County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$59,015,000. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 12.9 percent to 1,874,000 dollars.

Table II.36.25
Real Earnings by Industry
 Franklin 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	41,222	70,362	151,036	124,706	154,596	116,307	98,061	53,753	-45.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	3,413	3,644	3,573	3,812	4,751	4,579	4,629	4,772	3.1
Construction	12,319	20,353	23,768	21,012	21,368	22,458	21,051	21,892	4
Manufacturing	43,891	42,868	47,245	50,386	55,764	59,386	63,258	59,015	-6.7
Wholesale trade	15,968	19,770	17,951	20,423	19,411	20,634	16,813	17,080	1.6
Retail trade	12,914	13,053	13,205	12,552	12,240	10,833	10,481	10,327	-1.5
Transportation and warehousing	2,168	4,877	5,008	4,996	5,327	5,793	6,253	6,938	10.9
Information	2,029	2,434	2,340	2,323	2,238	2,543	2,750	2,843	3.4
Finance and insurance	6,813	9,607	8,258	8,700	7,370	7,612	7,799	7,388	-5.3
Real estate and rental and leasing	1,104	1,328	1,805	2,447	3,341	3,608	4,289	4,842	12.9
Professional and technical services	4,579	4,341	4,321	4,536	4,520	3,926	3,710	3,963	6.8
Management of companies and enterprises	0	12,020	12,259	13,176	14,414	15,261	16,013	17,591	9.9
Administrative and waste services	0	1,355	1,442	1,813	2,009	2,069	2,296	2,358	2.7
Educational services	126	0	0	0	0	59	78	0	-100
Health care and social assistance	11,528	13,808	13,311	13,706	13,517	12,851	12,627	0	-100
Arts, entertainment, and recreation	475	997	889	895	0	510	427	384	-10
Accommodation and food services	2,156	2,092	2,122	2,265	0	2,627	2,433	2,447	0.6
Other services, except public administration	9,941	9,185	8,269	8,123	7,793	8,503	9,112	9,017	-1
Government and government enterprises	34,254	42,681	41,736	40,387	41,365	42,804	42,876	42,699	-0.4
Total	216,653	278,992	363,027	342,183	379,542	349,586	331,149	285,187	-13.9

Table II.36.26, shows the total employment by industry for the Franklin County. The most recent estimates show the manufacturing industry was the largest employer in Franklin County, with employment reaching 893 jobs in 2016. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 16.1 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	963	907	897	864	903	850	891	882	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	40	38	36	39	44	41	43	42	-2.3
Construction	314	417	451	422	441	453	426	422	-0.9
Manufacturing	883	667	735	772	849	863	944	893	-5.4
Wholesale trade	282	356	336	359	333	353	285	289	1.4
Retail trade	595	575	575	575	569	534	522	534	2.3
Transportation and warehousing	96	149	135	132	132	120	126	130	3.2
Information	69	80	80	69	72	75	77	78	1.3
Finance and insurance	156	220	241	230	239	222	228	223	-2.2
Real estate and rental and leasing	126	138	153	159	162	181	176	182	3.4
Professional and technical services	154	138	126	129	137	135	123	129	4.9
Management of companies and enterprises	0	155	160	169	186	206	230	267	16.1
Administrative and waste services	0	123	125	127	135	140	138	143	3.6
Educational services	11	14	12	10	13	12	10	0	-100
Health care and social assistance	438	422	420	430	426	400	373	0	-100
Arts, entertainment, and recreation	42	96	100	108	0	88	71	65	-8.5
Accommodation and food services	234	214	206	196	0	248	217	235	8.3
Other services, except public administration	320	318	316	310	309	315	312	311	-0.3
Government and government enterprises	856	849	851	850	867	862	853	836	-2
Total	5,871	6,076	6,156	6,175	6,362	6,374	6,271	6,258	-0.2

Table II.36.27, shows the real average earnings per job by industry for Franklin County. These figures are calculated by dividing the total real earning displayed in Tables II.36.25 and II.36.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 113,619 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 9.2 percent to 13,881 dollars.

Table II.36.27
Real Earnings Per Job by Industry
 Franklin County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	42,805	77,577	168,379	144,336	171,203	136,832	110,057	60,944	-44.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	85,329	95,899	99,245	97,746	107,986	111,673	107,655	113,619	5.5
Construction	39,234	48,809	52,701	49,790	48,453	49,576	49,415	51,877	5
Manufacturing	49,707	64,270	64,279	65,266	65,681	68,813	67,011	66,086	-1.4
Wholesale trade	56,624	55,533	53,427	56,888	58,291	58,453	58,991	59,100	0.2
Retail trade	21,704	22,701	22,965	21,829	21,512	20,286	20,079	19,339	-3.7
Transportation and warehousing	22,580	32,733	37,093	37,851	40,355	48,276	49,629	53,369	7.5
Information	29,410	30,428	29,248	33,664	31,085	33,903	35,711	36,449	2.1
Finance and insurance	43,673	43,668	34,265	37,828	30,837	34,288	34,208	33,130	-3.2
Real estate and rental and leasing	8,766	9,621	11,796	15,389	20,623	19,933	24,368	26,604	9.2
Professional and technical services	29,733	31,457	34,297	35,159	32,992	29,083	30,164	30,721	1.8
Management of companies and enterprises	0	77,550	76,618	77,962	77,493	74,081	69,622	65,884	-5.4
Administrative and waste services	0	11,019	11,538	14,278	14,880	14,776	16,637	16,490	-0.9
Educational services	11,492	0	0	0	0	4,950	7,801	0	0
Health care and social assistance	26,319	32,721	31,692	31,875	31,730	32,127	33,853	0	0
Arts, entertainment, and recreation	11,311	10,390	8,889	8,287	0	5,795	6,008	5,908	-1.7
Accommodation and food services	9,212	9,775	10,300	11,554	0	10,592	11,210	10,413	-7.1
Other services, except public administration	31,067	28,885	26,166	26,203	25,221	26,993	29,207	28,994	-0.7
Government and government enterprises	40,017	50,272	49,043	47,514	47,710	49,656	50,265	51,075	1.6
Total	36,902	45,917	58,971	55,414	59,658	54,846	52,806	45,572	-13.7

Table II.36.28 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 \$479,806,000 a -8.4 percent change between 2015 and 2016. Table II.36.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,076 and 6,258 in 2016, which a change of -0.2 percent over this period.

Table II.36.28
Total Employment and Real Personal Income
 Franklin 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	196,843	9,053	3,465	41,668	20,412	253,337	19,269	5,985	32,889
1970	202,779	8,953	3,341	46,150	22,353	265,670	20,054	5,920	34,251
1971	169,195	8,869	2,384	49,008	24,874	236,592	17,882	5,828	29,032
1972	200,009	10,357	-290	54,913	25,913	270,187	20,415	5,912	33,833
1973	274,342	13,322	-2,565	63,813	27,325	349,594	26,987	6,164	44,507
1974	256,848	15,765	-6,689	66,168	28,653	329,216	25,509	6,538	39,286
1975	264,058	15,608	-8,721	69,993	30,935	340,657	26,180	6,659	39,655
1976	211,704	15,962	-9,417	70,286	32,385	288,996	22,139	6,706	31,570
1977	197,054	15,788	-11,193	74,586	33,134	277,793	21,671	6,628	29,730
1978	250,332	17,158	-13,429	77,513	33,216	330,474	25,593	6,689	37,424
1979	221,125	18,563	-15,790	80,203	35,157	302,132	23,145	6,897	32,061
1980	194,390	17,732	-16,067	89,498	37,240	287,328	22,074	6,725	28,905
1981	199,593	17,565	-11,922	100,260	38,406	308,771	23,927	6,597	30,255
1982	155,564	16,218	-7,483	106,291	41,574	279,730	21,877	6,355	24,479
1983	140,832	15,483	-3,903	110,343	42,097	273,887	21,529	6,216	22,657
1984	187,159	16,399	-1,055	102,021	42,282	314,008	25,091	6,210	30,139
1985	188,810	16,493	-292	100,473	42,786	315,284	25,430	6,225	30,331
1986	211,712	16,927	1,109	94,576	44,418	334,887	27,677	6,289	33,664
1987	204,815	16,650	4,709	87,149	45,046	325,068	27,560	6,202	33,024
1988	189,213	17,476	8,540	77,636	44,901	302,814	26,259	5,815	32,539
1989	188,865	17,489	12,046	82,750	45,751	311,923	27,366	5,787	32,636
1990	181,968	17,398	15,831	81,799	48,006	310,205	27,328	5,761	31,585
1991	159,089	17,435	16,666	79,666	50,824	288,810	25,527	5,729	27,769
1992	192,549	18,020	17,412	78,433	54,087	324,461	29,024	5,788	33,268
1993	146,582	18,470	18,292	73,629	54,151	274,185	24,368	5,803	25,260
1994	204,031	19,671	19,030	72,768	54,190	330,349	29,909	5,864	34,794
1995	194,356	20,074	19,115	72,773	56,310	322,480	29,274	6,066	32,040
1996	244,253	18,788	20,305	80,323	57,802	383,894	34,804	6,080	40,173
1997	224,434	20,663	21,330	87,479	63,691	376,271	34,454	6,053	37,079
1998	223,659	22,402	23,557	95,909	60,928	381,651	35,095	6,540	34,199
1999	201,494	22,139	25,135	100,078	59,026	363,593	33,729	6,458	31,201
2000	224,824	22,122	26,196	100,714	62,413	392,026	36,711	6,482	34,684
2001	216,653	21,449	24,993	98,314	64,397	382,908	36,063	5,871	36,902
2002	207,447	21,297	23,892	90,736	68,995	369,773	34,643	5,651	36,709
2003	204,967	21,272	22,974	86,485	66,465	359,620	33,752	5,512	37,186
2004	268,486	22,358	24,427	77,905	66,811	415,271	38,752	5,671	47,344
2005	263,787	23,230	24,670	66,408	67,842	399,478	37,106	5,969	44,193
2006	256,574	24,867	25,701	65,581	72,890	395,878	37,002	6,080	42,199
2007	289,448	26,379	27,710	75,188	75,854	441,822	41,065	6,339	45,662
2008	274,709	25,432	26,738	86,701	81,180	443,896	41,524	6,154	44,639
2009	253,383	24,570	27,796	88,526	87,043	432,178	40,557	5,960	42,514
2010	278,992	26,347	24,551	88,680	88,584	454,460	42,505	6,076	45,917
2011	363,027	24,373	25,201	106,671	87,985	558,510	52,231	6,156	58,971
2012	342,183	24,477	25,850	119,345	86,762	549,663	52,235	6,175	55,415
2013	379,542	28,237	23,234	111,455	83,827	569,821	54,155	6,362	59,658
2014	349,586	28,575	23,734	112,866	87,655	545,267	52,218	6,374	54,846
2015	331,149	27,982	22,261	110,866	87,292	523,587	50,794	6,271	52,806
2016	285,187	28,277	22,496	110,599	89,801	479,806	47,179	6,258	45,572

Diagram II.36.5, shows real average earnings per job for Franklin County from 1990 to 2016. Over this period the average earning per job for Franklin County was \$41,207, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.36.5
Real Average Earnings Per Job
 Franklin County
 BEA Data 1990 - 2016

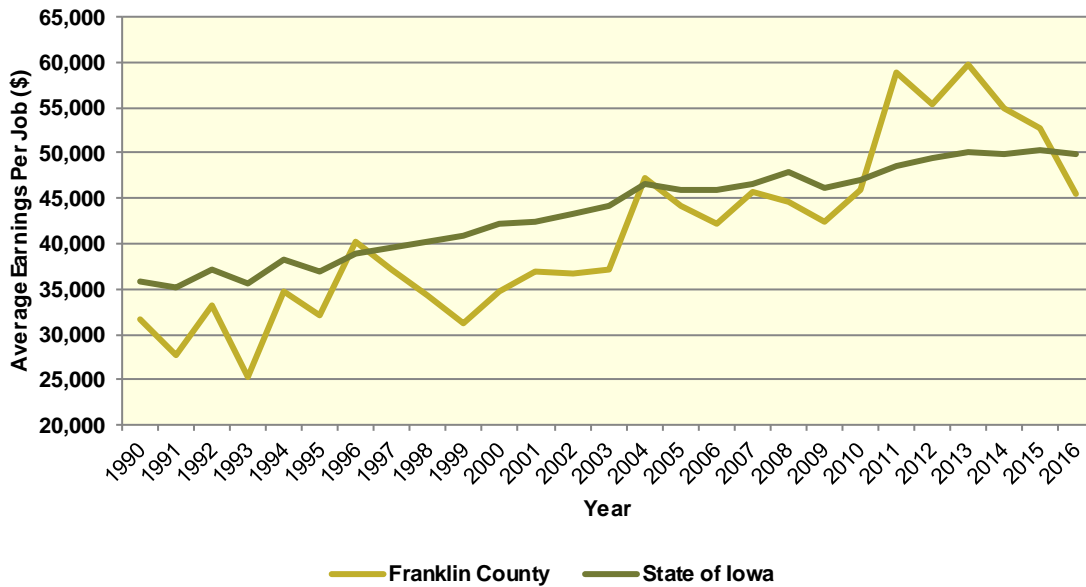
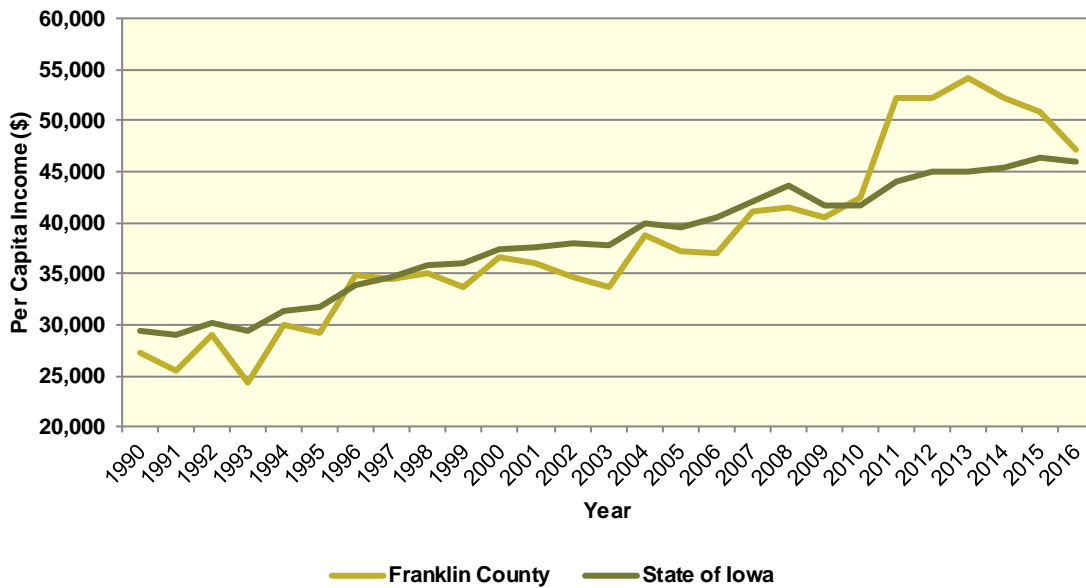


Diagram II.36.6, shows real per capita income for the Franklin County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Franklin County was \$38,222, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.36.6
Real Per Capita Income
 Franklin 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.36.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 3,983 persons in 2015 to 3,950 in 2016, a change of -0.8 percent.

Table II.36.29
Total Monthly Employment
 Franklin County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,729	3,916	3,820	3,653	3,596	3,693	3,759	3,809	3,910	3,872	3,868
Feb	3,728	3,931	3,793	3,618	3,563	3,707	3,733	3,847	3,961	3,828	3,836
Mar	3,775	3,985	3,818	3,588	3,658	3,756	3,809	3,883	4,057	3,838	3,910
Apr	3,885	4,064	3,912	3,594	3,876	3,941	3,918	3,950	4,144	3,965	3,994
May	3,940	4,162	4,018	3,653	3,933	4,070	4,031	4,134	4,219	4,096	4,048
Jun	4,024	4,222	3,983	3,695	3,964	4,147	4,110	4,218	4,325	4,154	4,129
Jul	3,812	3,971	3,725	3,632	3,746	3,971	3,968	4,166	4,153	4,033	3,999
Aug	3,850	3,987	3,714	3,621	3,746	3,931	3,924	4,149	4,197	3,988	3,959
Sep	3,864	4,003	3,784	3,724	3,878	3,905	3,960	4,179	4,156	4,018	3,953
Oct	3,913	4,007	3,757	3,691	3,915	3,917	4,033	4,130	4,075	4,034	3,925
Nov	3,916	4,044	3,797	3,701	3,842	3,861	3,988	4,090	4,078	4,004	3,907
Dec	3,969	4,041	3,766	3,719	3,851	3,790	3,985	4,050	4,025	3,962	3,874
Annual	3,867	4,028	3,824	3,657	3,797	3,891	3,935	4,050	4,108	3,983	3,950
% Change	.	4.2%	-5.1%	-4.4%	3.8%	2.5%	1.1%	2.9%	1.4%	-3%	-0.8%

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 \$766 in 2015. In 2016, average weekly wages saw a decreased of 1.2 percent over the prior year, rising to \$757, or by 9 dollars. These data are shown in Table II.36.30.

Table II.36.30						
Average Weekly Wages						
Franklin County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	459	475	471	515	480	
2002	483	491	476	534	496	3.3%
2003	482	493	488	547	503	1.4%
2004	502	521	507	559	523	4%
2005	494	532	521	565	528	1%
2006	527	589	543	610	568	7.6%
2007	555	602	567	644	592	4.2%
2008	571	630	592	660	613	3.5%
2009	575	638	585	683	621	1.3%
2010	578	686	621	764	664	6.9%
2011	612	712	670	738	684	3%
2012	676	725	660	734	699	2.2%
2013	694	722	689	785	723	3.4%
2014	682	757	718	820	744	2.9%
2015	713	784	738	828	766	3%
2016(p)	707	751	752	816	757	-1.2%

Total business establishments reported by the QCEW are displayed in Table II.36.31. Between 2015 and 2016, the total number of business establishments in Franklin County increased by 1.2 percent, from 388 to 391 establishments.

Table II.36.31						
Number of Business Establishments						
Franklin County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	391	391	367	369	380	
2002	367	365	368	362	366	-3.7%
2003	358	358	363	361	360	-1.6%
2004	363	369	368	366	367	1.9%
2005	372	373	371	376	373	1.6%
2006	375	377	382	381	379	1.6%
2007	381	383	382	379	381	0.5%
2008	384	380	381	377	381	(ND)%
2009	372	374	381	378	376	-1.3%
2010	378	378	381	380	379	0.8%
2011	378	383	379	379	380	0.3%
2012	384	388	389	396	389	2.4%
2013	402	399	396	397	399	2.6%
2014	398	406	410	409	406	1.8%
2015	394	389	381	388	388	-4.4%
2016	391	390	392	392	391	0.8%

Iowa Department of Revenue

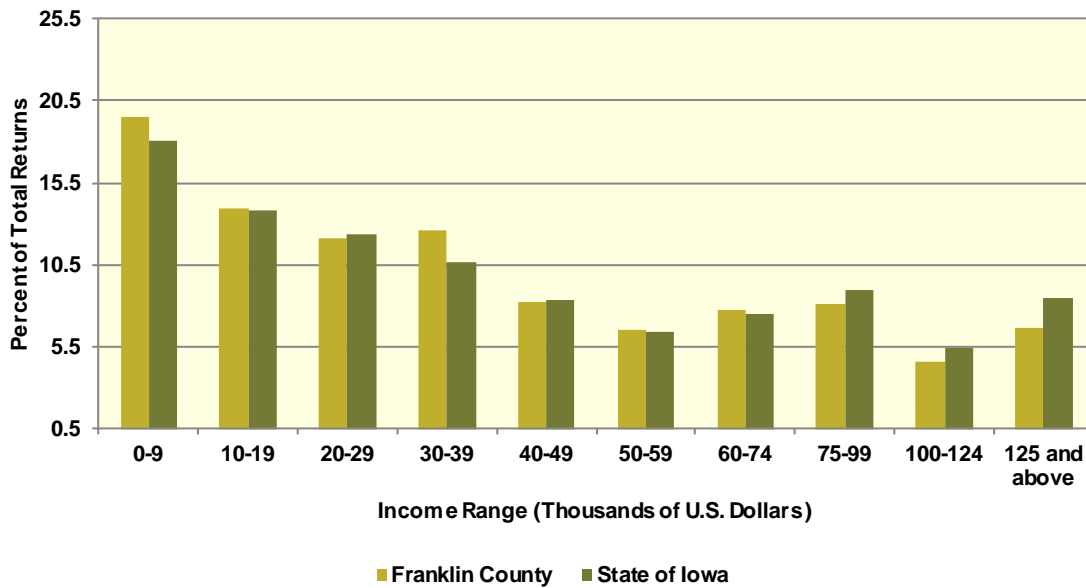
The Iowa Department of Revenue releases annual income tax statistics. Table II.36.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Franklin County.

As can be seen the total number of returns between 2010 and 2015 decreased by -3.5 percent, with 294 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 61.9 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -27.8 percent.

Table II.36.32
Number of Tax Returns by Adjusted Gross Income
 Franklin 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	1,161	769	678	527	456	309	282	169	52	61	4,464
2003	1,110	790	638	495	416	331	289	196	52	80	4,397
2004	1,080	761	645	494	439	325	329	239	68	76	4,456
2005	1,006	726	652	533	394	340	340	256	77	98	4,422
2006	948	721	620	533	400	349	346	286	96	119	4,418
2007	941	708	660	538	435	304	381	333	132	152	4,584
2008	896	716	671	530	406	331	367	328	127	199	4,571
2009	917	734	719	510	387	320	333	339	120	176	4,555
2010	845	734	742	557	389	283	360	363	126	189	4,588
2011	926	662	676	562	408	300	351	361	150	223	4,619
2012	913	650	652	578	375	289	359	374	182	282	4,654
2013	866	672	609	567	391	298	347	384	166	273	4,573
2014	860	646	580	549	348	296	362	366	205	255	4,467
2015	866	617	536	557	364	289	342	357	204	294	4,426
Change 10 - 15	2.5%	-15.9%	-27.8%	0%	-6.4%	2.1%	-5%	-1.7%	61.9%	55.6%	-3.5%

Diagram II.36.7
2015 Income Distribution
 Franklin 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 1,236 in 2010 to 1,157 in 2016, with the poverty rate reaching 11.6 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.36.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	815	7.7%
2001	848	8%
2002	971	9.1%
2003	863	8.1%
2004	969	9.1%
2005	999	9.6%
2006	1,034	9.9%
2007	1,041	10.1%
2008	1,054	10.3%
2009	1,054	10.2%
2010	1,236	11.8%
2011	1,285	12.2%
2012	1,159	11.2%
2013	1,405	13.6%
2014	1,234	12.1%
2015	1,203	11.9%
2016	1,157	11.6%

The rate of poverty for Franklin County is shown in Table II.36.34. In 2016, there were an estimated 1,509 persons living in poverty. This represented a 14.7 percent poverty rate, compared to 8 percent poverty in 2000. In 2016, some 8.3 percent of those in poverty were under age 6, and 6.7 percent were 65 or older.

Table II.36.34				
Poverty by Age				
Franklin 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	52	6.2%	125	8.3%
6 to 17	205	24.6%	457	30.3%
18 to 64	435	52.2%	826	54.7%
65 or Older	142	17%	101	6.7%
Total	834	100.0%	1,509	100.0%
Poverty Rate	8%	.	14.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.1 percent in Franklin County between 2010 and 2016, from 4,894 to 4,841. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.36.35.

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 Franklin County decreased from 5 authorizations in 2015 to 2 in 2016.

The real value of single-family building permits increased from \$239,108 in 2015 to \$420,000 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.36.36.

Table II.36.35				
Housing Units				
State of Iowa vs. Franklin County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Franklin County	% Growth Since Census
2000 Census Base	1,232,625	.	4,762	.
2010 Census	1,336,417	8.4%	4,894	2.8%
July 2011 Estimate	1,341,974	0.4%	4,882	-0.2%
July 2012 Estimate	1,346,403	0.7%	4,874	-0.4%
July 2013 Estimate	1,353,274	1.3%	4,867	-0.6%
July 2014 Estimate	1,362,458	1.9%	4,858	-0.7%
July 2015 Estimate	1,370,778	2.6%	4,847	-1%
July 2016 Estimate	1,380,162	3.3%	4,841	-1.1%

Table II.36.36
Building Permits and Valuation
 Franklin 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	8	2	0	0	10	90,054	0
1981	6	0	8	0	14	114,179	0
1982	9	8	0	0	17	119,200	0
1983	10	0	0	0	10	114,214	0
1984	12	0	0	0	12	104,297	0
1985	6	0	0	0	6	125,455	0
1986	1	0	0	0	1	99,302	0
1987	2	0	0	0	2	93,058	0
1988	0	0	0	0	0	0	0
1989	3	0	0	0	3	73,843	0
1990	0	0	0	24	24	0	20,861
1991	5	0	0	24	29	134,066	20,191
1992	5	0	0	0	5	73,594	0
1993	4	0	0	0	4	115,302	0
1994	6	0	0	0	6	120,072	0
1995	9	0	0	0	9	102,908	0
1996	4	8	0	12	24	79,717	23,249
1997	5	0	0	0	5	105,429	0
1998	13	0	0	0	13	94,208	0
1999	6	0	0	0	6	160,426	0
2000	8	0	0	0	8	151,062	0
2001	5	0	0	0	5	109,780	0
2002	4	0	0	0	4	235,438	0
2003	9	0	0	0	9	178,687	0
2004	18	2	0	0	20	184,792	0
2005	11	0	0	0	11	192,347	0
2006	6	0	0	0	6	187,308	0
2007	6	0	4	0	10	242,722	0
2008	3	0	0	0	3	170,316	0
2009	3	0	0	0	3	148,594	0
2010	2	0	0	0	2	283,390	0
2011	3	0	0	0	3	203,119	0
2012	5	0	0	0	5	226,671	0
2013	3	0	0	0	3	211,960	0
2014	3	0	0	0	3	264,550	0
2015	5	0	0	0	5	239,108	0
2016	2	0	0	0	2	420,000	0



Diagram II.36.8 Single Family Permits

Franklin County
Census Bureau Data, 1980–2016

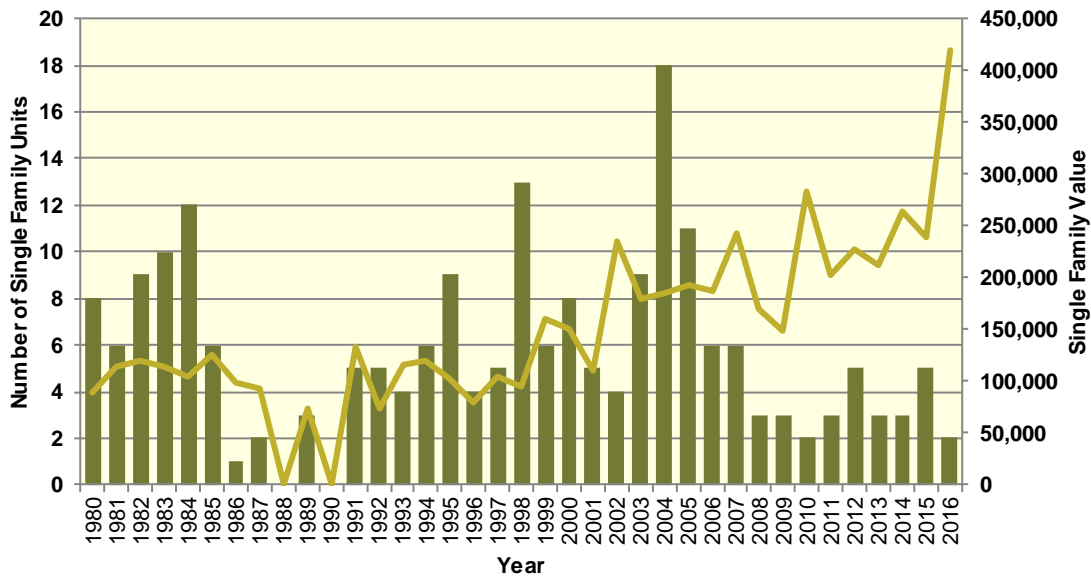
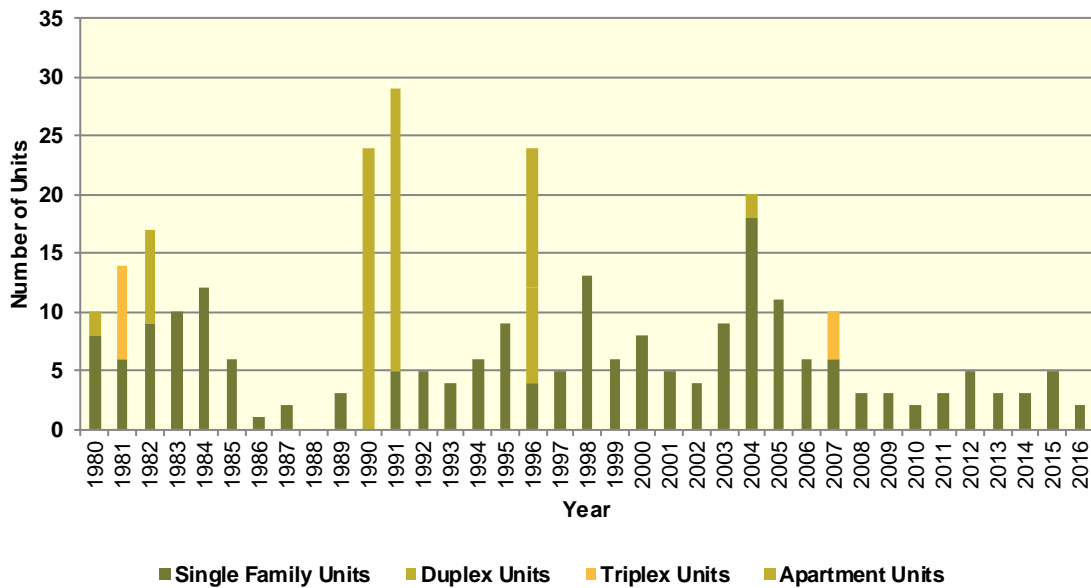


Diagram II.36.9 Total Permits by Unit Type

Franklin County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.36.37. In 2016, there were 4,870 housing units, up from 4,763 in 2000. Single-family units accounted for 89.2 percent of units in 2016, compared to 87.9 in 2000. Apartment units accounted for 6.4 percent in 2016, compared to 5 percent in 2000.

Table II.36.37				
Housing Units by Type				
Franklin 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	4,186	87.9%	4,344	89.2%
Duplex	129	2.7%	95	2%
Tri- or Four-Plex	167	3.5%	38	0.8%
Apartment	237	5%	310	6.4%
Mobile Home	44	0.9%	83	1.7%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	4,763	100.0%	4,870	100.0%

Some 88.5 percent of housing was occupied in 2010, compared to 91.5 percent in 2000. Owner-occupied housing changed 1.2 percent between 2000 and 2010, ending with owner-occupied units representing 76.3 percent of unit. Vacant units changed by 38.1 percent, resulting in 562 vacant units in 2010.

Table II.36.38					
Housing Units by Tenure					
Franklin County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,356	91.5%	4,332	88.5%	-0.6%
Owner-Occupied	3,266	75%	3,306	76.3%	1.2%
Renter-Occupied	1,090	25%	1,026	23.7%	-5.9%
Vacant Housing Units	407	8.5%	562	11.5%	38.1%
Total Housing Units	4,763	100.0%	4,894	100.0%	2.8%

Table II.36.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,870 housing units. An estimated 74.3 percent were owner-occupied, and 13.2 percent were vacant.

Table II.36.39				
Housing Units by Tenure				
Franklin County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,332	88.5%	4,227	86.8%
Owner-Occupied	3,306	76.3%	3,141	74.3%
Renter-Occupied	1,026	23.7%	1,086	25.7%
Vacant Housing Units	562	11.5%	643	13.2%
Total Housing Units	4,894	100.0%	4,870	100.0%

Households by household size are shown in Table II.36.40. There were a total of 4,332 households in 2010, up from 4,356 in 2000. One person households changed by -2.5 percent



between 2000 and 2010, while two person households changed by 2.9 percent. Three and four person households changed by -4.8 and -8.2 respectively, representing 12.4 percent and 11.3 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,204	27.6%	1,174	27.1%	-2.5%
Two Persons	1,670	38.3%	1,718	39.7%	2.9%
Three Persons	564	12.9%	537	12.4%	-4.8%
Four Persons	534	12.3%	490	11.3%	-8.2%
Five Persons	256	5.9%	258	6%	0.8%
Six Persons	91	2.1%	102	2.4%	12.1%
Seven Persons or More	37	0.8%	53	1.2%	43.2%
Total	4,356	100.0%	4,332	100.0%	-0.6%

Households by income is shown in Table II.36.41. Households earning more than \$100,000 per year represented 15.1 percent of households in 2016, compared to 5.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20 percent of households in 2010, compared to 19.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11 percent of households in 2016, compared to 15.5 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	677	15.5%	464	11%
\$15,000 to \$19,999	374	8.6%	375	8.9%
\$20,000 to \$24,999	333	7.6%	158	3.7%
\$25,000 to \$34,999	751	17.2%	582	13.8%
\$35,000 to \$49,999	818	18.7%	687	16.3%
\$50,000 to \$74,999	868	19.9%	847	20%
\$75,000 to \$99,999	327	7.5%	476	11.3%
\$100,000 or More	222	5.1%	638	15.1%
Total	4,370	100.0%	4,227	100.0%

Table II.36.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.3 percent and 0.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 12.7 percent, 6 percent, and 3.2, respectively. Housing units built prior to 1939 represented 37.8 percent of households in 2016.

Table II.36.42				
Households by Year Home Built				
Franklin 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	44.1%	1,599	37.8%
1940 to 1949	465	10.7%	435	10.3%
1950 to 1959	678	15.6%	595	14.1%
1960 to 1969	365	8.4%	472	11.2%
1970 to 1979	627	14.4%	537	12.7%
1980 to 1989	151	3.5%	252	6%
1990 to 1999	148	3.4%	137	3.2%
2000 to 2009	.	.	180	4.3%
2010 or Later	.	.	20	0.5%
Total	4,356	100.0%	4,227	100.0%

The distribution of unit types by race are shown in Table II.36.43. An estimated 92.7 percent of white households occupy single family homes, while 10.6 percent of black households do. Some 4.1 percent of white households occupied apartments, while 89.4 percent of black households do and an estimated 100 percent of Asian.

Table II.36.43							
Distribution of Units in Structure by Race							
Franklin County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.7%	10.6%	0%	100%	0%	64.9%	36%
Duplex	1.5%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1%	0%	0%	0%	0%	0%	0%
Apartment	4.1%	89.4%	0%	0%	0%	28.5%	64%
Mobile Home	0.8%	0%	0%	0%	0%	6.6%	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.36.44. An estimated 28.5 percent of vacant units were for rent in 2010, a 50.9 percent change since 2000. In addition, some 11.2 percent of vacant units were for sale, a change of -36.4 percent between 2000 and 2010. "Other" vacant units represented 49.1 percent of vacant units in 2010. This is a change of 73.6 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.36.44					
Disposition of Vacant Housing Units					
Franklin County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	106	26%	160	28.5%	50.9%
For Sale	99	24.3%	63	11.2%	-36.4%
Rented or Sold, Not Occupied	19	4.7%	27	4.8%	42.1%
For Seasonal, Recreational, or Occasional Use	22	5.4%	36	6.4%	63.6%
For Migrant Workers	2	0.5%	0	0%	-100%
Other Vacant	159	39.1%	276	49.1%	73.6%
Total	407	100.0%	562	100.0%	38.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.36.45. By 2016, for rent units accounted for 6.8 percent of vacant units, while for sale units accounted for 9.3 percent. "Other" vacant units accounted for 52.1 percent of vacant units, representing a total of 335 "other" vacant units.

Table II.36.45				
Disposition of Vacant Housing Units				
Franklin County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	160	28.5%	44	6.8%
For Sale	63	11.2%	60	9.3%
Rented Not Occupied	6	1.1%	65	10.1%
Sold Not Occupied	21	3.7%	97	15.1%
For Seasonal, Recreational, or Occasional Use	36	6.4%	42	6.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	276	49.1%	335	52.1%
Total	562	100.0%	643	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.36.46. In 2016, an estimated 0.9 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.36.46 Overcrowding and Severe Overcrowding Franklin 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	3,213	98.6%	22	0.7%	23	0.7%	3,258
2016 Five-Year ACS	3,117	99.2%	24	0.8%	0	0%	3,141
Renter							
2000 Census	1,054	96%	20	1.8%	24	2.2%	1,098
2016 Five-Year ACS	1,062	97.8%	12	1.1%	12	1.1%	4,227
Total							
2000 Census	4,267	98%	42	1%	47	1.1%	4,356
2016 Five-Year ACS	4,179	98.9%	36	0.9%	12	0.3%	4,227

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

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Franklin County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.36.47 Households with Incomplete Plumbing Facilities Franklin County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,344	4,227
Lacking Complete Plumbing Facilities	12	0
Total Households	4,356	4,227
Percent Lacking	0.3 %	0%

There were 12 households lacking complete kitchen facilities in 2016, compared to 3 households in 2000. This was a change from 0.1 percent of households in 2000 to 0.3 percent in 2016.

Table II.36.48 Households with Incomplete Kitchen Facilities Franklin County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,353	4,215
Lacking Complete Kitchen Facilities	3	12
Total Households	4,356	4,227
Percent Lacking	0.1%	0.3%

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

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

In Franklin County, 10 of households had a cost burden and 9.8 percent had a severe cost burden. Some 12.2 percent of renters were cost burdened, and 13.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.8 percent and a severe cost burden rate of 3.4 percent. Owner occupied households with a mortgage had a cost burden rate of 13.9 percent, and severe cost burden at 13.8 percent.

Table II.36.49
Cost Burden and Severe Cost Burden by Tenure
 Franklin 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	1,105	84.9%	134	10.3%	63	4.8%	0	0%	1,302
2016 Five-Year ACS	1,123	72.3%	216	13.9%	214	13.8%	0	0%	1,553
Owner Without a Mortgage									
2000 Census	1,140	90.2%	69	5.5%	44	3.5%	11	0.9%	1,264
2016 Five-Year ACS	1,446	91.1%	76	4.8%	54	3.4%	12	0.8%	1,588
Renter									
2000 Census	607	65.3%	153	16.5%	72	7.7%	98	10.5%	930
2016 Five-Year ACS	659	60.7%	132	12.2%	146	13.4%	149	13.7%	1,086
Total									
2000 Census	2,852	81.6%	356	10.2%	179	5.1%	109	3.1%	3,496
2016 Five-Year ACS	3,228	76.4%	424	10%	414	9.8%	161	3.8%	4,227

Housing Problems by Income

Table II.36.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Franklin County. As can be seen in 2017 the MFI was \$58,600, which compared to \$69,900 for the State of Iowa.

Table II.36.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 355 owner-occupied and 90 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 239 owner-occupied 170 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,355 households without a housing problem.

Table II.36.50
Median Family Income
 Franklin County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	45,300	49,100
2001	49,600	52,500
2002	49,700	53,700
2003	51,300	54,900
2004	52,600	55,800
2005	54,300	57,650
2006	54,300	57,800
2007	54,300	58,100
2008	55,000	58,500
2009	58,300	62,000
2010	58,700	62,400
2011	57,000	64,000
2012	57,700	64,800
2013	56,200	64,700
2014	55,800	65,300
2015	57,100	67,500
2016	56,100	68,400
2017	58,600	69,900

Table II.36.51
Housing Problems by Income and Tenure
 Franklin 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	0	0	4	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	0	0	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	110	80	35	10	4	239
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	95	115	30	80	355
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	20	185	565	255	1,620	2,645
Total	184	375	715	295	1,712	3,281
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	10	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	130	40	0	0	0	170
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	80	0	0	0	90
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
has none of the 4 housing problems	35	100	240	65	270	710
Total	229	224	240	75	270	1,038
Total						
Lacking complete plumbing or kitchen facilities	8	0	0	0	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	19	0	10	0	29
Housing cost burden greater than 50% of income (and none of the above problems)	240	120	35	10	4	409
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	175	115	30	80	445
Zero/negative income (and none of the above problems)	65	0	0	0	0	65
has none of the 4 housing problems	55	285	805	320	1,890	3,355
Total	413	599	955	370	1,982	4,319

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.36.52 of the 75 loans in 2016, 41 loans were for Home Purchases, 8 were for Home Improvement and 26 were for refinancing.

Table II.36.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Franklin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	53	14	41	108
2009	40	8	56	104
2010	32	7	45	84
2011	26	7	49	82
2012	24	14	56	94
2013	21	5	43	69
2014	29	12	29	70
2015	39	7	27	73
2016	41	8	26	75

Table II.36.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$98,292 in 2012 and \$97,171 in 2016. Overall, average loans were \$72,333 in 2008 and \$154,667 in 2016.

Table II.36.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Franklin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$77,604	\$31,714	\$79,390	\$72,333
2009	\$88,425	\$44,000	\$104,929	\$93,894
2010	\$87,813	\$78,429	\$118,333	\$103,381
2011	\$67,500	\$20,000	\$113,347	\$90,841
2012	\$98,292	\$46,643	\$95,393	\$88,872
2013	\$92,905	\$54,000	\$107,419	\$99,130
2014	\$82,655	\$34,083	\$77,793	\$72,314
2015	\$85,538	\$23,000	\$121,370	\$92,795
2016	\$97,171	\$39,625	\$280,731	\$154,667

Table II.36.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$2,359,000 in 2012 and \$3,984,000 in 2016. Overall, average loans were \$7,812,000 in 2008 and \$11,600,000 in 2016.

Table II.36.54
Total Volume of Owner-Occupied Single Family Loans
 Franklin County
 2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$4,113,000	\$444,000	\$3,255,000	\$7,812,000
2009	\$3,537,000	\$352,000	\$5,876,000	\$9,765,000
2010	\$2,810,000	\$549,000	\$5,325,000	\$8,684,000
2011	\$1,755,000	\$140,000	\$5,554,000	\$7,449,000
2012	\$2,359,000	\$653,000	\$5,342,000	\$8,354,000
2013	\$1,951,000	\$270,000	\$4,619,000	\$6,840,000
2014	\$2,397,000	\$409,000	\$2,256,000	\$5,062,000
2015	\$3,336,000	\$161,000	\$3,277,000	\$6,774,000
2016	\$3,984,000	\$317,000	\$7,299,000	\$11,600,000

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.36.55, shows the *strong growth scenario* for the Franklin County. As can be seen there were 3,141 owner-occupied and 1,086 renter-occupied households in 2016, for a total of 4,227 households. In 2030, there will be a projected 4,484 households, of which 3,395 are projected to be owner occupied and the remaining 1,089 are expected to be renter-occupied.

By 2050, there are projected to be 3,313 owner-occupied households, of which 190 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 710 are projected



to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,025 renter households, of which 223 renter households are expected to have incomes between 0 and 30.0 percent of median family income 238 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,338 occupied units by 2050, of which 414 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.36.55								
Housing Demand Forecast								
Franklin County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	181	193	194	195	195	194	192	190
30.1-50%	363	388	391	392	392	390	387	383
50.1-80%	673	720	725	728	727	724	718	710
80.1-95%	177	189	190	191	191	190	188	186
95.1-115%	416	444	447	449	449	447	443	438
115+%	1,332	1,423	1,434	1,439	1,438	1,431	1,419	1,405
Total	3,141	3,356	3,382	3,395	3,392	3,375	3,347	3,313
Renter								
0-30%	236	240	239	237	235	231	228	223
30.1-50%	231	235	233	232	229	226	222	218
50.1-80%	252	256	255	253	250	247	243	238
80.1-95%	79	80	80	79	78	77	76	74
95.1-115%	41	42	41	41	41	40	39	39
115+%	247	251	249	248	245	242	238	233
Total	1,086	1,103	1,097	1,089	1,078	1,063	1,046	1,025
Total								
0-30%	417	433	433	432	430	425	420	414
30.1-50%	594	623	624	624	621	616	609	601
50.1-80%	926	976	980	981	978	971	960	948
80.1-95%	256	269	270	270	269	267	264	261
95.1-115%	457	486	489	490	489	487	482	477
115+%	1,578	1,674	1,683	1,687	1,683	1,673	1,657	1,638
Total	4,227	4,459	4,479	4,484	4,470	4,439	4,393	4,338