

**VOLUME II:
HAMILTON COUNTY**

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Hamilton County

DEMOGRAPHICS

Population Estimates

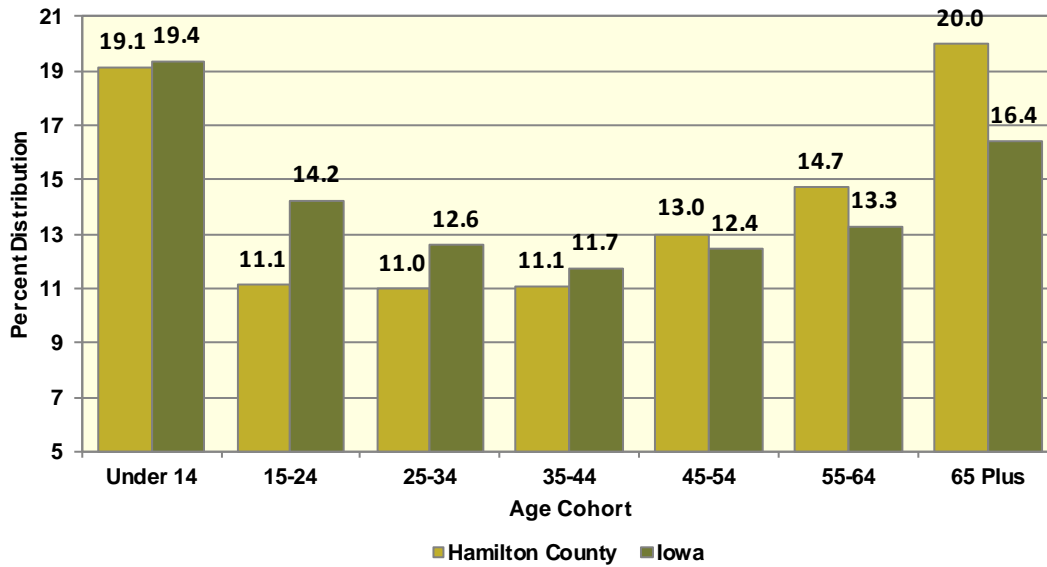
The Census Bureau's current census estimates indicate that Hamilton County's population decreased from 15,673 in 2010 to 15,076 in 2016, or by 3.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 2.6 percent, and the number of people from 55 to 64 years of age increased by 9.8 percent. The white population decreased by 5.2 percent, while the black population increased by 152.4 percent. The Hispanic population increased from 782 to 906 people between 2010 and 2016 or by 15.9 percent. These data are presented in Table II.41.1.

Table II.41.1						
Profile of Population Characteristics						
Hamilton County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Hamilton County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	15,673	15,076	-3.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,115	2,882	-7.5%	603,673	607,020	0.6%
15 to 24 years	1,674	1,676	0.1%	430,187	445,808	3.6%
25 to 34 years	1,697	1,653	-2.6%	382,583	394,373	3.1%
35 to 44 years	1,859	1,670	-10.2%	364,548	367,535	0.8%
45 to 54 years	2,472	1,961	-20.7%	439,726	389,744	-11.4%
55 to 64 years	2,021	2,220	9.8%	372,750	415,998	11.6%
65 and Over	2,835	3,014	6.3%	452,888	514,215	13.5%
Race						
White	15,065	14,277	-5.2%	2,839,615	2,864,884	0.9%
Black	63	159	152.4%	91,695	114,874	25.3%
American Indian and Alaskan Native	49	75	53.1%	13,563	15,924	17.4%
Asian	317	346	9.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	0	2		2,419	3,592	48.5%
Two or more races	179	217	21.2%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	782	906	15.9%	151,544	182,606	20.5%

Table II.41.2, presents the population of Hamilton County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,792 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 7,881 persons, were female. In 2016, the number of males rose to 7,476 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 7,600 persons being female.

Table II.41.2 Population by Age and Gender Hamilton 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	1,608	1,507	3,115	1,480	1,402	2,882	-7.5%
15 to 24 years	890	784	1,674	869	807	1,676	0.1%
25 to 34 years	866	831	1,697	853	800	1,653	-2.6%
35 to 44 years	959	900	1,859	850	820	1,670	-10.2%
45 to 54 years	959	900	1,859	850	820	1,670	-10.2%
55 to 64 years	1,284	1,188	2,472	1,022	939	1,961	-20.7%
65 and Over	982	1,039	2,021	1,091	1,129	2,220	9.8%
Total	7,792	7,881	15,673	7,476	7,600	15,076	-3.8%
% of Total	49.7%	50.3%	.	49.6%	50.4%	.	

**Diagram II.41.1
Age Distribution**
Hamilton County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Hamilton County increased from 16,071 to 16,438 persons, or by 2.3 percent. Between 2000 and 2010, Hamilton County population, changed by -765 persons, to a total population of 15,673 persons. The most recent estimates indicated that Hamilton County's population fell an additional -597 persons since the 2010 Census, to 15,076 persons in July 2016.

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.41.3, Hamilton County had a natural increase, of 339 persons between 1990 and 2000. During the April 2000 to July 2009 period, Hamilton County's natural increase was estimated at 101 persons. Between 2010 and 2016, the natural increase was estimated at 68 persons, and the net migration was -665 persons.

Population Migration Trends

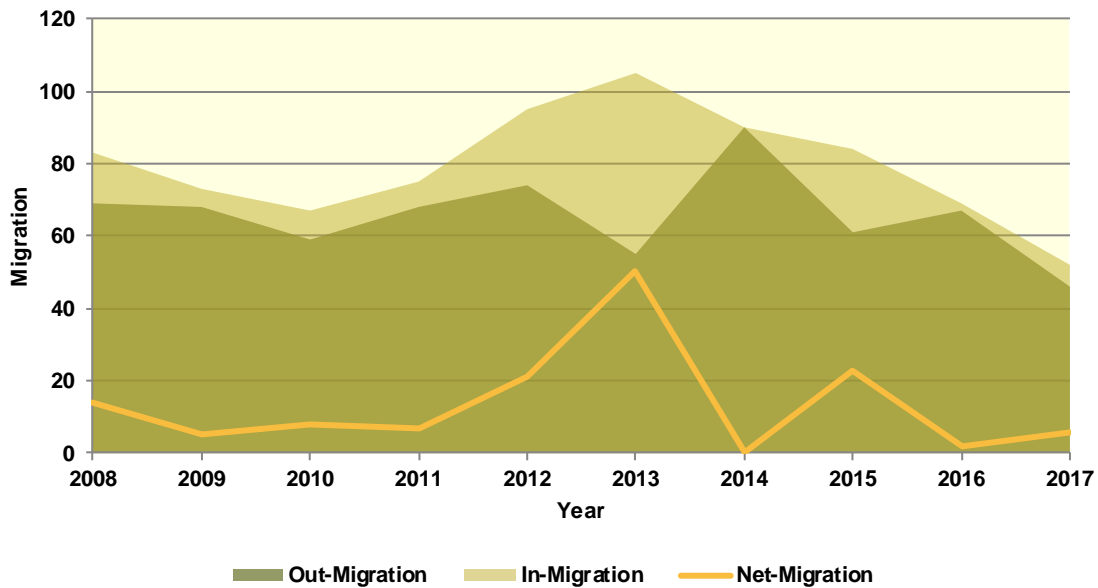
The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver's licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only 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.41.4 in 2008 there was a total of 83 in-migrations with a total of 69 out-migrations, which led to a net-migration of 14 persons. The most recent first half 2017 data saw a net-migration of 6 persons, with 52 persons entering Hamilton County and 46 persons leaving Hamilton County.

Diagram II.41.2, 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 50 people entering and the migration lowest net migration occurred in 2014 with 0 entering Hamilton County.

1990 Census	16,071
Natural Increase 90-00	339
Net Migration 90-00	28
2000 Census	16,438
Natural Increase 00-09	101
Net Migration 00-09	-800
2009 Population Estimate	15,739
2010 Census	15,673
Natural Increase 10-16	68
Net Migration 10-16	-665
2016 Population Estimate	15,076

Diagram II.41.2
Net In-migration by Gender
 Hamilton County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.41.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -50 percent of net-migrants, or -3 persons were male, with the remaining 150 percent, or 9 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	36	33	35	33	46	47	41	41	26	19
Female	47	40	32	42	49	58	49	43	43	33
Total	83	73	67	75	95	105	90	84	69	52
Out										
Male	30	36	31	29	31	21	38	32	39	22
Female	39	32	28	39	43	34	52	29	28	24
Total	69	68	59	68	74	55	90	61	67	46
Net										
Male	6	-3	4	4	15	26	3	9	-13	-3
Female	8	8	4	3	6	24	-3	14	15	9
Total	14	5	8	7	21	50	0	23	2	6

Table II.41.5, shows net-migration for Hamilton County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 5 persons entering Hamilton County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 6 persons leaving Hamilton County.

Table II.41.5										
Migration by Age Range										
Hamilton County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	0	1	0	0	1	2	0	1	0
18-22	5	9	7	11	5	16	11	11	6	6
23-25	7	12	7	11	6	12	10	12	11	7
26-35	35	20	15	18	35	27	24	22	17	15
36-45	16	11	18	11	17	18	15	14	7	8
46-55	12	11	14	12	19	20	16	14	9	7
56-65	5	2	3	7	9	6	8	8	11	4
66 +	3	8	2	5	4	5	4	3	7	5
Total	83	73	67	75	95	105	90	84	69	52
Out										
14-17	0	2	2	1	1	0	1	0	2	1
18-22	10	9	8	4	8	7	8	4	6	4
23-25	10	8	8	11	8	8	9	9	13	13
26-35	18	15	13	21	22	16	28	20	14	16
36-45	9	11	13	9	12	8	17	7	8	3
46-55	10	14	7	13	13	5	14	11	12	5
56-65	3	6	3	6	6	7	7	5	7	2
66 +	9	3	5	3	4	4	6	5	5	2
Total	69	68	59	68	74	55	90	61	67	46
Net										
14-17	0	-2	-1	-1	-1	1	1	0	-1	-1
18-22	-5	0	-1	7	-3	9	3	7	0	2
23-25	-3	4	-1	0	-2	4	1	3	-2	-6
26-35	17	5	2	-3	13	11	-4	2	3	-1
36-45	7	0	5	2	5	10	-2	7	-1	5
46-55	2	-3	7	-1	6	15	2	3	-3	2
56-65	2	-4	0	1	3	-1	1	3	4	2
66 +	-6	5	-3	2	0	1	-2	-2	2	3
Total	14	5	8	7	21	50	0	23	2	6

School Age Enrollment

Table II.41.6, show the school enrollment from the Iowa Department of Education for Hamilton County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,888 students and was 2,757 in 2017, a change of -4.5 percent. Enrollment for students in grades 1 to 5 was 997 students in 2010 and 980 in 2017, which was a change of -1.7 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 855 and 791 in 2017, which was a change of -7.5 percent.

Table II.41.6
School Enrollment

Hamilton County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	245	1,131	706	962	179	3,105
2001	248	1,110	684	896	96	3,034
2002	252	1,055	690	930	85	3,012
2003	262	1,078	682	935	64	3,021
2004	243	1,053	698	939	43	2,976
2005	267	1,069	682	1,016	24	3,034
2006	265	1,094	673	1,016	32	3,048
2007	281	1,098	662	978	26	3,019
2008	275	1,086	661	971	31	2,993
2009	358	1,029	671	894	115	2,952
2010	381	997	655	855	145	2,888
2011	454	965	663	872	186	2,954
2012	452	944	604	856	169	2,856
2013	461	981	602	840	191	2,884
2014	446	1,000	560	832	181	2,838
2015	419	1,013	577	812	155	2,821
2016	423	986	589	805	174	2,803
2017	396	980	590	791	144	2,757
% Change 10-17	3.9%	-1.7%	-9.9%	-7.5%	-0.7%	-4.5%

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.41.7, shows population by age for the 2000 and 2010 Census. The population changed by -4.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -4.3 percent to a total of 2,835 persons in 2010. Those aged 25 to 34 changed by -8.5 percent, and those aged under 5 changed by -8 percent.

Table II.41.7 Population by Age Hamilton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,057	6.4%	972	6.2%	-8%
5 to 19	3,503	21.3%	3,118	19.9%	-11%
20 to 24	789	4.8%	699	4.5%	-11.4%
25 to 34	1,855	11.3%	1,697	10.8%	-8.5%
35 to 54	4,743	28.9%	4,331	27.6%	-8.7%
55 to 64	1,529	9.3%	2,021	12.9%	32.2%
65 or Older	2,962	18%	2,835	18.1%	-4.3%
Total	16,438	100.0%	15,673	100.0%	-4.7%

The elderly population is further explored in Table II.41.8. Those aged 65 to 66 changed by -6.9 percent between 2000 and 2010, resulting in a population of 269 persons. Those aged 85 or older changed by 20.8 percent during the same time period, and resulted in 523 persons over age 85 in 2010.

Table II.41.8 Elderly Population by Age Hamilton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	289	9.8%	269	9.5%	-6.9%
67 to 69	405	13.7%	408	14.4%	0.7%
70 to 74	732	24.7%	594	21%	-18.9%
75 to 79	627	21.2%	548	19.3%	-12.6%
80 to 84	476	16.1%	493	17.4%	3.6%
85 or Older	433	14.6%	523	18.4%	20.8%
Total	2,962	100.0%	2,835	100.0%	-4.3%

Population by race and ethnicity is shown in Table II.41.9. The white population changed by -7.5 percent between 2000 and 2010, and resulted in representing 93.8 percent of the population in 2010. The black population changed by 31.6 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 234.2 percent between 2000 and 2010, compared to the -8.1 percent growth rate for non-Hispanics.

Table II.41.9					
Population by Race and Ethnicity					
Hamilton County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	15,898	96.7%	14,703	93.8%	-7.5%
Black	38	0.2%	50	0.3%	31.6%
American Indian	33	0.2%	33	0.2%	0%
Asian	240	1.5%	311	2%	29.6%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	100	0.6%	362	2.3%	262%
Two or More Races	128	0.8%	214	1.4%	67.2%
Total	16,438	100.0%	15,673	100.0%	-4.7%
Hispanic	234	1.4%	782	5%	234.2%
Non-Hispanic	16,204	98.6%	14,891	95%	-8.1%

Population by race and ethnicity through 2016 is shown in Table II.41.10. The white population represented 93.3 percent of the population in 2016, compared with black households accounting for 0.6 percent of the population. Hispanic households represented 5.6 percent of the population in 2016.

Table II.41.10				
Population by Race and Ethnicity				
Hamilton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	14,703	93.8%	14,213	93.3%
Black	50	0.3%	97	0.6%
American Indian	33	0.2%	0	0%
Asian	311	2%	387	2.5%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	362	2.3%	369	2.4%
Two or More Races	214	1.4%	161	1.1%
Total	15,673	100.0%	15,227	100.0%
Non-Hispanic	14,891	95%	14,370	94.4%
Hispanic	782	5%	857	5.6%

The population by race is broken down further by ethnicity in Table II.41.11. While the white non-Hispanic population changed by -9.2 percent between 2000 and 2010, the white Hispanic population changed by 238.7 percent. The black non-Hispanic population changed by 5.3 percent.

Table II.41.11					
Population by Race and Ethnicity					
Hamilton County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	15,792	97.5%	14,344	96.3%	-9.2%
Black	38	0.2%	40	0.3%	5.3%
American Indian	23	0.1%	26	0.2%	13%
Asian	240	1.5%	311	2.1%	29.6%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	8	0%	8	0.1%	0%
Two or More Races	102	0.6%	162	1.1%	58.8%
Total Non-Hispanic	16,204	100.0%	14,891	100.0%	-8.1%
Hispanic					
White	106	45.3%	359	45.9%	238.7%
Black	0	0%	10	1.3%	
American Indian	10	4.3%	7	0.9%	-30%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	92	39.3%	354	45.3%	284.8%
Two or More Races	26	11.1%	52	6.6%	100%
Total Hispanic	234	100.0%	782	100.0%	234.2 %
Total Population	16,438	100.0%	15,673	100.0%	-4.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.41.12. During this time, the total non-Hispanic population was 14,370 persons in 2016. The Hispanic population was 857.

Table II.41.12				
Population by Race and Ethnicity				
Hamilton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	14,344	96.3%	13,733	95.6%
Black	40	0.3%	97	0.7%
American Indian	26	0.2%	0	0%
Asian	311	2.1%	387	2.7%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	8	0.1%	0	0%
Two or More Races	162	1.1%	153	1.1%
Total Non-Hispanic	14,891	100.0%	14,370	100.0%
Hispanic				
White	359	45.9%	480	56%
Black	10	1.3%	0	0%
American Indian	7	0.9%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	354	45.3%	369	43.1%
Two or More Races	52	6.6%	8	0.9%
Total Non-Hispanic	782	100.0	857	100.0%
Total Population	15,673	100.0%	15,227	100.0%

Households by type and tenure are shown in Table II.41.13. Family households represented 66.8 percent of households, while non-family households accounted for 33.2 percent. These changed from 65.9 and 34.1 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,312	65.9%	4,264	66.8%
Married-Couple Family	3,483	80.8%	3,588	84.1%
Owner-Occupied	3,033	87.1%	3,069	85.5%
Renter-Occupied	450	12.9%	519	14.5%
Other Family	829	19.2%	676	19.4%
Male Householder, No Spouse Present	282	34%	215	41.7%
Owner-Occupied	178	63.1%	123	57.2%
Renter-Occupied	104	36.9%	92	42.8%
Female Householder, No Spouse Present	547	66%	461	80.9%
Owner-Occupied	296	54.1%	273	59.2%
Renter-Occupied	251	45.9%	188	40.8%
Non-Family Households	2,228	34.1%	2,117	33.2%
Owner-Occupied	1,311	58.8%	1,100	52%
Renter-Occupied	917	41.2%	1,017	48%
Total	6,540	100.0%	6,381	100.0%

The group quarters population was 198 in 2010, compared to 206 in 2000. Institutionalized populations experienced a -2.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a -25 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	13	6.9%	
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	194	100%	176	93.1%	-9.3%
Other Institutions	0	0%	0	0%	0%
Total	194	100.0%	189	100.0%	-2.6%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	12	100%	9	100%	-25%
Total	12	100.0%	9	100.0%	-25%
Group Quarters Population	206	100.0%	198	100.0%	-3.9%

The number of foreign born persons are shown in Table II.41.15. An estimated 2.2 percent of the population was born in Mexico, some 0.6 percent were born in India, and another 0.3 percent were born in Haiti.

Table II.41.15
Place of Birth for the Foreign-Born Population
 Hamilton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	333	2.2%
#2 country of origin	India	96	0.6%
#3 country of origin	Haiti	43	0.3%
#4 country of origin	Thailand	43	0.3%
#5 country of origin	Cambodia	22	0.1%
#6 country of origin	Germany	18	0.1%
#7 country of origin	Guatemala	18	0.1%
#8 country of origin	Other Middle Africa	18	0.1%
#9 country of origin	South Africa	18	0.1%
#10 country of origin	Switzerland	13	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.41.16. An estimated 1.8 percent of the population speaks Spanish at home, followed by 0.2 percent speaking French, Haitian, or Cajun.

Table II.41.16
Limited English Proficiency and Language Spoken at Home
 Hamilton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	266	1.8%
#2 LEP Language	French, Haitian, or Cajun	30	0.2%
#3 LEP Language	Other Asian and Pacific Island languages	13	0.1%
#4 LEP Language	Chinese	9	0.1%
#5 LEP Language	Other Indo-European languages	5	0%
#6 LEP Language	Russian, Polish, or other Slavic languages	4	0%
#7 LEP Language	German or other West Germanic languages	3	0%
#8 LEP Language	Korean	3	0%
#9 LEP Language	Arabic	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.41.17. Some 16.9 percent of the population was disabled in 2000, or a total of 2,561 persons. The disability rate was highest for those over 65, with 35.8 percent disabled.

Table II.41.17 Disability by Age Hamilton County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	91	3.5%
16 to 64	1,481	15.1%
65 and older	989	35.8%
Total	2,561	16.9%

Table II.41.18 shows disability by type in 2000. There were 1,276 physical disabilities in 2000, some 867 employment disabilities, and 672 go-outside-home disabilities.

Table II.41.18 Total Disabilities Tallied: Aged 5 and Older Hamilton County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	614
Physical disability	1,276
Mental disability	608
Self-care disability	258
Employment disability	867
Go-outside-home disability	672
Total	4,295

Disability by age, as estimated by the 2016 ACS, is shown in Table II.41.19. The disability rate for females was 12.1 percent, compared to 13.8 percent for males. The disability rate changed precipitously higher with age, with 46.2 percent of those over 75 experiencing a disability.

Table II.41.19 Disability by Age Hamilton 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	130	9%	49	3.8%	179	6.6%
18 to 34	66	4.9%	54	4.2%	120	4.6%
35 to 64	384	12.8%	305	10%	689	11.4%
65 to 74	161	22.6%	157	21.7%	318	22.2%
75 or Older	282	55.4%	350	40.7%	632	46.2%
Total	1,023	13.8%	915	12.1%	1,938	12.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.41.20. Some 6.5 percent have an ambulatory disability, 4.7 have an independent living disability, and 2.3 percent have a self-care disability.

Table II.41.20 Total Disabilities Tallied: Aged 5 and Older Hamilton County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	618	4.1%
Vision disability	285	1.9%
Cognitive disability	666	4.7%
Ambulatory disability	924	6.5%
Self-Care disability	329	2.3%
Independent living disability	541	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.41.21. In 2016, some 7,565 persons were employed and 232 were unemployed. This totaled a labor force of 7,797 persons. The unemployment rate for Hamilton County was estimated to be 3 percent in 2016.

Table II.41.21 Employment, Labor Force and Unemployment Hamilton County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	7,565
Unemployed	232
Labor Force	7,797
Unemployment Rate	3%

In 2016, 93.7 percent of households in Hamilton County had a high school education or greater.

Table II.41.22 High School or Greater Education Hamilton County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,976
Total Households	6,381
Percent High School or Above	93.7%

As seen in Table II.41.23, some 32.2 percent of the population had a high school diploma or equivalent, another 38.7 percent have some college, 15.5 percent have a Bachelor’s Degree, and 5.8 percent of the population had a graduate or professional degree.

Table II.41.23 Educational Attainment Hamilton County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	913	7.8%
High School or Equivalent	3,766	32.2%
Some College or Associates Degree	4,524	38.7%
Bachelor’s Degree	1,810	15.5%
Graduate or Professional Degree	676	5.8%
Total Population Above 18 years	11,689	100.0%

ECONOMICS

Labor Force

Table II.41.24, shows the labor force statistics for Hamilton County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.1 percent. The highest level of unemployment occurred during 2011 rising to a rate of 8.8 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 Hamilton County decreased from 4.3 percent in 2015 to 3.8 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.41.24 Labor Force Statistics Hamilton County 1990 - 2016 BLS Data					
Year	Hamilton County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	407	7,969	8,376	4.9%	4.4%
1991	356	8,149	8,505	4.2%	4.7%
1992	410	8,347	8,757	4.7%	4.5%
1993	304	8,216	8,520	3.6%	4%
1994	263	8,508	8,771	3%	3.5%
1995	352	8,344	8,696	4%	3.4%
1996	260	8,459	8,719	3%	3.5%
1997	262	8,383	8,645	3%	3.1%
1998	228	8,167	8,395	2.7%	2.7%
1999	183	8,579	8,762	2.1%	2.6%
2000	220	8,708	8,928	2.5%	2.6%
2001	274	8,500	8,774	3.1%	3.3%
2002	292	8,505	8,797	3.3%	4%
2003	375	8,237	8,612	4.4%	4.5%
2004	360	8,258	8,618	4.2%	4.5%
2005	336	8,335	8,671	3.9%	4.3%
2006	314	8,492	8,806	3.6%	3.7%
2007	276	8,369	8,645	3.2%	3.7%
2008	332	8,246	8,578	3.9%	4.2%
2009	630	7,633	8,263	7.6%	6.4%
2010	588	7,495	8,083	7.3%	6%
2011	657	6,811	7,468	8.8%	5.5%
2012	486	6,562	7,048	6.9%	5%
2013	384	6,669	7,053	5.4%	4.7%
2014	325	6,797	7,122	4.6%	4.3%
2015	313	6,927	7,240	4.3%	3.8%
2016	276	6,896	7,172	3.8%	3.7%

Diagram II.41.3, shows the employment and labor force for Hamilton County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,896 persons, with the labor force reaching 7,172, indicating there were a total of 276 unemployed persons.

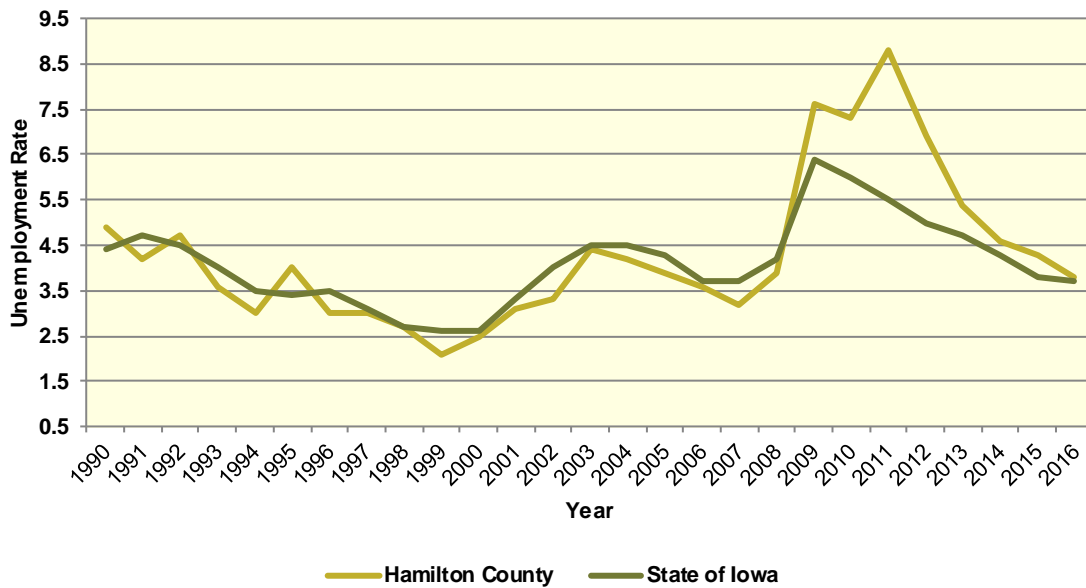
Diagram II.41.3
Employment and Labor Force
 Hamilton County
 1990 – 2016 BLS Data



Unemployment

Diagram II.41.4, shows the unemployment rate for both the State and Hamilton County. During the 1990’s the average rate for Hamilton County was 3.5 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.9 percent. Over the course of the entire period the Hamilton County had an average unemployment rate that higher than the State, 4.2 percent for Hamilton County, versus 4.1 statewide.

Diagram II.41.4
Annual Unemployment Rate
 Hamilton 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.41.25, shows total real earnings by industry for Hamilton County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$103,828,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 6.7 percent.

Table II.41.25
Real Earnings by Industry
 Hamilton 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	49,420	79,139	153,726	123,325	133,043	121,678	80,491	10,487	-87
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	16,532	16,797	17,512	21,186	21,588	21,266	21,108	22,523	6.7
Manufacturing	155,852	89,387	82,467	53,935	69,622	106,644	108,947	103,828	-4.7
Wholesale trade	35,309	42,413	42,513	43,046	49,667	50,271	54,472	53,895	-1.1
Retail trade	23,619	18,625	17,988	17,441	18,123	18,680	19,862	20,815	4.8
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	5,094	4,207	5,225	3,654	4,370	5,032	5,908	5,521	-6.5
Finance and insurance	12,382	17,019	14,609	17,113	15,665	17,543	17,937	17,634	-1.7
Real estate and rental and leasing	3,288	6,829	5,633	8,175	13,178	13,666	12,452	10,585	-15
Professional and technical services	0	0	10,241	11,163	12,042	12,597	13,442	11,701	-13
Management of companies and enterprises	0	0	1,625	1,614	1,731	1,763	2,206	2,093	-5.1
Administrative and waste services	0	5,090	5,921	6,935	7,201	8,438	7,530	7,514	-0.2
Educational services	0	0	907	0	754	0	0	0	0
Health care and social assistance	0	0	23,369	0	22,192	0	0	0	0
Arts, entertainment, and recreation	504	521	614	902	916	835	771	768	-0.4
Accommodation and food services	4,648	4,734	4,639	4,790	4,588	4,572	4,766	4,614	-3.2
Other services, except public administration	11,883	10,873	10,579	10,619	9,961	10,460	10,568	11,127	5.3
Government and government enterprises	58,158	69,761	65,571	63,093	64,443	64,671	66,625	69,080	3.7
Total	435,006	420,465	479,519	425,348	464,448	498,821	471,178	399,902	-15.1



Table II.41.26, shows the total employment by industry for the Hamilton County. The most recent estimates show the government and government enterprises industry was the largest employer in Hamilton County, with employment reaching 1,273 jobs in 2016. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 12.9 percent.

Table II.41.26
Employment by Industry
Hamilton County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,104	952	933	878	941	858	933	921	-1.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	425	440	425	481	482	482	463	472	1.9
Manufacturing	2,989	1,701	1,005	812	780	726	735	790	7.5
Wholesale trade	694	772	761	745	786	834	863	819	-5.1
Retail trade	951	898	886	897	935	955	952	978	2.7
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	149	104	103	97	95	94	96	94	-2.1
Finance and insurance	282	354	377	350	382	377	386	383	-0.8
Real estate and rental and leasing	205	224	239	198	212	217	234	243	3.8
Professional and technical services	0	0	246	262	265	273	278	244	-12.2
Management of companies and enterprises	0	0	21	18	20	21	31	35	12.9
Administrative and waste services	0	274	295	267	286	290	257	244	-5.1
Educational services	0	0	65	0	50	0	0	0	0
Health care and social assistance	0	0	659	0	654	0	0	0	0
Arts, entertainment, and recreation	118	98	115	122	98	95	88	82	-6.8
Accommodation and food services	376	367	364	360	363	352	336	323	-3.9
Other services, except public administration	498	469	469	448	462	460	454	456	0.4
Government and government enterprises	1,338	1,356	1,314	1,302	1,289	1,263	1,265	1,273	0.6
Total	10,750	9,390	8,671	8,348	8,535	8,431	8,501	8,515	0.2



Table II.41.27, shows the real average earnings per job by industry for Hamilton County. These figures are calculated by dividing the total real earning displayed in Tables II.41.25 and II.41.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 131,428 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 6.9 percent to 10,066 dollars.

Table II.41.27
Real Earnings Per Job by Industry
 Hamilton County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	44,764	83,129	164,765	140,461	141,385	141,816	86,272	11,387	-86.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	38,899	38,176	41,206	44,046	44,788	44,120	45,591	47,718	4.7
Manufacturing	52,142	52,550	82,057	66,422	89,258	146,893	148,228	131,428	-11.3
Wholesale trade	50,878	54,940	55,865	57,780	63,190	60,277	63,120	65,806	4.3
Retail trade	24,836	20,740	20,303	19,444	19,382	19,560	20,864	21,283	2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	34,187	40,450	50,733	37,673	45,998	53,535	61,540	58,734	-4.6
Finance and insurance	43,907	48,075	38,752	48,893	41,007	46,534	46,469	46,042	-0.9
Real estate and rental and leasing	16,039	30,488	23,570	41,288	62,162	62,978	53,213	43,560	-18.1
Professional and technical services	0	0	41,628	42,607	45,442	46,143	48,352	47,955	-0.8
Management of companies and enterprises	0	0	77,362	89,680	86,574	83,973	71,151	59,800	-16
Administrative and waste services	0	18,576	20,072	25,972	25,179	29,098	29,299	30,795	5.1
Educational services	0	0	13,957	0	15,073	0	0	0	0
Health care and social assistance	0	0	35,461	0	33,933	0	0	0	0
Arts, entertainment, and recreation	4,274	5,314	5,337	7,397	9,350	8,785	8,762	9,366	6.9
Accommodation and food services	12,362	12,900	12,743	13,305	12,638	12,990	14,184	14,285	0.7
Other services, except public administration	23,861	23,183	22,557	23,702	21,562	22,739	23,278	24,401	4.8
Government and government enterprises	43,467	51,446	49,902	48,458	49,994	51,204	52,668	54,266	3
Total	40,466	44,778	55,301	50,952	54,417	59,165	55,426	46,964	-15.3

Table II.41.28 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 \$700,872,000 a -9.4 percent change between 2015 and 2016. Table II.41.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 9,390 and 8,515 in 2016, which a change of 0.2 percent over this period.

Table II.41.28
Total Employment and Real Personal Income
 Hamilton 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	275,108	13,594	22,683	60,844	29,835	374,876	20,113	8,147	33,769
1970	275,954	14,188	20,817	65,201	32,172	379,956	20,783	8,407	32,823
1971	278,696	16,690	19,246	69,088	36,113	386,453	21,420	9,079	30,698
1972	309,237	17,787	20,049	74,855	36,444	422,798	23,708	9,257	33,405
1973	402,526	21,460	21,193	85,023	40,690	527,973	28,688	9,630	41,799
1974	319,441	22,271	23,595	87,834	43,377	451,976	25,008	9,480	33,696
1975	330,981	21,247	24,129	92,498	47,456	473,817	25,995	9,095	36,393
1976	289,316	22,172	25,392	91,044	48,107	431,687	23,638	9,406	30,758
1977	285,331	22,055	28,532	94,944	47,016	433,768	24,098	9,456	30,174
1978	337,961	23,432	31,180	99,407	48,761	493,877	27,309	9,382	36,023
1979	321,361	26,014	31,727	105,877	50,025	482,976	26,830	9,785	32,842
1980	288,049	24,485	31,296	118,157	53,172	466,188	26,095	9,565	30,116
1981	306,938	25,634	28,608	132,124	55,802	497,839	27,912	9,668	31,748
1982	265,223	25,056	25,175	140,781	59,554	465,677	26,475	9,624	27,558
1983	262,374	25,397	22,154	141,045	62,724	462,898	26,558	9,611	27,299
1984	271,770	26,968	20,591	138,075	63,142	466,610	27,125	9,606	28,292
1985	285,905	27,428	18,485	138,285	64,159	479,406	28,230	9,353	30,569
1986	304,695	29,124	14,061	134,460	64,689	488,781	29,038	9,283	32,823
1987	311,671	30,365	10,625	124,722	64,175	480,828	29,015	9,233	33,756
1988	298,903	34,425	3,909	113,869	63,903	446,160	27,105	9,803	30,491
1989	357,035	35,223	1,739	120,495	65,717	509,763	31,269	10,034	35,583
1990	322,862	35,592	1,380	115,476	70,581	474,706	29,578	9,920	32,547
1991	329,876	37,023	-1,817	115,542	73,576	480,153	29,827	10,033	32,878
1992	341,244	36,000	1,169	110,134	79,501	496,049	30,565	10,015	34,073
1993	309,881	37,456	1,077	105,541	79,773	458,815	28,343	9,915	31,254
1994	395,442	41,294	-3,768	106,741	81,654	538,774	33,190	10,353	38,195
1995	374,777	40,499	-1,055	118,694	82,385	534,302	32,444	10,644	35,211
1996	433,733	38,999	-1,819	124,643	81,508	599,066	36,626	10,668	40,657
1997	439,240	41,666	-2,136	127,034	84,396	606,869	37,070	10,704	41,036
1998	411,084	43,591	-2,309	140,858	83,096	589,138	35,912	10,987	37,415
1999	412,178	46,686	-7,744	134,545	81,278	573,572	35,001	11,374	36,239
2000	439,065	46,345	-7,248	132,029	82,559	600,060	36,538	11,529	38,084
2001	435,006	45,380	-12,254	122,419	87,613	587,404	36,180	10,750	40,466
2002	424,564	45,624	-6,831	112,917	92,722	577,747	35,365	10,876	39,037
2003	434,656	47,637	-1,048	109,121	94,915	590,006	36,050	10,759	40,400
2004	487,095	47,585	4,874	110,885	96,164	651,433	40,003	10,837	44,947
2005	468,921	47,067	10,769	113,748	100,890	647,262	39,805	10,823	43,327
2006	563,406	53,001	16,266	110,917	106,889	744,477	46,114	10,838	51,984
2007	574,807	53,191	22,862	123,177	107,472	775,127	48,485	10,817	53,139
2008	529,873	51,686	28,526	142,974	118,596	768,283	48,432	10,665	49,683
2009	412,892	44,264	40,051	120,563	130,632	659,874	41,926	9,867	41,846
2010	420,465	43,612	44,325	116,643	134,158	671,978	42,965	9,390	44,778
2011	479,519	38,213	52,400	124,533	138,385	756,625	48,941	8,671	55,301
2012	425,348	33,846	65,748	131,428	134,587	723,266	47,189	8,348	50,952
2013	464,448	39,537	67,478	131,752	129,899	754,040	49,187	8,535	54,417
2014	498,821	41,729	72,545	131,422	131,006	792,066	52,147	8,431	59,165
2015	471,178	42,613	75,667	135,134	134,311	773,677	50,856	8,501	55,427
2016	399,902	43,452	74,627	136,410	133,385	700,872	46,489	8,515	46,964

Diagram II.41.5, shows real average earnings per job for Hamilton County from 1990 to 2016. Over this period the average earning per job for Hamilton County was \$43,312, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.41.5
Real Average Earnings Per Job
 Hamilton County
 BEA Data 1990 - 2016

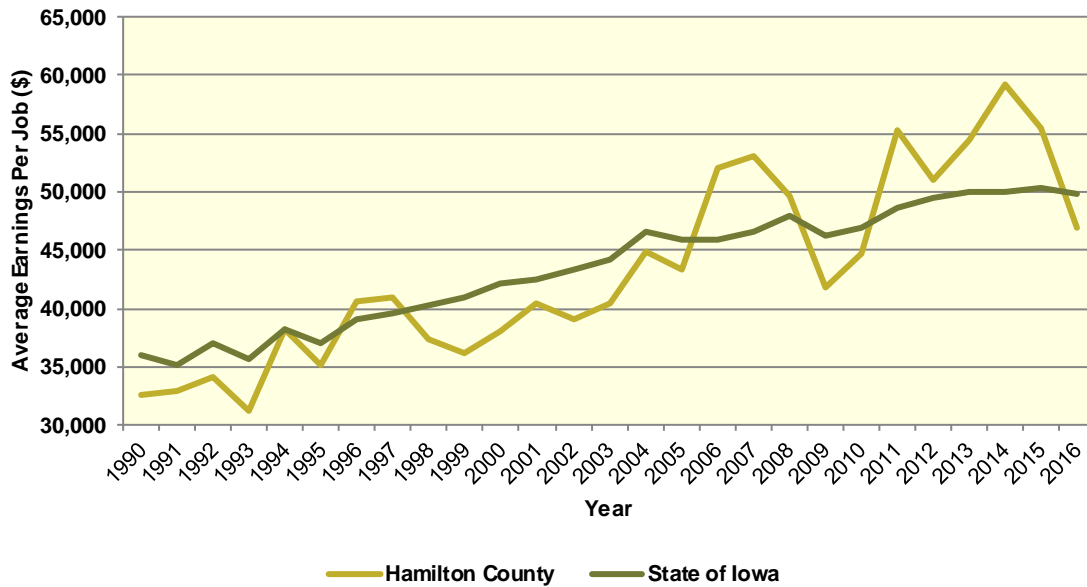
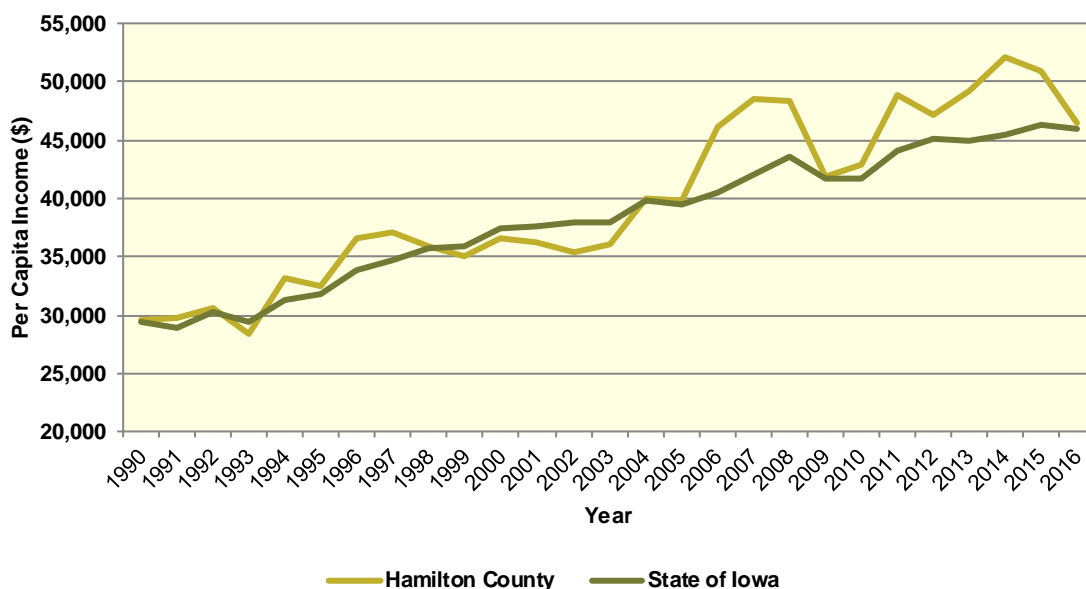


Diagram II.41.6, shows real per capita income for the Hamilton County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Hamilton County was \$39,823, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.41.6
Real Per Capita Income
 Hamilton 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.41.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 5,905 persons in 2015 to 5,916 in 2016, a change of 0.2 percent.

Table II.41.29
Total Monthly Employment
 Hamilton County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	8,160	8,118	7,942	7,630	6,707	6,268	5,523	5,547	5,603	5,689	5,699
Feb	8,188	8,091	7,952	7,628	6,703	6,280	5,567	5,615	5,596	5,743	5,751
Mar	8,230	8,117	7,979	7,524	6,781	6,285	5,634	5,668	5,684	5,822	5,813
Apr	8,343	8,174	8,119	7,449	6,835	5,937	5,733	5,798	5,804	5,887	5,881
May	8,453	8,313	8,207	7,433	6,908	6,056	5,870	5,920	5,847	5,969	6,003
Jun	8,586	8,566	8,260	7,572	7,018	6,234	5,971	6,001	5,990	6,090	6,133
Jul	8,069	8,195	7,906	7,244	6,873	6,061	5,765	5,845	6,001	6,097	6,069
Aug	8,113	8,209	7,918	7,127	6,765	5,953	5,759	6,076	5,981	5,971	5,983
Sep	8,368	8,445	8,135	7,178	6,826	5,889	5,726	5,981	5,942	5,989	5,977
Oct	8,445	8,353	8,132	6,932	6,760	5,957	5,712	5,841	5,892	5,898	5,887
Nov	8,396	8,287	8,022	6,934	6,718	5,938	5,711	5,828	5,844	5,873	5,921
Dec	8,327	8,228	7,933	6,879	6,691	5,861	5,732	5,788	5,772	5,830	5,877
Annual	8,307	8,258	8,042	7,294	6,799	6,060	5,725	5,826	5,830	5,905	5,916
% Change	.	-0.6%	-2.6%	-9.3%	-6.8%	-10.9%	-5.5%	1.8%	0.1%	1.3%	0.2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$703 in 2015. In 2016, average weekly wages saw an increased of 2.7 percent over the prior year, rising to \$722, or by 19 dollars. These data are shown in Table II.41.30.

Table II.41.30						
Average Weekly Wages						
Hamilton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	497	481	496	507	495	
2002	491	489	499	519	499	0.8%
2003	517	512	524	558	528	5.8%
2004	525	540	530	569	541	2.5%
2005	541	560	573	575	562	3.9%
2006	559	547	552	595	563	0.2%
2007	569	600	578	619	591	5%
2008	608	608	606	639	615	4.1%
2009	581	575	580	641	593	-3.6%
2010	590	584	625	662	615	3.7%
2011	658	734	645	653	672	9.3%
2012	638	623	649	686	649	-3.4%
2013	642	627	634	721	656	1.1%
2014	665	655	668	723	678	3.4%
2015	689	693	675	756	703	3.7%
2016(p)	704	702	719	765	722	2.7%

Total business establishments reported by the QCEW are displayed in Table II.41.31. Between 2015 and 2016, the total number of business establishments in Hamilton County decreased by 2.7 percent, from 511 to 505 establishments.

Table II.41.31						
Number of Business Establishments						
Hamilton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	519	521	498	502	510	
2002	497	491	483	479	488	-4.3%
2003	483	488	493	496	490	0.4%
2004	497	496	497	487	494	0.8%
2005	490	498	499	507	499	1%
2006	509	508	511	501	507	1.6%
2007	504	505	505	504	505	-0.4%
2008	506	505	501	506	505	(ND)%
2009	509	507	512	502	508	0.6%
2010	500	498	499	489	497	-2.2%
2011	493	498	500	509	500	0.6%
2012	509	518	520	517	516	3.2%
2013	504	509	509	510	508	-1.6%
2014	507	507	513	514	510	0.4%
2015	517	510	510	505	511	0.2%
2016	507	507	502	502	505	-1.2%



Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.41.32, 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 Hamilton County.

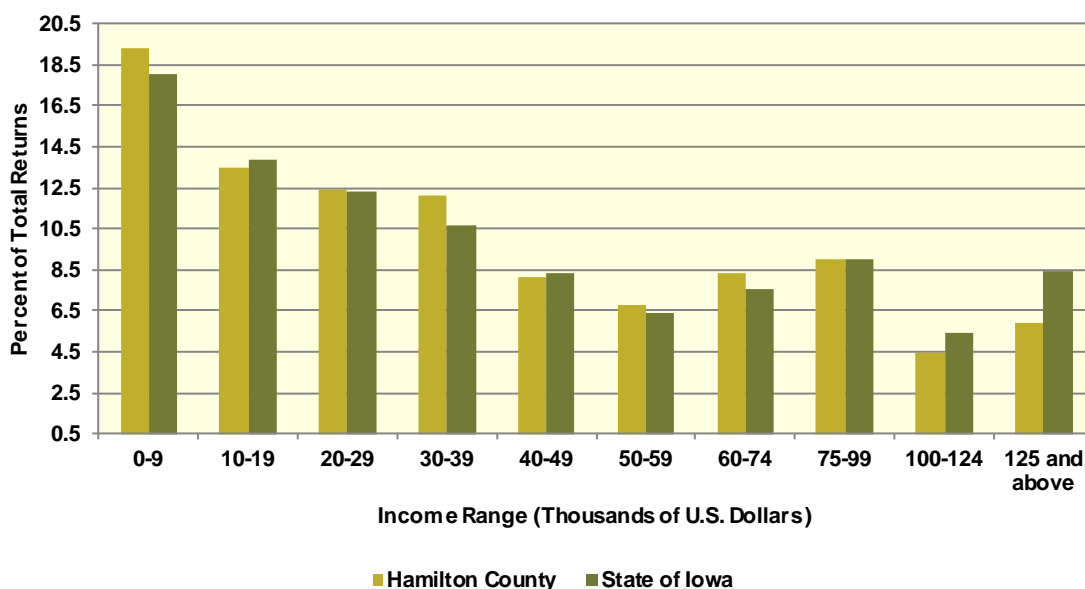
As can be seen the total number of returns between 2010 and 2015 decreased by 0 percent, with 411 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 46.8 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -15.9 percent.

Table II.41.32
Number of Tax Returns by Adjusted Gross Income
 Hamilton 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	1,551	1,093	1,182	825	624	572	543	333	104	116	6,943
2003	1,469	1,076	979	1,016	631	502	577	396	93	139	6,878
2004	1,505	1,021	989	995	640	526	568	437	123	151	6,955
2005	1,414	1,022	914	988	649	517	669	500	127	164	6,964
2006	1,391	931	931	988	615	527	656	532	163	198	6,932
2007	1,445	951	977	952	619	518	636	620	217	235	7,170
2008	1,374	960	902	899	623	513	582	686	233	285	7,057
2009	1,396	1,015	1,046	778	614	425	589	587	219	287	6,956
2010	1,345	1,030	1,022	755	582	490	547	600	257	280	6,908
2011	1,359	1,002	879	755	605	497	539	628	272	315	6,851
2012	1,371	1,052	932	722	554	449	548	577	303	390	6,898
2013	1,316	983	881	777	586	427	542	609	308	408	6,837
2014	1,298	998	871	780	589	500	518	605	306	407	6,872
2015	1,330	932	860	836	565	467	575	620	310	411	6,906
Change 10 - 15	-1.1%	-9.5%	-15.9%	10.7%	-2.9%	-4.7%	5.1%	3.3%	20.6%	46.8%	0%



Diagram II.41.7
2015 Income Distribution
 Hamilton 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 1,696 in 2010 to 1,383 in 2016, with the poverty rate reaching 9.3 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.41.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,169	7.2%
2001	1,174	7.2%
2002	1,259	7.7%
2003	1,172	7.2%
2004	1,325	8.2%
2005	1,420	8.9%
2006	1,401	8.8%
2007	1,291	8.4%
2008	1,331	8.8%
2009	1,380	9.2%
2010	1,696	11%
2011	1,595	10.4%
2012	1,711	11.3%
2013	1,516	10.1%
2014	1,400	9.4%
2015	1,647	11%
2016	1,383	9.3%

The rate of poverty for Hamilton County is shown in Table II.41.34. In 2016, there were an estimated 1,612 persons living in poverty. This represented a 10.8 percent poverty rate, compared to 6.2 percent poverty in 2000. In 2016, some 5.8 percent of those in poverty were under age 6, and 10 percent were 65 or older.

Table II.41.34				
Poverty by Age				
Hamilton 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	104	10.3%	94	5.8%
6 to 17	220	21.7%	438	27.2%
18 to 64	539	53.2%	918	56.9%
65 or Older	151	14.9%	162	10%
Total	1,014	100.0%	1,612	100.0%
Poverty Rate	6.2%	.	10.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.7 percent in Hamilton County between 2010 and 2016, from 7,219 to 7,169. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.41.35.

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 Hamilton County decreased from 4 authorizations in 2015 to 3 in 2016.

The real value of single-family building permits increased from \$193,704 in 2015 to \$216,667 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.41.36.

Table II.41.35				
Housing Units				
State of Iowa vs. Hamilton County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Hamilton County	% Growth Since Census
2000 Census Base	1,232,625	.	7,084	.
2010 Census	1,336,417	8.4%	7,219	1.9%
July 2011 Estimate	1,341,974	0.4%	7,205	-0.2%
July 2012 Estimate	1,346,403	0.7%	7,197	-0.3%
July 2013 Estimate	1,353,274	1.3%	7,187	-0.4%
July 2014 Estimate	1,362,458	1.9%	7,188	-0.4%
July 2015 Estimate	1,370,778	2.6%	7,181	-0.5%
July 2016 Estimate	1,380,162	3.3%	7,169	-0.7%

Table II.41.36
Building Permits and Valuation
 Hamilton 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	18	4	0	52	74	100,592	39,167
1981	12	0	0	0	12	69,985	0
1982	22	2	0	0	24	73,367	0
1983	18	2	4	8	32	101,991	33,760
1984	5	0	0	0	5	64,481	0
1985	6	0	0	0	6	67,841	0
1986	4	0	0	0	4	87,198	0
1987	8	0	0	20	28	97,227	30,895
1988	19	2	4	24	49	96,862	28,017
1989	7	0	0	24	31	126,322	32,198
1990	8	0	0	22	30	64,540	40,964
1991	10	0	4	0	14	87,527	0
1992	9	0	0	0	9	108,791	0
1993	8	0	0	5	13	151,019	61,700
1994	16	4	4	15	39	146,683	80,552
1995	15	2	3	24	44	131,819	44,158
1996	20	0	4	0	24	124,839	0
1997	21	4	4	0	29	134,318	0
1998	33	6	4	0	43	161,530	0
1999	21	2	4	0	27	117,132	0
2000	33	2	0	0	35	184,546	0
2001	18	0	4	0	22	202,003	0
2002	17	2	0	0	19	167,737	0
2003	24	0	0	0	24	164,157	0
2004	28	0	0	0	28	146,265	0
2005	9	2	0	0	11	196,336	0
2006	12	0	0	0	12	217,736	0
2007	10	0	0	47	57	196,891	74,578
2008	2	0	0	0	2	120,719	0
2009	5	0	0	0	5	208,626	0
2010	1	0	0	0	1	220,192	0
2011	4	0	0	0	4	203,614	0
2012	2	0	0	0	2	243,618	0
2013	7	0	0	0	7	205,246	0
2014	6	0	0	0	6	217,783	0
2015	4	0	0	0	4	193,704	0
2016	3	0	0	0	3	216,667	0



Diagram II.41.8
Single Family Permits
 Hamilton County
 Census Bureau Data, 1980–2016

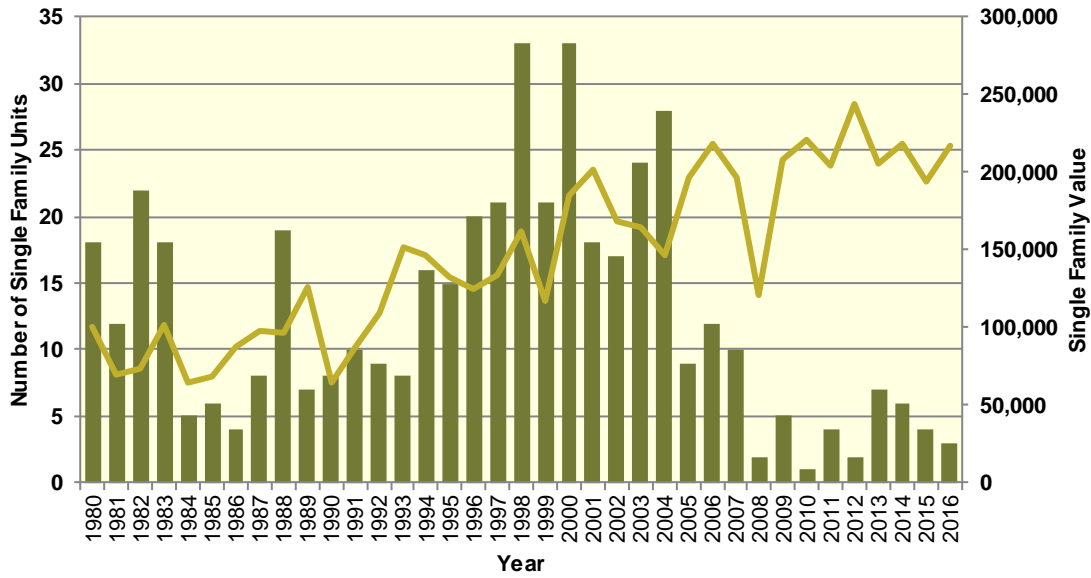
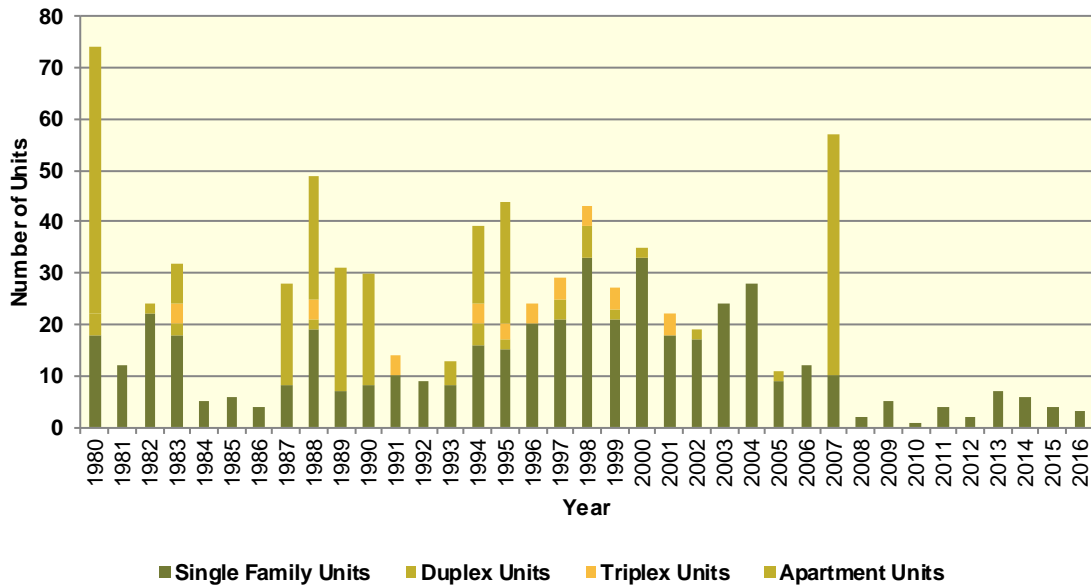


Diagram II.41.9
Total Permits by Unit Type
 Hamilton County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.41.37. In 2016, there were 7,170 housing units, up from 7,082 in 2000. Single-family units accounted for 83.9 percent of units in 2016, compared to 83.8 in 2000. Apartment units accounted for 9 percent in 2016, compared to 5.5 percent in 2000.

Table II.41.37 Housing Units by Type Hamilton 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	5,936	83.8%	6,017	83.9%
Duplex	211	3%	154	2.1%
Tri- or Four-Plex	308	4.3%	228	3.2%
Apartment	393	5.5%	645	9%
Mobile Home	234	3.3%	126	1.8%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	7,082	100.0%	7,170	100.0%

Some 90.6 percent of housing was occupied in 2010, compared to 94.5 percent in 2000. Owner-occupied housing changed -1.1 percent between 2000 and 2010, ending with owner-occupied units representing 73.7 percent of unit. Vacant units changed by 74.1 percent, resulting in 679 vacant units in 2010.

Table II.41.38 Housing Units by Tenure Hamilton County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,692	94.5%	6,540	90.6%	-2.3%
Owner-Occupied	4,870	72.8%	4,818	73.7%	-1.1%
Renter-Occupied	1,822	27.2%	1,722	26.3%	-5.5%
Vacant Housing Units	390	5.5%	679	9.4%	74.1%
Total Housing Units	7,082	100.0%	7,219	100.0%	1.9%

Table II.41.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,170 housing units. An estimated 71.5 percent were owner-occupied, and 11 percent were vacant.

Table II.41.39 Housing Units by Tenure Hamilton County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,540	90.6%	6,381	89%
Owner-Occupied	4,818	73.7%	4,565	71.5%
Renter-Occupied	1,722	26.3%	1,816	28.5%
Vacant Housing Units	679	9.4%	789	11%
Total Housing Units	7,219	100.0%	7,170	100.0%

Households by household size are shown in Table II.41.40. There were a total of 6,540 households in 2010, up from 6,692 in 2000. One person households changed by 3.6 percent

between 2000 and 2010, while two person households changed by -0.8 percent. Three and four person households changed by -2.6 and -17.3 respectively, representing 13 percent and 11.6 percent of the population in 2010.

Table II.41.40					
Households by Household Size					
Hamilton County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,842	27.5%	1,909	29.2%	3.6%
Two Persons	2,491	37.2%	2,470	37.8%	-0.8%
Three Persons	874	13.1%	851	13%	-2.6%
Four Persons	918	13.7%	759	11.6%	-17.3%
Five Persons	398	5.9%	368	5.6%	-7.5%
Six Persons	108	1.6%	133	2%	23.1%
Seven Persons or More	61	0.9%	50	0.8%	-18%
Total	6,692	100.0%	6,540	100.0%	-2.3%

Households by income is shown in Table II.41.41. Households earning more than \$100,000 per year represented 16.7 percent of households in 2016, compared to 4.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 24.3 percent of households in 2010, compared to 22 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12 percent of households in 2016, compared to 14.4 percent in 2000.

Table II.41.41				
Households by Income				
Hamilton 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	960	14.4%	765	12%
\$15,000 to \$19,999	482	7.2%	360	5.6%
\$20,000 to \$24,999	502	7.5%	315	4.9%
\$25,000 to \$34,999	1,014	15.2%	562	8.8%
\$35,000 to \$49,999	1,383	20.7%	950	14.9%
\$50,000 to \$74,999	1,473	22%	1,551	24.3%
\$75,000 to \$99,999	548	8.2%	811	12.7%
\$100,000 or More	327	4.9%	1,067	16.7%
Total	6,689	100.0%	6,381	100.0%

Table II.41.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.8 percent and 1.1 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 17.3 percent, 5.6 percent, and 6.9, respectively. Housing units built prior to 1939 represented 37.8 percent of households in 2016.

Table II.41.42				
Households by Year Home Built				
Hamilton County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,771	41.4%	2,410	37.8%
1940 to 1949	492	7.4%	287	4.5%
1950 to 1959	912	13.6%	667	10.5%
1960 to 1969	651	9.7%	540	8.5%
1970 to 1979	967	14.5%	1,107	17.3%
1980 to 1989	446	6.7%	356	5.6%
1990 to 1999	453	6.8%	441	6.9%
2000 to 2009	.	.	500	7.8%
2010 or Later	.	.	73	1.1%
Total	6,692	100.0%	6,381	100.0%

The distribution of unit types by race are shown in Table II.41.43. An estimated 85.4 percent of white households occupy single family homes, while 37.2 percent of black households do. Some 7.8 percent of white households occupied apartments, while 41.9 percent of black households do and an estimated 50.6 percent of Asian.

Table II.41.43							
Distribution of Units in Structure by Race							
Hamilton County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	85.4%	37.2%	0%	50.6%	0%	57%	84.4%
Duplex	2.3%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.4%	20.9%	0%	0%	0%	0%	15.6%
Apartment	7.8%	41.9%	0%	7.4%	0%	41.1%	0%
Mobile Home	1.1%	0%	0%	42%	0%	2%	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.41.44. An estimated 27.5 percent of vacant units were for rent in 2010, a 96.8 percent change since 2000. In addition, some 17.2 percent of vacant units were for sale, a change of 30 percent between 2000 and 2010. “Other” vacant units represented 39.2 percent of vacant units in 2010. This is a change of 77.3 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.41.44					
Disposition of Vacant Housing Units					
Hamilton County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	95	24.4%	187	27.5%	96.8%
For Sale	90	23.1%	117	17.2%	30%
Rented or Sold, Not Occupied	33	8.5%	51	7.5%	54.5%
For Seasonal, Recreational, or Occasional Use	22	5.6%	58	8.5%	163.6%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	150	38.5%	266	39.2%	77.3%
Total	390	100.0%	679	100.0%	74.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.41.45. By 2016, for rent units accounted for 14.3 percent of vacant units, while for sale units accounted for 14.2 percent. “Other” vacant units accounted for 56.4 percent of vacant units, representing a total of 445 “other” vacant units.

Table II.41.45				
Disposition of Vacant Housing Units				
Hamilton County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	187	27.5%	113	14.3%
For Sale	117	17.2%	112	14.2%
Rented Not Occupied	15	2.2%	7	0.9%
Sold Not Occupied	36	5.3%	66	8.4%
For Seasonal, Recreational, or Occasional Use	58	8.5%	46	5.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	266	39.2%	445	56.4%
Total	679	100.0%	789	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.41.46. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.41.46							
Overcrowding and Severe Overcrowding							
Hamilton 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	4,810	98.7%	32	0.7%	29	0.6%	4,871
2016 Five-Year ACS	4,515	98.9%	39	0.9%	11	0.2%	4,565
Renter							
2000 Census	1,769	97.1%	43	2.4%	9	0.5%	1,821
2016 Five-Year ACS	1,782	98.1%	31	1.7%	3	0.2%	6,381
Total							
2000 Census	6,579	98.3%	75	1.1%	38	0.6%	6,692
2016 Five-Year ACS	6,297	98.7%	70	1.1%	14	0.2%	6,381

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 28 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Hamilton County. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2000.

Table II.41.47		
Households with Incomplete Plumbing Facilities		
Hamilton County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,682	6,353
Lacking Complete Plumbing Facilities	10	28
Total Households	6,692	6,381
Percent Lacking	0.1 %	0.4%

There were 27 households lacking complete kitchen facilities in 2016, compared to 10 households in 2000. This was a change from 0.1 percent of households in 2000 to 0.4 percent in 2016.

Table II.41.48		
Households with Incomplete Kitchen Facilities		
Hamilton County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,682	6,354
Lacking Complete Kitchen Facilities	10	27
Total Households	6,692	6,381
Percent Lacking	0.1%	0.4%

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 Hamilton County, 10.9 of households had a cost burden and 9.9 percent had a severe cost burden. Some 10.8 percent of renters were cost burdened, and 19.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.1 percent and a severe cost burden rate of 2.6 percent. Owner occupied households with a mortgage had a cost burden rate of 13.9 percent, and severe cost burden at 8.4 percent.

Table II.41.49
Cost Burden and Severe Cost Burden by Tenure
 Hamilton 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	1,890	78.6%	376	15.6%	129	5.4%	10	0.4%	2,405
2016 Five-Year ACS	2,227	77.6%	398	13.9%	240	8.4%	5	0.2%	2,870
Owner Without a Mortgage									
2000 Census	1,460	90.5%	90	5.6%	49	3%	15	0.9%	1,614
2016 Five-Year ACS	1,537	90.7%	104	6.1%	44	2.6%	10	0.6%	1,695
Renter									
2000 Census	1,091	66.8%	182	11.1%	168	10.3%	193	11.8%	1,634
2016 Five-Year ACS	853	47%	196	10.8%	349	19.2%	418	23%	1,816
Total									
2000 Census	4,441	78.6%	648	11.5%	346	6.1%	218	3.9%	5,653
2016 Five-Year ACS	4,617	72.4%	698	10.9%	633	9.9%	433	6.8%	6,381

Housing Problems by Income

Table II.41.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Hamilton County. As can be seen in 2017 the MFI was \$59,300, which compared to \$69,900 for the State of Iowa.

Table II.41.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 525 owner-occupied and 330 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 325 owner-occupied 360 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,700 households without a housing problem.

Table II.41.50
Median Family Income
 Hamilton County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	49,900	49,100
2001	53,300	52,500
2002	55,300	53,700
2003	51,700	54,900
2004	53,000	55,800
2005	54,750	57,650
2006	55,100	57,800
2007	55,200	58,100
2008	55,300	58,500
2009	59,100	62,000
2010	59,500	62,400
2011	62,500	64,000
2012	63,400	64,800
2013	65,300	64,700
2014	64,500	65,300
2015	61,300	67,500
2016	59,700	68,400
2017	59,300	69,900

Table II.41.51
Housing Problems by Income and Tenure
 Hamilton County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	4	0	15	27
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	0	15	0	4	39
Housing cost burden greater than 50% of income (and none of the above problems)	180	95	50	0	0	325
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	140	165	140	30	525
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	30	200	515	490	2,325	3,560
Total	288	439	753	630	2,378	4,488
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	4	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)	25	0	10	0	10	45
Housing cost burden greater than 50% of income (and none of the above problems)	270	70	20	0	0	360
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	175	90	0	10	330
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	50	155	300	250	385	1,140
Total	400	400	420	250	409	1,879
Total						
Lacking complete plumbing or kitchen facilities	4	4	4	0	19	31
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	0	25	0	14	84
Housing cost burden greater than 50% of income (and none of the above problems)	450	165	70	0	0	685
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	315	255	140	40	855
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	80	355	815	740	2,710	4,700
Total	688	839	1,173	880	2,787	6,367

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.41.52 of the 221 loans in 2016, 93 loans were for Home Purchases, 27 were for Home Improvement and 101 were for refinancing.

Table II.41.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	82	36	89	207
2009	85	20	118	223
2010	51	22	109	182
2011	54	20	122	196
2012	81	17	177	275
2013	88	17	131	236
2014	101	12	68	181
2015	122	20	119	261
2016	93	27	101	221

Table II.41.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$108,617 in 2012 and \$123,462 in 2016. Overall, average loans were \$84,652 in 2008 and \$107,846 in 2016.

Table II.41.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$92,256	\$39,194	\$96,034	\$84,652
2009	\$94,941	\$58,400	\$110,797	\$100,054
2010	\$96,686	\$31,636	\$109,963	\$96,775
2011	\$93,648	\$36,100	\$105,869	\$95,383
2012	\$108,617	\$44,882	\$96,017	\$96,567
2013	\$102,023	\$41,882	\$90,992	\$91,568
2014	\$107,525	\$27,583	\$98,853	\$98,967
2015	\$104,361	\$32,650	\$128,303	\$109,782
2016	\$123,462	\$26,815	\$115,129	\$107,846

Table II.41.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$8,798,000 in 2012 and \$11,482,000 in 2016. Overall, average loans were \$17,523,000 in 2008 and \$23,834,000 in 2016.

Table II.41.54				
Total Volume of Owner-Occupied Single Family Loans				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$7,565,000	\$1,411,000	\$8,547,000	\$17,523,000
2009	\$8,070,000	\$1,168,000	\$13,074,000	\$22,312,000
2010	\$4,931,000	\$696,000	\$11,986,000	\$17,613,000
2011	\$5,057,000	\$722,000	\$12,916,000	\$18,695,000
2012	\$8,798,000	\$763,000	\$16,995,000	\$26,556,000
2013	\$8,978,000	\$712,000	\$11,920,000	\$21,610,000
2014	\$10,860,000	\$331,000	\$6,722,000	\$17,913,000
2015	\$12,732,000	\$653,000	\$15,268,000	\$28,653,000
2016	\$11,482,000	\$724,000	\$11,628,000	\$23,834,000

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.41.55 presents some basic statistics about the completed surveys.

Table II.41.55				
Survey of Rental Properties				
Hamilton County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	62	38.7	21

Table II.41.56, shows the amount of total and vacant units with their associated vacancy rates. There were 62 apartment units reported in the survey, with 8 of them available, which resulted in a vacancy rate of 12.9 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.41.56			
Rental Vacancy Survey by Type			
Hamilton County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	62	8	12.9%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	16	
Total	62	24	38.7%

Table II.41.57, reports units by bedroom size. As can be seen there were 19 two bedroom apartment units and 19 three bedroom units. Overall, the 19 two bedroom units accounted for 30.6 percent of all units, and the 19 three bedroom units accounted for 30.6 percent. Additional details for additional unit types are reported found below.

Table II.41.57 Rental Units by Bedroom Size Hamilton County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	0	0	0	.	0
Two	0	19	0	0	.	19
Three	0	19	0	0	.	19
Four	0	0	0	0	.	0
Don’t Know	0	24	0	0	0	24
Total	0	62	0	0	0	62

Table II.41.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 21.1 percent.

Table II.41.58 Apartment Units by Bedroom Size Hamilton County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	19	4	21.1%
Three	19	4	21.1%
Four	0	0	0%
Don’t know	24	0	0%
Total	62	8	12.9%

Average market-rate rents by unit type are shown in Table II.41.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.41.59 Average Market Rate Rents by Bedroom Size Hamilton County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$572	\$0	\$0	\$572
Three	\$0	\$658	\$0	\$0	\$658
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$615	\$0	\$0	\$615

The average rent and availability of apartment units is displayed in Table II.41.60. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 21.1 percent.

Table II.41.60 Apartment Market Rate Rents by Vacancy Status Hamilton County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	38	8	21.1%
\$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	24	0	0%
Total	62	8	12.9%

Respondents were asked if utilities are included in the rent and as shown in Table II.41.61 below 1 respondent, or 100 percent, included some sort of utility in the rent.

Table II.41.61 Are there any utilities included with the rent? Hamilton 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.41.62. 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.41.62 Which utilities are included with the rent? Hamilton 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.41.63, there were 15 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.41.63						
Accessible Units by Bedroom Size						
Hamilton County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0		0
One	0	0	0	0		0
Two	0	2	0	0		2
Three	0	1	0	0		1
Four	0	0	0	0		0
Don't Know	0	12	0	0	0	12
Total	0	15	0	0	0	15

Table II.41.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 10.5 percent or 2 two bedroom apartment units are accessible, with 5.3 percent of three bedroom units were considered accessible. Overall, 24.2 percent of all apartment units were considered accessible by survey respondents.

Table II.41.64				
Apartment Units by Accessibility and Bedroom Size				
Hamilton County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	17	2	19	10.5%
Three	18	1	19	5.3%
Four	0	0	0	0%
Don't know	12	12	24	50%
Total	47	15	62	24.2%

Perceived Need for Rental Units

Table II.41.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 1 person on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.41.66, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.41.65 Do you keep a waiting list? Hamilton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
Waitlist Size	1

Table II.41.66 How would you rate the need for renovation of existing units in the city? Hamilton 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	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	3	3	3	0

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.41.67, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.41.67 How would you rate the need for construction of new units in the city? Hamilton 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	0	0	0	0
High Need	1	1	0	0
Extreme Need	0	0	0	0
Average Need	4	4	0	0

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.41.68, shows the *strong growth scenario* for the Hamilton County. As can be seen there were 4,565 owner-occupied and 1,816 renter-occupied households in 2016, for a total of 6,381 households. In 2030, there will be a projected 6,669 households, of which 4,869 are projected to be owner occupied and the remaining 1,800 are expected to be renter-occupied.

By 2050, there are projected to be 4,702 owner-occupied households, of which 303 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 778 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,697 renter households, of which 361 renter households are expected to have incomes between 0 and 30.0 percent of median family income 379 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 6,399 occupied units by 2050, of which 664 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.41.68
Housing Demand Forecast
 Hamilton County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	294	313	314	313	312	310	307	303
30.1-50%	449	478	479	479	477	473	468	463
50.1-80%	755	804	806	805	802	796	788	778
80.1-95%	526	559	561	561	558	554	548	541
95.1-115%	515	549	550	550	547	543	538	531
115+%	2,026	2,156	2,161	2,161	2,152	2,135	2,113	2,087
Total	4,565	4,859	4,870	4,869	4,849	4,812	4,762	4,702
Renter								
0-30%	387	387	386	383	380	375	368	361
30.1-50%	387	387	386	383	380	375	368	361
50.1-80%	406	406	405	403	399	393	387	379
80.1-95%	237	237	236	235	233	229	226	221
95.1-115%	67	67	67	66	66	65	64	62
115+%	333	333	332	330	327	322	317	311
Total	1,816	1,815	1,810	1,800	1,783	1,759	1,729	1,697
Total								
0-30%	681	700	699	697	692	684	675	664
30.1-50%	836	865	865	862	857	848	837	824
50.1-80%	1,161	1,210	1,211	1,208	1,201	1,189	1,174	1,157
80.1-95%	763	796	797	795	791	783	774	763
95.1-115%	582	615	616	616	613	608	601	593
115+%	2,358	2,489	2,493	2,490	2,479	2,458	2,430	2,398
Total	6,381	6,674	6,680	6,669	6,632	6,571	6,491	6,399

