

**VOLUME II:
MARSHALL COUNTY**

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Marshall County

DEMOGRAPHICS

Population Estimates

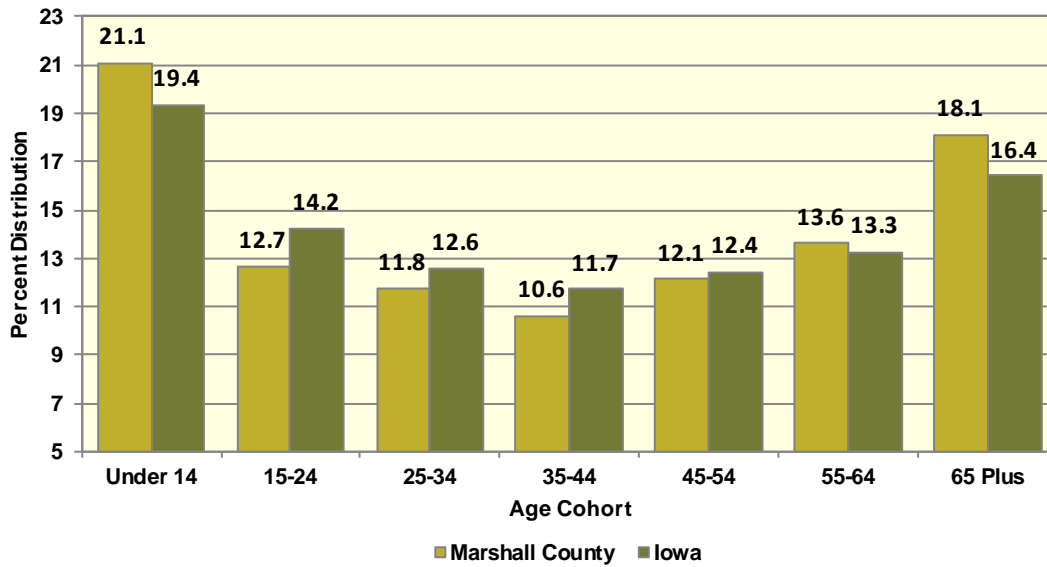
The Census Bureau's current census estimates indicate that Marshall County's population decreased from 40,648 in 2010 to 40,312 in 2016, or by 0.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 2 percent, and the number of people from 55 to 64 years of age increased by 3.2 percent. The white population decreased by 4.2 percent, while the black population increased by 15.2 percent. The Hispanic population increased from 7,017 to 8,496 people between 2010 and 2016 or by 21.1 percent. These data are presented in Table II.65.1.

Table II.65.1						
Profile of Population Characteristics						
Marshall County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Marshall County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	40,648	40,312	-0.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	8,488	8,505	0.2%	603,673	607,020	0.6%
15 to 24 years	5,188	5,108	-1.5%	430,187	445,808	3.6%
25 to 34 years	4,646	4,737	2%	382,583	394,373	3.1%
35 to 44 years	4,583	4,283	-6.5%	364,548	367,535	0.8%
45 to 54 years	5,744	4,888	-14.9%	439,726	389,744	-11.4%
55 to 64 years	5,322	5,490	3.2%	372,750	415,998	11.6%
65 and Over	6,677	7,301	9.3%	452,888	514,215	13.5%
Race						
White	38,521	36,919	-4.2%	2,839,615	2,864,884	0.9%
Black	741	854	15.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	255	348	36.5%	13,563	15,924	17.4%
Asian	556	1,424	156.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	66	63	-4.5%	2,419	3,592	48.5%
Two or more races	509	704	38.3%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	7,017	8,496	21.1%	151,544	182,606	20.5%

Table II.65.2, presents the population of Marshall County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 20,428 males, who accounted for 50.3 percent of the population, and the remaining 49.7 percent, or 20,220 persons, were female. In 2016, the number of males rose to 20,339 persons, and accounted for 50.5 percent of the population, with the remaining 49.5 percent, or 19,973 persons being female.

Table II.65.2 Population by Age and Gender Marshall 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	4,408	4,080	8,488	4,375	4,130	8,505	0.2%
15 to 24 years	2,720	2,468	5,188	2,762	2,346	5,108	-1.5%
25 to 34 years	2,391	2,255	4,646	2,454	2,283	4,737	2.0%
35 to 44 years	2,313	2,270	4,583	2,178	2,105	4,283	-6.5%
45 to 54 years	2,847	2,897	5,744	2,508	2,380	4,888	-14.9%
55 to 64 years	2,740	2,582	5,322	2,742	2,748	5,490	3.2%
65 and Over	3,009	3,668	6,677	3,320	3,981	7,301	9.3%
Total	20,428	20,220	40,648	20,339	19,973	40,312	-0.8%
% of Total	50.3%	49.7%	.	50.5%	49.5%	.	

Diagram II.65.1
Age Distribution
Marshall County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Marshall County increased from 38,276 to 39,311 persons, or by 2.7 percent. Between 2000 and 2010, Marshall County population, changed by 1,337 persons, to a total population of 40,648 persons. The most recent estimates indicated that Marshall County’s population rose an additional -336 persons since the 2010 Census, to 40,312 persons in July 2016.

1990 Census	38,276
Natural Increase 90-00	-10
Net Migration 90-00	1,045
2000 Census	39,311
Natural Increase 00-09	1,111
Net Migration 00-09	-142
2009 Population Estimate	40,280
2010 Census	40,648
Natural Increase 10-16	410
Net Migration 10-16	-746
2016 Population Estimate	40,312

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.65.3, Marshall County had a natural increase, of -10 persons between 1990 and 2000. During the April 2000 to July 2009 period, Marshall County’s natural increase was estimated at 1,111 persons. Between 2010 and 2016, the natural increase was estimated at 410 persons, and the net migration was -746 persons.

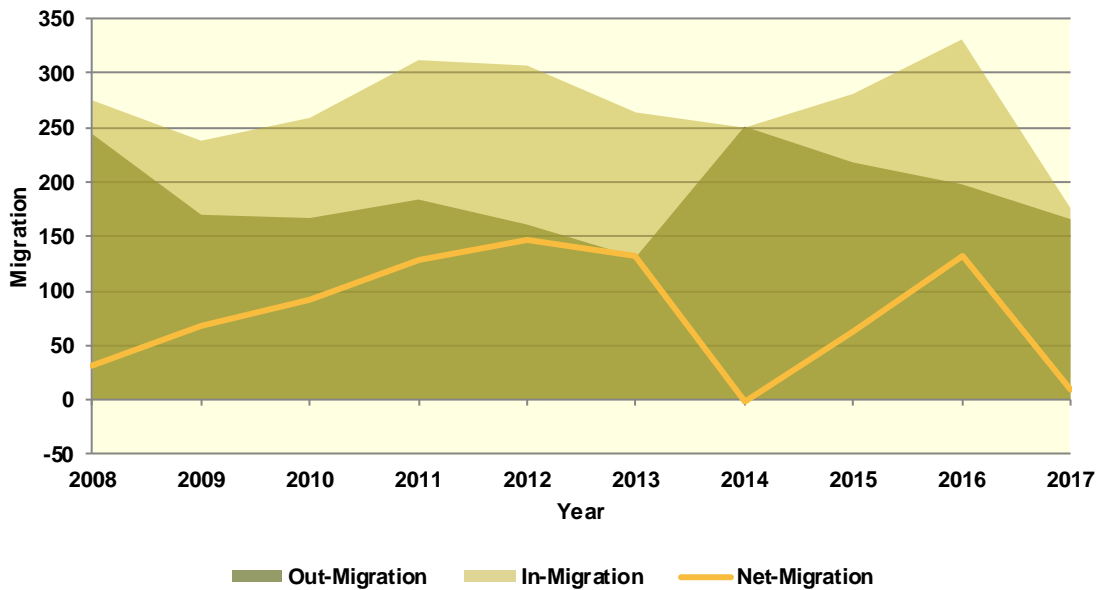
Population Migration Trends

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.65.4 in 2008 there was a total of 275 in-migrations with a total of 244 out-migrations, which led to a net-migration of 31 persons. The most recent first half 2017 data saw a net-migration of 10 persons, with 176 persons entering Marshall County and 166 persons leaving Marshall County.

Diagram II.65.2, 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 2012 with 146 people entering and the migration lowest net migration occurred in 2014 with 1 entering Marshall County.

Diagram II.65.2
Net In-migration by Gender
 Marshall County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.65.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -70 percent of net-migrants, or -7 persons were male, with the remaining 170 percent, or 17 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	107	102	97	116	133	105	102	117	144	74
Female	168	136	162	196	174	159	148	164	187	102
Total	275	238	259	312	307	264	250	281	331	176
Out										
Male	111	73	75	73	72	59	111	101	88	81
Female	133	97	92	111	89	72	140	117	110	85
Total	244	170	167	184	161	131	251	218	198	166
Net										
Male	-4	29	22	43	61	46	-9	16	56	-7
Female	35	39	70	85	85	87	8	47	77	17
Total	31	68	92	128	146	133	-1	63	133	10

Table II.65.5, shows net-migration for Marshall 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 12 persons entering Marshall County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 9 persons leaving Marshall County.

Table II.65.5										
Migration by Age Range										
Marshall County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	1	0	3	5	1	5	4	2	0
18-22	33	29	41	50	31	33	28	34	31	25
23-25	35	36	34	44	49	42	39	33	35	12
26-35	75	66	84	71	86	85	71	70	102	54
36-45	57	45	41	69	61	42	38	53	70	33
46-55	42	33	34	51	39	33	38	37	52	25
56-65	22	18	15	11	21	22	24	28	20	17
66 +	9	10	10	13	15	6	7	22	19	10
Total	275	238	259	312	307	264	250	281	331	176
Out										
14-17	3	3	1	0	0	1	2	3	2	2
18-22	35	24	23	17	20	16	29	33	18	16
23-25	39	31	22	31	24	13	35	19	25	21
26-35	64	46	46	45	51	41	66	59	58	61
36-45	39	20	25	37	20	25	33	34	21	21
46-55	32	23	20	27	16	16	32	30	31	16
56-65	22	12	18	15	19	11	34	15	27	18
66 +	10	11	12	12	11	8	20	25	16	11
Total	244	170	167	184	161	131	251	218	198	166
Net										
14-17	-1	-2	-1	3	5	0	3	1	0	-2
18-22	-2	5	18	33	11	17	-1	1	13	9
23-25	-4	5	12	13	25	29	4	14	10	-9
26-35	11	20	38	26	35	44	5	11	44	-7
36-45	18	25	16	32	41	17	5	19	49	12
46-55	10	10	14	24	23	17	6	7	21	9
56-65	0	6	-3	-4	2	11	-10	13	-7	-1
66 +	-1	-1	-2	1	4	-2	-13	-3	3	-1
Total	31	68	92	128	146	133	-1	63	133	10

School Age Enrollment

Table II.65.6, show the school enrollment from the Iowa Department of Education for Marshall County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 7,056 students and was 7,286 in 2017, a change of 3.3 percent. Enrollment for students in grades 1 to 5 was 2,593 students in 2010 and 2,796 in 2017, which was a change of 7.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 2,145 and 2,017 in 2017, which was a change of -6 percent.

Table II.65.6
School Enrollment

Marshall County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	629	2,561	1,567	2,113	467	7,020
2001	585	2,624	1,483	2,137	168	6,997
2002	605	2,584	1,514	2,093	172	6,968
2003	560	2,565	1,543	2,042	194	6,904
2004	583	2,630	1,614	2,076	11	6,914
2005	569	2,651	1,597	2,008	38	6,825
2006	623	2,506	1,629	2,104	34	6,862
2007	540	2,655	1,626	2,188	51	7,009
2008	685	2,573	1,646	2,154	138	7,058
2009	751	2,562	1,557	2,086	191	6,943
2010	802	2,593	1,516	2,145	219	7,056
2011	804	2,637	1,454	2,145	249	7,040
2012	835	2,600	1,542	2,185	271	7,162
2013	951	2,639	1,530	2,083	296	7,203
2014	966	2,678	1,550	2,025	303	7,219
2015	982	2,725	1,505	2,008	339	7,220
2016	905	2,775	1,514	1,987	318	7,181
2017	909	2,796	1,564	2,017	325	7,286
% Change 10-17	13.3%	7.8%	3.2%	-6%	48.4%	3.3%

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.65.7, shows population by age for the 2000 and 2010 Census. The population changed by 3.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 3.5 percent to a total of 6,677 persons in 2010. Those aged 25 to 34 changed by -0.3 percent, and those aged under 5 changed by 12.1 percent.

Table II.65.7					
Population by Age					
Marshall County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	2,557	6.5%	2,866	7.1%	12.1%
5 to 19	8,443	21.5%	8,513	20.9%	0.8%
20 to 24	2,128	5.4%	2,297	5.7%	7.9%
25 to 34	4,662	11.9%	4,646	11.4%	-0.3%
35 to 54	11,306	28.8%	10,327	25.4%	-8.7%
55 to 64	3,762	9.6%	5,322	13.1%	41.5%
65 or Older	6,453	16.4%	6,677	16.4%	3.5%
Total	39,311	100.0%	40,648	100.0%	3.4%

The elderly population is further explored in Table II.65.8. Those aged 65 to 66 changed by 28.2 percent between 2000 and 2010, resulting in a population of 781 persons. Those aged 85 or older changed by 30 percent during the same time period, and resulted in 1,169 persons over age 85 in 2010.

Table II.65.8					
Elderly Population by Age					
Marshall County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	609	9.4%	781	11.7%	28.2%
67 to 69	967	15%	1,037	15.5%	7.2%
70 to 74	1,564	24.2%	1,417	21.2%	-9.4%
75 to 79	1,436	22.3%	1,198	17.9%	-16.6%
80 to 84	978	15.2%	1,075	16.1%	9.9%
85 or Older	899	13.9%	1,169	17.5%	30%
Total	6,453	100.0%	6,677	100.0%	3.5%

Population by race and ethnicity is shown in Table II.65.9. The white population changed by 1.5 percent between 2000 and 2010, and resulted in representing 88.7 percent of the population in 2010. The black population changed by 86 percent, represented 1.7 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 1.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 99.2 percent between 2000 and 2010, compared to the -6 percent growth rate for non-Hispanics.



Table II.65.9					
Population by Race and Ethnicity					
Marshall County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	35,551	90.4%	36,071	88.7%	1.5%
Black	365	0.9%	679	1.7%	86%
American Indian	136	0.3%	186	0.5%	36.8%
Asian	308	0.8%	536	1.3%	74%
Native Hawaiian/ Pacific Islander	22	0.1%	50	0.1%	127.3%
Other	2,371	6%	2,296	5.6%	-3.2%
Two or More Races	558	1.4%	830	2%	48.7%
Total	39,311	100.0%	40,648	100.0%	3.4%
Hispanic	3,523	9%	7,017	17.3%	99.2%
Non-Hispanic	35,788	91%	33,631	82.7%	-6%

Population by race and ethnicity through 2016 is shown in Table II.65.10. The white population represented 83.5 percent of the population in 2016, compared with black households accounting for 1.3 percent of the population. Hispanic households represented 19.8 percent of the population in 2016.

Table II.65.10				
Population by Race and Ethnicity				
Marshall County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	36,071	88.7%	34,008	83.5%
Black	679	1.7%	511	1.3%
American Indian	186	0.5%	97	0.2%
Asian	536	1.3%	1,258	3.1%
Native Hawaiian/ Pacific Islander	50	0.1%	15	0%
Other	2,296	5.6%	3,779	9.3%
Two or More Races	830	2%	1,067	2.6%
Total	40,648	100.0%	40,735	100.0%
Non-Hispanic	33,631	82.7%	32,671	80.2%
Hispanic	7,017	17.3%	8,064	19.8%

The population by race is broken down further by ethnicity in Table II.65.11. While the white non-Hispanic population changed by -8.2 percent between 2000 and 2010, the white Hispanic population changed by 368.1 percent. The black non-Hispanic population changed by 80.7 percent, while the black Hispanic population changed by 194.1 percent.

Table II.65.11					
Population by Race and Ethnicity					
Marshall County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	34,640	96.8%	31,807	94.6%	-8.2%
Black	348	1%	629	1.9%	80.7%
American Indian	127	0.4%	104	0.3%	-18.1%
Asian	307	0.9%	526	1.6%	71.3%
Native Hawaiian/ Pacific Islander	17	0%	39	0.1%	129.4%
Other	35	0.1%	33	0.1%	-5.7%
Two or More Races	314	0.9%	493	1.5%	57%
Total Non-Hispanic	35,788	100.0%	33,631	100.0%	-6%
Hispanic					
White	911	25.9%	4,264	60.8%	368.1%
Black	17	0.5%	50	0.7%	194.1%
American Indian	9	0.3%	82	1.2%	811.1%
Asian	1	0%	10	0.1%	900%
Native Hawaiian/ Pacific Islander	5	0.1%	11	0.2%	120%
Other	2,336	66.3%	2,263	32.3%	-3.1%
Two or More Races	244	6.9%	337	4.8%	38.1%
Total Hispanic	3,523	100.0%	7,017	100.0%	99.2%
Total Population	39,311	100.0%	40,648	100.0%	3.4%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.65.12. During this time, the total non-Hispanic population was 32,671 persons in 2016. The Hispanic population was 8,064.

Table II.65.12				
Population by Race and Ethnicity				
Marshall County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	31,807	94.6%	29,980	91.8%
Black	629	1.9%	469	1.4%
American Indian	104	0.3%	56	0.2%
Asian	526	1.6%	1,245	3.8%
Native Hawaiian/ Pacific Islander	39	0.1%	15	0%
Other	33	0.1%	17	0.1%
Two or More Races	493	1.5%	889	2.7%
Total Non-Hispanic	33,631	100.0%	32,671	100.0%
Hispanic				
White	4,264	60.8%	4,028	50%
Black	50	0.7%	42	0.5%
American Indian	82	1.2%	41	0.5%
Asian	10	0.1%	13	0.2%
Native Hawaiian/ Pacific Islander	11	0.2%	0	0%
Other	2,263	32.3%	3,762	46.7%
Two or More Races	337	4.8%	178	2.2%
Total Non-Hispanic	7,017	100.0	8,064	100.0%
Total Population	40,648	100.0%	40,735	100.0%

Households by type and tenure are shown in Table II.65.13. Family households represented 67.2 percent of households, while non-family households accounted for 32.8 percent. These changed from 67.3 and 32.7 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	10,452	67.3%	10,274	67.2%
Married-Couple Family	8,096	77.5%	8,355	81.3%
Owner-Occupied	7,128	88%	7,041	84.3%
Renter-Occupied	968	12%	1,314	15.7%
Other Family	2,356	22.5%	1,919	22.9%
Male Householder, No Spouse Present	763	32.4%	607	39.8%
Owner-Occupied	452	59.2%	477	78.6%
Renter-Occupied	311	40.8%	130	21.4%
Female Householder, No Spouse Present	1,593	67.6%	1,312	83%
Owner-Occupied	854	53.6%	683	52.1%
Renter-Occupied	739	46.4%	629	47.9%
Non-Family Households	5,086	32.7%	5,019	32.8%
Owner-Occupied	2,959	58.2%	2,792	55.6%
Renter-Occupied	2,127	41.8%	2,227	44.4%
Total	15,538	100.0%	15,293	100.0%

The group quarters population was 1,375 in 2010, compared to 1,270 in 2000. Institutionalized populations experienced a 3.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a 70.5 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	91	7.7%	191	15.6%	109.9%
Juvenile Facilities	.	.	10	0.8%	.
Nursing Homes	1,060	89.7%	1,024	83.6%	-3.4%
Other Institutions	31	2.6%	0	0%	-100%
Total	1,182	100.0%	1,225	100.0%	3.6%
Noninstitutionalized					
College Dormitories	31	35.2%	104	69.3%	235.5%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	57	64.8%	46	30.7%	-19.3%
Total	88	100.0%	150	100.0%	70.5%
Group Quarters Population	1,270	100.0%	1,375	100.0%	8.3%

The number of foreign born persons are shown in Table II.65.15. An estimated 9.5 percent of the population was born in Mexico, some 1.3 percent were born in Burma, and another 0.5 percent were born in India.

Table II.65.15
Place of Birth for the Foreign-Born Population
 Marshall County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	3,863	9.5%
#2 country of origin	Burma	521	1.3%
#3 country of origin	India	194	0.5%
#4 country of origin	Sudan	119	0.3%
#5 country of origin	Thailand	104	0.3%
#6 country of origin	Guatemala	65	0.2%
#7 country of origin	El Salvador	54	0.1%
#8 country of origin	Korea	47	0.1%
#9 country of origin	Laos	40	0.1%
#10 country of origin	China excluding Hong Kong and Taiwan	39	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.65.16. An estimated 9.1 percent of the population speaks Spanish at home, followed by 1.4 percent speaking Other Asian and Pacific Island languages.

Table II.65.16
Limited English Proficiency and Language Spoken at Home
 Marshall County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	3,450	9.1%
#2 LEP Language	Other Asian and Pacific Island languages	513	1.4%
#3 LEP Language	Chinese	217	0.6%
#4 LEP Language	Arabic	56	0.1%
#5 LEP Language	Korean	16	0%
#6 LEP Language	Other Indo-European languages	15	0%
#7 LEP Language	French, Haitian, or Cajun	7	0%
#8 LEP Language	Other and unspecified languages	6	0%
#9 LEP Language	German or other West Germanic languages	4	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.65.17. Some 17.4 percent of the population was disabled in 2000, or a total of 6,213 persons. The disability rate was highest for those over 65, with 36.7 percent disabled.

Table II.65.17 Disability by Age Marshall County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	364	5.9%
16 to 64	3,793	15.9%
65 and older	2,056	36.7%
Total	6,213	17.4%

Table II.65.18 shows disability by type in 2000. There were 2,733 physical disabilities in 2000, some 2,465 employment disabilities, and 1,912 go-outside-home disabilities.

Table II.65.18 Total Disabilities Tallied: Aged 5 and Older Marshall County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,321
Physical disability	2,733
Mental disability	1,548
Self-care disability	693
Employment disability	2,465
Go-outside-home disability	1,912
Total	10,672

Disability by age, as estimated by the 2016 ACS, is shown in Table II.65.19. The disability rate for females was 12.8 percent, compared to 12.5 percent for males. The disability rate changed precipitously higher with age, with 46.8 percent of those over 75 experiencing a disability.

Table II.65.19 Disability by Age Marshall 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	347	9.1%	87	2.5%	434	5.9%
18 to 34	200	4.6%	253	6.5%	453	5.5%
35 to 64	868	11.3%	1,005	13.6%	1,873	12.4%
65 to 74	462	28.5%	424	23.2%	886	25.7%
75 or Older	634	51%	750	43.7%	1,384	46.8%
Total	2,511	12.5%	2,519	12.8%	5,030	12.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.65.20. Some 6.9 percent have an ambulatory disability, 4.9 have an independent living disability, and 2.2 percent have a self-care disability.

Table II.65.20		
Total Disabilities Tallied: Aged 5 and Older		
Marshall County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,695	4.3%
Vision disability	932	2.3%
Cognitive disability	1,772	4.8%
Ambulatory disability	2,550	6.9%
Self-Care disability	831	2.2%
Independent living disability	1,463	4.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.65.21. In 2016, some 19,423 persons were employed and 1,212 were unemployed. This totaled a labor force of 20,635 persons. The unemployment rate for Marshall County was estimated to be 5.9 percent in 2016.

Table II.65.21	
Employment, Labor Force and Unemployment	
Marshall County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	19,423
Unemployed	1,212
Labor Force	20,635
Unemployment Rate	5.9%

In 2016, 87.6 percent of households in Marshall County had a high school education or greater.

Table II.65.22	
High School or Greater Education	
Marshall County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	13,404
Total Households	15,293
Percent High School or Above	87.6%

As seen in Table II.65.23, some 32.9 percent of the population had a high school diploma or equivalent, another 32.9 percent have some college, 13.1 percent have a Bachelor's Degree, and 4.9 percent of the population had a graduate or professional degree.

Table II.65.23		
Educational Attainment		
Marshall County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	4,951	16.2%
High School or Equivalent	10,044	32.9%
Some College or Associates Degree	10,066	32.9%
Bachelor's Degree	4,002	13.1%
Graduate or Professional Degree	1,487	4.9%
Total Population Above 18 years	30,550	100.0%



ECONOMICS

Labor Force

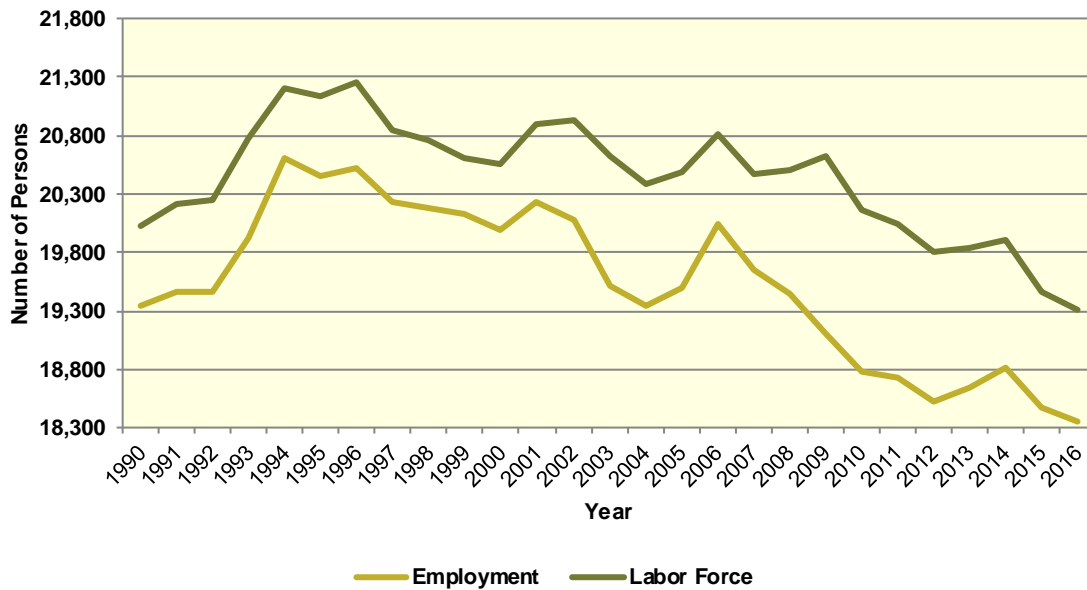
Table II.65.24, shows the labor force statistics for Marshall County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Marshall County decreased from 5.2 percent in 2015 to 4.9 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Marshall County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	687	19,342	20,029	3.4%	4.4%
1991	738	19,471	20,209	3.7%	4.7%
1992	781	19,467	20,248	3.9%	4.5%
1993	845	19,925	20,770	4.1%	4%
1994	597	20,613	21,210	2.8%	3.5%
1995	678	20,461	21,139	3.2%	3.4%
1996	719	20,530	21,249	3.4%	3.5%
1997	620	20,233	20,853	3%	3.1%
1998	574	20,185	20,759	2.8%	2.7%
1999	467	20,133	20,600	2.3%	2.6%
2000	553	20,001	20,554	2.7%	2.6%
2001	667	20,224	20,891	3.2%	3.3%
2002	852	20,075	20,927	4.1%	4%
2003	1,103	19,517	20,620	5.3%	4.5%
2004	1,047	19,344	20,391	5.1%	4.5%
2005	977	19,505	20,482	4.8%	4.3%
2006	775	20,041	20,816	3.7%	3.7%
2007	825	19,644	20,469	4%	3.7%
2008	1,060	19,442	20,502	5.2%	4.2%
2009	1,510	19,113	20,623	7.3%	6.4%
2010	1,378	18,778	20,156	6.8%	6%
2011	1,318	18,729	20,047	6.6%	5.5%
2012	1,271	18,529	19,800	6.4%	5%
2013	1,196	18,645	19,841	6%	4.7%
2014	1,080	18,822	19,902	5.4%	4.3%
2015	1,004	18,466	19,470	5.2%	3.8%
2016	952	18,362	19,314	4.9%	3.7%

Diagram II.65.3, shows the employment and labor force for Marshall County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 18,362 persons, with the labor force reaching 19,314, indicating there were a total of 952 unemployed persons.



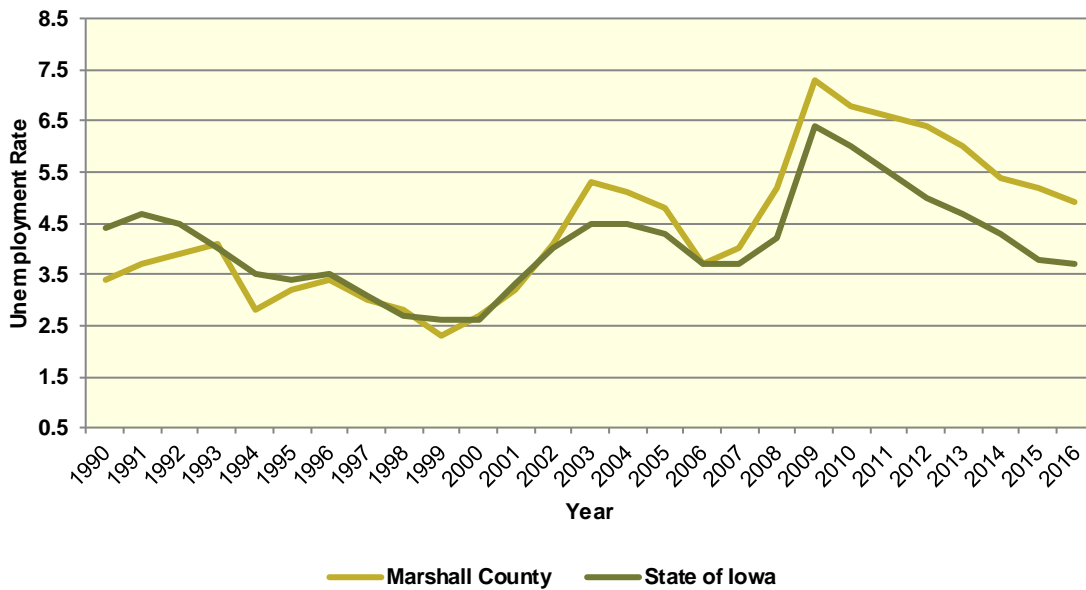
Diagram II.65.3
Employment and Labor Force
 Marshall County
 1990 – 2016 BLS Data



Unemployment

Diagram II.65.4, shows the unemployment rate for both the State and Marshall County. During the 1990’s the average rate for Marshall County was 3.2 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.9 percent. Over the course of the entire period the Marshall County had an average unemployment rate that higher than the State, 4.4 percent for Marshall County, versus 4.1 statewide.

Diagram II.65.4
Annual Unemployment Rate
 Marshall 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.65.25, shows total real earnings by industry for Marshall County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$320,840,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 46.3 percent.

Table II.65.25
Real Earnings by Industry
 Marshall 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	24,656	43,173	73,534	75,728	72,618	40,311	36,196	25,964	-28.3
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	17,509	20,542	17,090	0	0	0	0	0	0
Construction	55,505	51,769	56,766	64,515	59,757	60,846	81,401	119,105	46.3
Manufacturing	339,340	317,305	323,865	326,829	321,147	316,505	324,003	320,840	-1
Wholesale trade	42,595	38,200	36,902	39,713	40,637	41,501	43,788	40,517	-7.5
Retail trade	81,867	64,196	63,579	64,130	60,934	62,721	63,006	64,686	2.7
Transportation and warehousing	34,040	26,151	26,512	0	0	0	0	0	0
Information	11,899	8,485	8,013	7,496	9,932	9,879	8,972	8,353	-6.9
Finance and insurance	26,077	31,375	26,275	25,456	24,248	23,947	24,338	24,947	2.5
Real estate and rental and leasing	9,038	5,407	5,444	6,382	7,974	7,873	8,420	8,543	1.5
Professional and technical services	18,635	32,390	0	0	0	0	33,395	0	-100
Management of companies and enterprises	0	369	0	0	0	0	6,933	0	-100
Administrative and waste services	27,796	26,589	29,260	32,573	23,612	24,699	23,572	22,950	-2.6
Educational services	2,118	2,159	2,228	2,362	2,243	2,408	2,459	2,433	-1.1
Health care and social assistance	100,696	119,510	116,118	114,340	114,000	116,655	115,576	115,414	-0.1
Arts, entertainment, and recreation	3,540	3,764	3,618	3,447	3,460	3,991	3,706	4,085	10.2
Accommodation and food services	19,646	17,730	17,909	18,458	17,611	18,510	18,844	19,344	2.7
Other services, except public administration	35,826	41,022	38,601	40,143	39,786	41,821	42,597	42,644	0.1
Government and government enterprises	167,747	210,988	207,009	205,038	208,576	211,202	212,657	211,003	-0.8
Total	1,023,215	1,066,162	1,099,413	1,118,196	1,094,326	1,072,118	1,099,391	1,126,128	2.4



Table II.65.26, shows the total employment by industry for the Marshall County. The most recent estimates show the manufacturing industry was the largest employer in Marshall County, with employment reaching 4,573 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 20.8 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,071	919	914	881	923	869	916	907	-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	150	153	145	0	0	0	0	0	0
Construction	1,092	930	913	934	955	1,011	1,230	1,486	20.8
Manufacturing	5,602	5,093	5,193	5,032	4,965	4,975	4,805	4,573	-4.8
Wholesale trade	829	536	533	543	532	557	558	552	-1.1
Retail trade	2,862	2,451	2,487	2,485	2,443	2,448	2,516	2,596	3.2
Transportation and warehousing	739	523	501	0	0	0	0	0	0
Information	293	232	223	205	230	230	215	207	-3.7
Finance and insurance	576	633	638	632	620	589	591	587	-0.7
Real estate and rental and leasing	390	417	436	426	427	454	442	459	3.8
Professional and technical services	510	643	0	0	0	0	607	0	-100
Management of companies and enterprises	0	31	0	0	0	0	178	0	-100
Administrative and waste services	1,110	1,045	1,087	1,132	939	882	854	865	1.3
Educational services	143	127	128	122	130	140	164	155	-5.5
Health care and social assistance	2,279	2,657	2,521	2,464	2,428	2,393	2,358	2,343	-0.6
Arts, entertainment, and recreation	230	270	275	257	247	267	261	268	2.7
Accommodation and food services	1,245	1,158	1,170	1,198	1,192	1,188	1,180	1,179	-0.1
Other services, except public administration	1,273	1,267	1,266	1,328	1,308	1,348	1,347	1,320	-2
Government and government enterprises	3,593	3,703	3,703	3,736	3,744	3,749	3,580	3,540	-1.1
Total	24,165	23,030	23,201	23,084	22,748	22,758	22,649	22,648	0

Table II.65.27, shows the real average earnings per job by industry for Marshall County. These figures are calculated by dividing the total real earning displayed in Tables II.65.25 and II.65.26, by industry. In 2016, the construction industry had the highest average earnings reaching 80,151 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 21.1 percent.

Table II.65.27
Real Earnings Per Job by Industry
 Marshall County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	23,021	46,978	80,453	85,957	78,676	46,388	39,515	28,626	-27.6
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	116,727	134,259	117,859	0	0	0	0	0	0
Construction	50,829	55,666	62,175	69,074	62,573	60,184	66,180	80,151	21.1
Manufacturing	60,575	62,302	62,366	64,950	64,682	63,619	67,430	70,160	4
Wholesale trade	51,381	71,269	69,234	73,136	76,385	74,509	78,474	73,400	-6.5
Retail trade	28,605	26,192	25,565	25,807	24,942	25,621	25,042	24,918	-0.5
Transportation and warehousing	46,062	50,002	52,919	0	0	0	0	0	0
Information	40,610	36,574	35,932	36,566	43,184	42,953	41,729	40,353	-3.3
Finance and insurance	45,273	49,566	41,184	40,278	39,109	40,657	41,182	42,499	3.2
Real estate and rental and leasing	23,174	12,966	12,487	14,981	18,673	17,341	19,051	18,612	-2.3
Professional and technical services	36,539	50,374	0	0	0	0	55,017	0	0
Management of companies and enterprises	0	11,897	0	0	0	0	38,950	0	0
Administrative and waste services	25,042	25,444	26,918	28,775	25,146	28,004	27,602	26,532	-3.9
Educational services	14,814	17,000	17,403	19,361	17,256	17,197	14,994	15,697	4.7
Health care and social assistance	44,184	44,979	46,060	46,404	46,952	48,749	49,015	49,259	0.5
Arts, entertainment, and recreation	15,390	13,941	13,157	13,411	14,007	14,947	14,200	15,243	7.3
Accommodation and food services	15,780	15,311	15,307	15,407	14,774	15,581	15,969	16,407	2.7
Other services, except public administration	28,143	32,377	30,490	30,228	30,418	31,024	31,623	32,306	2.2
Government and government enterprises	46,687	56,977	55,903	54,882	55,709	56,336	59,401	59,605	0.3
Total	42,343	46,294	47,386	48,440	48,106	47,109	48,540	49,723	2.4

Table II.65.28 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 \$1,677,558,000 a 2.6 percent change between 2015 and 2016. Table II.65.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 23,030 and 22,648 in 2016, which a change of 0 percent over this period.

Table II.65.28
Total Employment and Real Personal Income
 Marshall 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	766,782	53,316	-38,857	145,360	64,506	884,475	21,931	20,844	36,787
1970	784,706	54,584	-43,434	154,565	70,793	912,045	22,143	20,918	37,515
1971	791,681	58,976	-48,524	160,968	76,322	921,471	22,062	21,540	36,755
1972	797,528	60,660	-40,977	169,781	78,929	944,601	22,294	21,028	37,925
1973	902,273	74,621	-44,367	179,518	87,063	1,049,865	25,002	21,892	41,215
1974	887,566	82,527	-50,194	184,880	93,094	1,032,818	24,449	22,654	39,181
1975	890,849	80,604	-55,192	197,964	107,271	1,060,288	24,808	22,619	39,385
1976	928,400	86,945	-62,247	197,174	110,276	1,086,659	25,443	23,116	40,162
1977	889,680	88,129	-65,579	204,983	110,726	1,051,681	24,434	23,789	37,399
1978	951,651	90,646	-64,558	204,594	115,821	1,116,861	26,310	23,842	39,914
1979	921,248	94,147	-64,769	206,392	118,371	1,087,096	26,094	23,986	38,407
1980	903,727	93,157	-67,544	226,198	128,556	1,097,780	26,321	23,798	37,976
1981	888,689	97,062	-63,819	254,626	134,074	1,116,507	26,695	23,644	37,586
1982	827,186	95,171	-58,134	268,073	146,830	1,088,785	26,032	22,917	36,094
1983	806,109	92,601	-51,400	272,867	152,297	1,087,272	26,180	22,319	36,117
1984	827,711	96,735	-48,312	281,053	146,733	1,110,450	27,103	22,380	36,984
1985	814,796	96,482	-44,632	278,581	150,761	1,103,024	27,387	21,703	37,543
1986	805,590	95,790	-38,945	276,794	154,132	1,101,781	27,786	21,502	37,466
1987	832,589	95,565	-34,902	256,542	154,463	1,113,127	28,716	21,084	39,490
1988	809,675	100,298	-32,485	254,329	153,727	1,084,948	28,251	21,623	37,445
1989	863,795	102,845	-31,142	283,018	157,786	1,170,613	30,587	22,463	38,454
1990	871,562	106,202	-29,446	264,997	163,722	1,164,633	30,407	22,835	38,168
1991	882,384	108,885	-30,596	255,190	171,512	1,169,604	30,611	23,034	38,307
1992	898,241	108,163	-26,693	249,717	179,670	1,192,772	31,466	22,605	39,736
1993	866,184	109,829	-20,432	241,248	185,019	1,162,190	30,509	22,504	38,490
1994	945,732	117,366	-20,822	238,342	191,593	1,237,479	32,121	23,596	40,080
1995	941,753	117,085	-15,770	266,246	201,019	1,276,164	32,679	23,777	39,608
1996	932,926	107,547	-8,415	271,995	206,796	1,295,756	33,137	24,101	38,710
1997	964,483	116,307	-5,501	279,059	221,876	1,343,609	34,239	24,051	40,101
1998	974,914	119,231	1,441	296,384	222,353	1,375,861	35,065	24,047	40,543
1999	991,205	120,736	6,631	276,158	222,815	1,376,073	35,003	24,088	41,150
2000	987,923	119,533	10,378	286,581	237,564	1,402,914	35,646	24,052	41,075
2001	1,023,215	122,504	4,648	284,158	246,232	1,435,749	36,427	24,165	42,343
2002	1,011,824	119,828	-942	294,770	264,999	1,450,823	36,919	23,587	42,897
2003	1,028,495	122,810	-6,722	281,597	257,772	1,438,332	36,509	23,443	43,873
2004	1,072,860	123,334	-12,716	252,935	262,528	1,452,273	36,571	23,561	45,536
2005	1,053,721	121,088	-18,490	232,057	279,080	1,425,280	35,950	23,691	44,478
2006	1,047,521	123,246	-24,365	241,579	296,650	1,438,138	36,315	24,164	43,351
2007	1,052,625	122,299	-30,056	262,227	308,619	1,471,116	36,894	23,965	43,924
2008	1,085,069	125,716	-36,360	264,223	337,090	1,524,307	37,964	23,629	45,921
2009	1,068,159	126,972	-40,348	253,603	348,942	1,503,385	37,323	23,191	46,059
2010	1,066,162	127,757	-39,858	246,913	362,380	1,507,840	37,053	23,030	46,294
2011	1,099,413	118,140	-38,571	270,836	363,554	1,577,093	38,475	23,201	47,386
2012	1,118,196	117,418	-36,118	278,551	366,703	1,609,914	39,215	23,084	48,440
2013	1,094,326	128,487	-27,124	283,716	368,554	1,590,985	38,801	22,748	48,107
2014	1,072,118	126,361	-21,531	283,640	376,541	1,584,406	38,841	22,758	47,109
2015	1,099,391	129,840	-20,600	296,749	389,031	1,634,732	40,352	22,649	48,540
2016	1,126,128	139,597	-20,515	297,471	414,071	1,677,558	41,614	22,648	49,723

Diagram II.65.5, shows real average earnings per job for Marshall County from 1990 to 2016. Over this period the average earning per job for Marshall County was \$43,331, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.65.5
Real Average Earnings Per Job
 Marshall County
 BEA Data 1990 - 2016

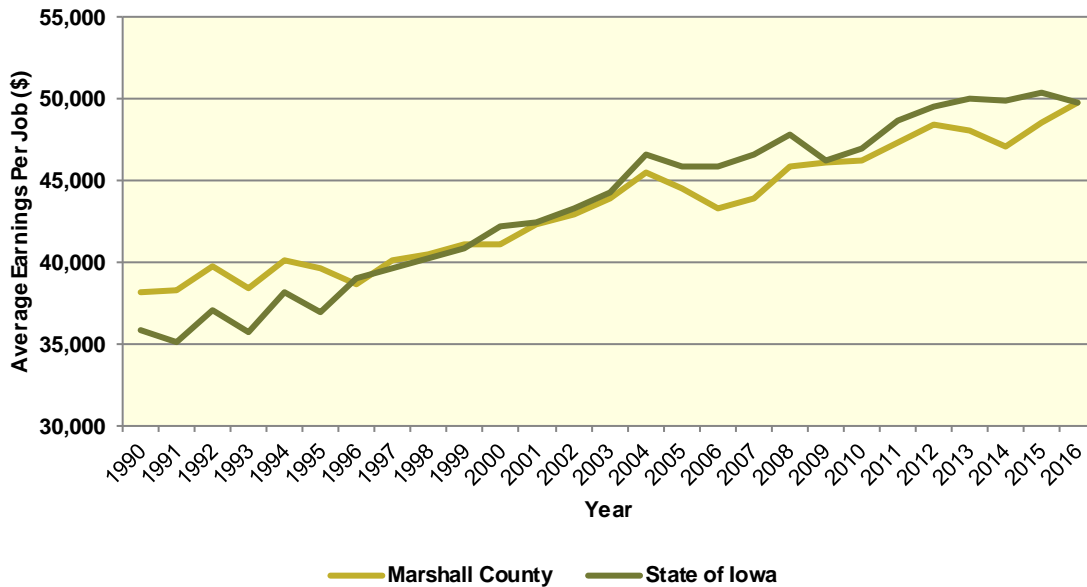
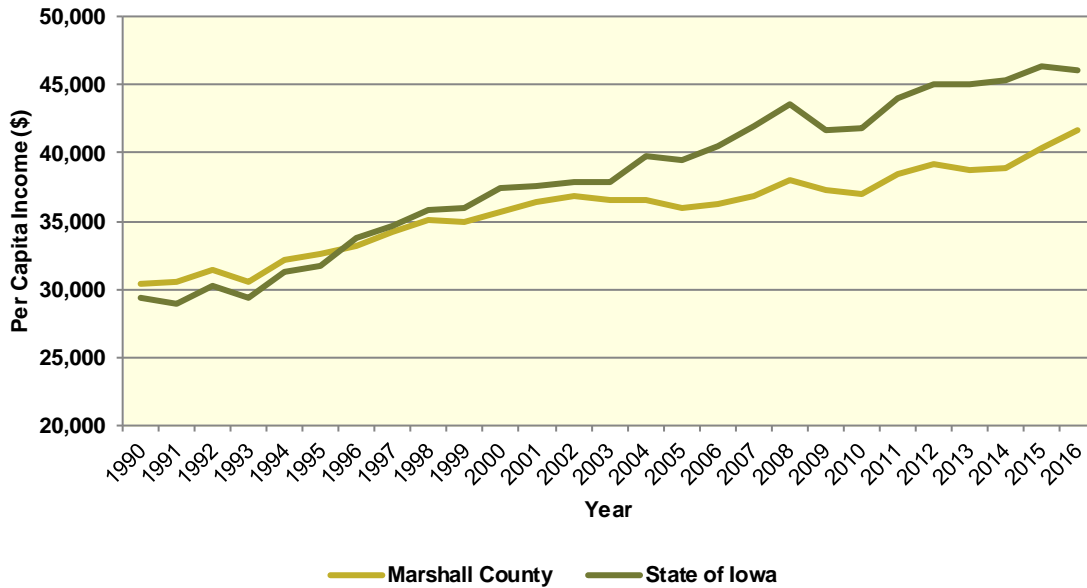


Diagram II.65.6, shows real per capita income for the Marshall County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Marshall County was \$35,782, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.65.6
Real Per Capita Income
 Marshall 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.65.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 17,893 persons in 2015 to 17,889 in 2016, a change of (ND) percent.

Table II.65.29
Total Monthly Employment
 Marshall County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	18,844	18,517	18,472	17,960	17,532	17,681	17,851	17,575	17,641	17,530	17,479
Feb	18,950	18,637	18,442	18,062	17,499	17,691	17,804	17,767	17,770	17,680	17,496
Mar	19,086	18,914	18,420	18,006	17,496	17,822	17,851	17,787	17,921	17,767	17,744
Apr	19,219	19,003	18,592	18,210	17,929	18,131	18,203	18,063	18,229	17,776	17,846
May	19,486	19,311	18,784	18,473	18,121	18,267	18,484	18,351	18,474	18,234	17,891
Jun	19,658	19,545	19,025	18,510	18,229	18,469	18,669	18,640	18,762	18,344	18,191
Jul	19,324	19,156	18,884	18,122	17,846	18,207	18,754	18,536	18,474	17,997	18,285
Aug	19,246	19,064	18,909	18,089	17,849	18,205	18,200	18,382	18,288	17,809	18,120
Sep	19,681	19,061	18,999	18,261	18,080	18,389	18,400	18,338	18,492	17,950	18,147
Oct	19,380	18,823	18,855	18,236	18,050	18,375	18,269	18,370	18,435	17,946	18,092
Nov	19,226	18,811	18,481	18,092	17,929	18,364	18,152	18,324	18,314	17,852	17,885
Dec	18,981	18,865	18,349	17,803	17,909	18,231	18,036	18,161	18,115	17,831	17,490
Annual	19,257	18,976	18,684	18,152	17,872	18,153	18,223	18,191	18,243	17,893	17,889
% Change	.	-1.5%	-1.5%	-2.8%	-1.5%	1.6%	0.4%	-0.2%	0.3%	-1.9%	(ND)%

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 \$816 in 2015. In 2016, average weekly wages saw an increased of 3.8 percent over the prior year, rising to \$847, or by 31 dollars. These data are shown in Table II.65.30.

Table II.65.30						
Average Weekly Wages						
Marshall County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	518	517	521	575	533	
2002	533	540	529	571	543	1.9%
2003	539	550	556	612	564	3.9%
2004	563	574	573	640	587	4.1%
2005	565	580	609	648	601	2.4%
2006	611	593	608	642	613	2%
2007	623	610	626	703	640	4.4%
2008	651	657	674	735	679	6.1%
2009	683	661	671	758	693	2.1%
2010	652	658	695	794	700	1%
2011	690	682	727	774	718	2.6%
2012	726	707	704	806	735	2.4%
2013	735	723	720	815	748	1.8%
2014	744	731	736	846	764	2.1%
2015	780	798	796	888	816	6.8%
2016(p)	797	801	872	915	847	3.8%

Total business establishments reported by the QCEW are displayed in Table II.65.31. Between 2015 and 2016, the total number of business establishments in Marshall County increased by 3.8 percent, from 1,021 to 1,033 establishments.

Table II.65.31						
Number of Business Establishments						
Marshall County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,100	1,080	1,014	999	1,048	
2002	1,001	996	994	998	997	-4.9%
2003	1,003	991	997	992	996	-0.1%
2004	998	999	1,003	998	1,000	0.4%
2005	994	995	997	1,002	997	-0.3%
2006	1,003	1,001	1,012	1,011	1,007	1%
2007	1,000	996	1,006	998	1,000	-0.7%
2008	991	993	996	994	994	-0.6%
2009	993	987	992	973	986	-0.8%
2010	971	976	978	970	974	-1.2%
2011	995	995	1,001	1,001	998	2.5%
2012	1,009	1,012	1,010	1,006	1,009	1.1%
2013	1,010	1,017	1,011	1,016	1,014	0.5%
2014	1,019	1,042	1,043	1,036	1,035	2.1%
2015	1,003	1,027	1,036	1,019	1,021	-1.4%
2016	1,027	1,027	1,039	1,037	1,033	1.2%

Iowa Department of Revenue

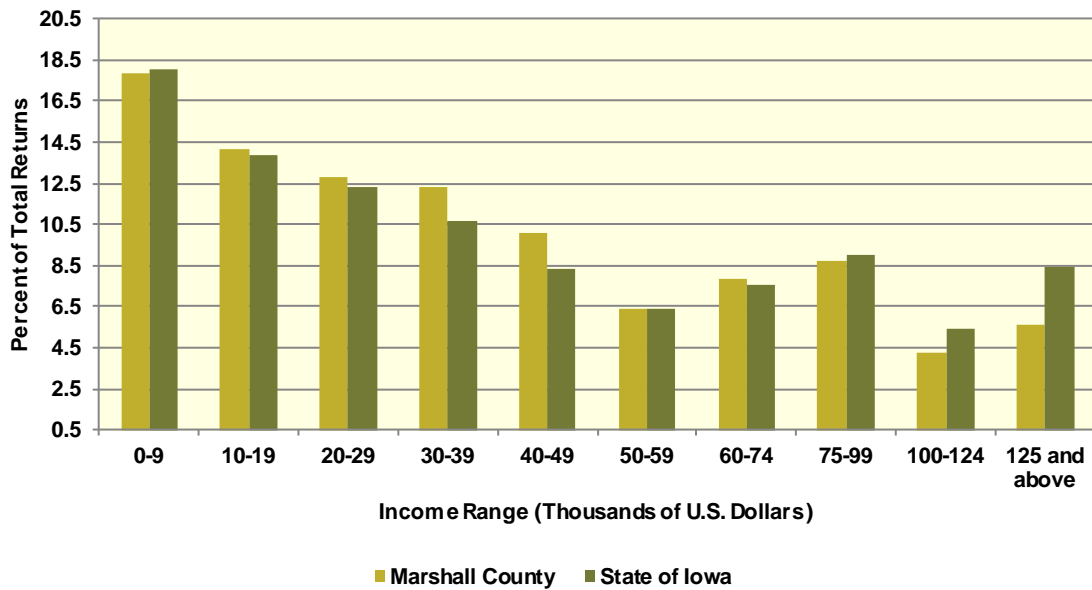
The Iowa Department of Revenue releases annual income tax statistics. Table II.65.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Marshall County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 1.8 percent, with 1,004 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 43.8 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -11.5 percent.

Table II.65.32
Number of Tax Returns by Adjusted Gross Income
 Marshall 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	3,831	2,765	2,722	1,913	1,552	1,197	1,301	976	283	343	16,883
2003	3,707	2,815	2,595	1,946	1,499	1,177	1,275	1,019	356	356	16,745
2004	3,567	2,730	2,586	1,994	1,444	1,194	1,322	1,099	382	439	16,757
2005	3,511	2,696	2,546	1,967	1,486	1,136	1,306	1,222	429	428	16,727
2006	3,306	2,676	2,560	2,141	1,483	1,178	1,343	1,284	468	523	16,962
2007	3,536	2,713	2,646	2,268	1,492	1,214	1,387	1,340	544	618	17,758
2008	3,369	2,525	2,425	2,329	1,542	1,214	1,349	1,376	590	689	17,408
2009	3,344	2,718	2,403	2,224	1,492	1,177	1,311	1,297	638	664	17,268
2010	3,288	2,833	2,409	2,225	1,514	1,155	1,348	1,333	647	698	17,450
2011	3,380	2,809	2,320	2,314	1,563	1,128	1,341	1,377	638	761	17,631
2012	3,331	2,715	2,235	2,222	1,663	1,093	1,386	1,411	670	905	17,631
2013	3,286	2,697	2,237	2,303	1,671	1,070	1,359	1,384	746	862	17,615
2014	3,269	2,650	2,390	2,376	1,576	1,084	1,352	1,409	751	931	17,788
2015	3,175	2,506	2,266	2,183	1,797	1,136	1,389	1,551	751	1,004	17,758
Change 10 - 15	-3.4%	-11.5%	-5.9%	-1.9%	18.7%	-1.6%	3%	16.4%	16.1%	43.8%	1.8%

Diagram II.65.7
2015 Income Distribution
 Marshall 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 5,230 in 2010 to 4,755 in 2016, with the poverty rate reaching 12.2 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.65.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	3,686	9.6%
2001	3,560	9.3%
2002	3,891	10.1%
2003	4,088	10.6%
2004	4,644	12%
2005	4,333	11.4%
2006	4,329	11.4%
2007	5,336	14.1%
2008	4,897	12.9%
2009	4,759	12.6%
2010	5,230	13.3%
2011	5,303	13.4%
2012	5,202	13.2%
2013	5,275	13.4%
2014	5,113	13%
2015	4,424	11.3%
2016	4,755	12.2%

The rate of poverty for Marshall County is shown in Table II.65.34. In 2016, there were an estimated 4,267 persons living in poverty. This represented a 10.7 percent poverty rate, compared to 10.2 percent poverty in 2000. In 2016, some 13.4 percent of those in poverty were under age 6, and 7.8 percent were 65 or older.

Table II.65.34				
Poverty by Age				
Marshall 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	468	12%	573	13.4%
6 to 17	1,026	26.4%	975	22.8%
18 to 64	1,913	49.2%	2,388	56%
65 or Older	480	12.3%	331	7.8%
Total	3,887	100.0%	4,267	100.0%
Poverty Rate	10.2%	.	10.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.8 percent in Marshall County between 2010 and 2016, from 16,831 to 16,691. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.65.35.

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 Marshall County increased from 23 authorizations in 2015 to 40 in 2016.

The real value of single-family building permits decreased from \$241,972 in 2015 to \$219,525 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.65.36.

Table II.65.35				
Housing Units				
State of Iowa vs. Marshall County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Marshall County	% Growth Since Census
2000 Census Base	1,232,625	.	16,332	.
2010 Census	1,336,417	8.4%	16,831	3.1%
July 2011 Estimate	1,341,974	0.4%	16,795	-0.2%
July 2012 Estimate	1,346,403	0.7%	16,790	-0.2%
July 2013 Estimate	1,353,274	1.3%	16,737	-0.6%
July 2014 Estimate	1,362,458	1.9%	16,714	-0.7%
July 2015 Estimate	1,370,778	2.6%	16,702	-0.8%
July 2016 Estimate	1,380,162	3.3%	16,691	-0.8%

Table II.65.36
Building Permits and Valuation
 Marshall 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	22	0	16	0	38	135,858	0
1981	24	0	0	0	24	113,917	0
1982	25	0	0	0	25	101,531	0
1983	16	0	0	89	105	111,170	42,035
1984	26	0	0	0	26	114,460	0
1985	22	0	0	0	22	101,565	0
1986	17	0	0	0	17	97,620	0
1987	19	0	0	0	19	122,195	0
1988	17	0	0	72	89	158,349	122,358
1989	33	10	0	0	43	131,705	0
1990	37	0	0	0	37	135,947	0
1991	40	2	0	0	42	136,534	0
1992	44	2	0	24	70	131,190	51,327
1993	69	4	20	48	141	130,764	48,621
1994	51	4	4	32	91	141,613	56,024
1995	41	4	8	16	69	134,752	34,306
1996	37	2	3	0	42	151,801	0
1997	55	0	0	52	107	158,370	54,753
1998	55	4	0	32	91	169,742	71,942
1999	54	12	0	12	78	160,760	78,879
2000	45	16	0	0	61	181,410	0
2001	59	8	0	27	94	194,199	46,820
2002	54	22	52	14	142	208,960	148,455
2003	111	14	0	12	137	203,226	97,970
2004	78	12	3	41	134	211,698	120,442
2005	83	6	0	5	94	209,923	88,200
2006	67	10	0	0	77	196,175	0
2007	64	4	4	6	78	227,709	90,451
2008	28	2	4	50	84	230,549	130,825
2009	18	2	0	0	20	234,097	0
2010	12	2	0	0	14	216,705	0
2011	16	2	0	0	18	218,716	0
2012	10	2	0	0	12	186,315	0
2013	11	6	0	0	17	241,454	0
2014	6	4	0	0	10	187,063	0
2015	23	0	4	0	27	241,972	0
2016	40	2	0	24	66	219,525	140,083

Diagram II.65.8 Single Family Permits

Marshall County
Census Bureau Data, 1980–2016

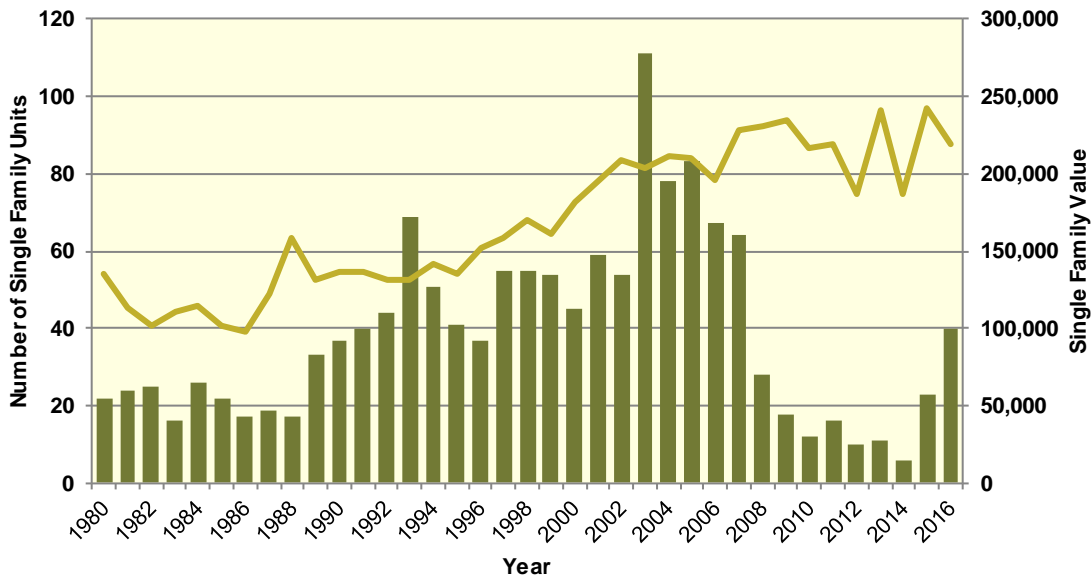
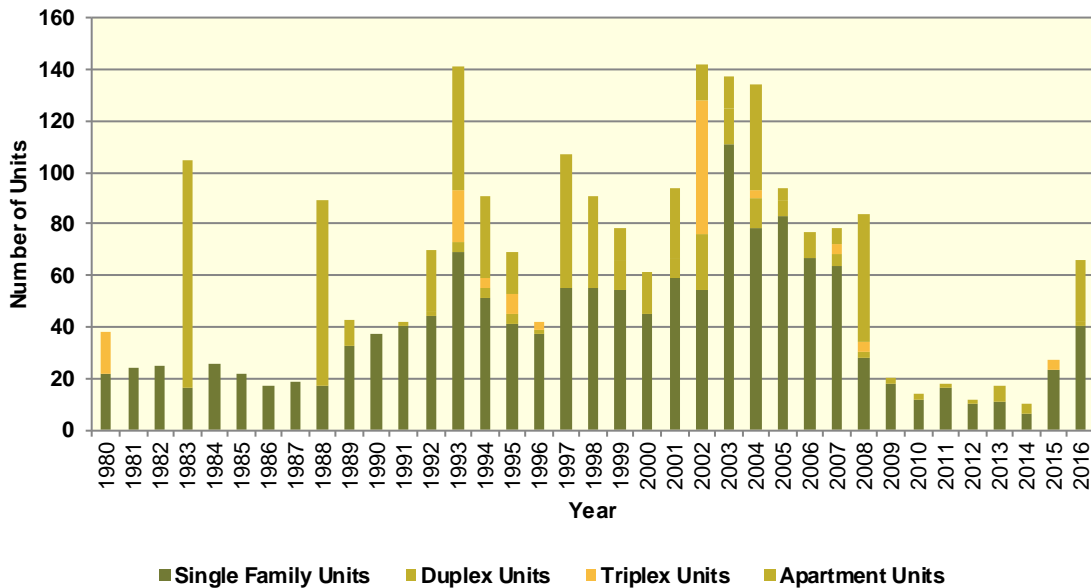


Diagram II.65.9 Total Permits by Unit Type

Marshall County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.65.37. In 2016, there were 16,729 housing units, up from 16,324 in 2000. Single-family units accounted for 78.2 percent of units in 2016, compared to 77.8 in 2000. Apartment units accounted for 9.4 percent in 2016, compared to 8.8 percent in 2000.

Table II.65.37 Housing Units by Type Marshall 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	12,696	77.8%	13,080	78.2%
Duplex	605	3.7%	539	3.2%
Tri- or Four-Plex	807	4.9%	926	5.5%
Apartment	1,439	8.8%	1,575	9.4%
Mobile Home	775	4.7%	609	3.6%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	16,324	100.0%	16,729	100.0%

Some 92.3 percent of housing was occupied in 2010, compared to 94 percent in 2000. Owner-occupied housing changed 0.8 percent between 2000 and 2010, ending with owner-occupied units representing 73.3 percent of unit. Vacant units changed by 31.1 percent, resulting in 1,293 vacant units in 2010.

Table II.65.38 Housing Units by Tenure Marshall County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	15,338	94%	15,538	92.3%	1.3%
Owner-Occupied	11,305	73.7%	11,393	73.3%	0.8%
Renter-Occupied	4,033	26.3%	4,145	26.7%	2.8%
Vacant Housing Units	986	6%	1,293	7.7%	31.1%
Total Housing Units	16,324	100.0%	16,831	100.0%	3.1%

Table II.65.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 16,729 housing units. An estimated 71.9 percent were owner-occupied, and 8.6 percent were vacant.

Table II.65.39 Housing Units by Tenure Marshall County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	15,538	92.3%	15,293	91.4%
Owner-Occupied	11,393	73.3%	10,993	71.9%
Renter-Occupied	4,145	26.7%	4,300	28.1%
Vacant Housing Units	1,293	7.7%	1,436	8.6%
Total Housing Units	16,831	100.0%	16,729	100.0%

Households by household size are shown in Table II.65.40. There were a total of 15,538 households in 2010, up from 15,338 in 2000. One person households changed by 2.3 percent between 2000 and 2010, while two person households changed by 2.6 percent. Three and four person households changed by -10.7 and -7 respectively, representing 12.7 percent and 11.9 percent of the population in 2010.

Table II.65.40					
Households by Household Size					
Marshall County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	4,123	26.9%	4,218	27.1%	2.3%
Two Persons	5,591	36.5%	5,735	36.9%	2.6%
Three Persons	2,211	14.4%	1,974	12.7%	-10.7%
Four Persons	1,981	12.9%	1,842	11.9%	-7%
Five Persons	885	5.8%	967	6.2%	9.3%
Six Persons	304	2%	464	3%	52.6%
Seven Persons or More	243	1.6%	338	2.2%	39.1%
Total	15,338	100.0%	15,538	100.0%	1.3%

Households by income is shown in Table II.65.41. Households earning more than \$100,000 per year represented 16.5 percent of households in 2016, compared to 5.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25.5 percent of households in 2010, compared to 21.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.6 percent of households in 2016, compared to 14.5 percent in 2000.

Table II.65.41				
Households by Income				
Marshall 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	2,227	14.5%	1,308	8.6%
\$15,000 to \$19,999	1,209	7.9%	839	5.5%
\$20,000 to \$24,999	1,017	6.6%	773	5.1%
\$25,000 to \$34,999	2,431	15.9%	1,482	9.7%
\$35,000 to \$49,999	3,033	19.8%	2,310	15.1%
\$50,000 to \$74,999	3,231	21.1%	3,900	25.5%
\$75,000 to \$99,999	1,328	8.7%	2,152	14.1%
\$100,000 or More	847	5.5%	2,529	16.5%
Total	15,323	100.0%	15,293	100.0%

Table II.65.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.8 percent and 1.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16.5 percent, 4.6 percent, and 6.7, respectively. Housing units built prior to 1939 represented 33.3 percent of households in 2016.

Table II.65.42				
Households by Year Home Built				
Marshall 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	5,356	34.9%	5,091	33.3%
1940 to 1949	1,131	7.4%	790	5.2%
1950 to 1959	2,134	13.9%	1,888	12.3%
1960 to 1969	2,129	13.9%	1,895	12.4%
1970 to 1979	2,747	17.9%	2,524	16.5%
1980 to 1989	690	4.5%	710	4.6%
1990 to 1999	1,151	7.5%	1,022	6.7%
2000 to 2009	.	.	1,196	7.8%
2010 or Later	.	.	177	1.2%
Total	15,338	100.0%	15,293	100.0%

The distribution of unit types by race are shown in Table II.65.43. An estimated 81.1 percent of white households occupy single family homes, while 20.9 percent of black households do. Some 8.5 percent of white households occupied apartments, while 48.5 percent of black households do. An estimated 34.9 percent of Asian, and 87.8 percent of American Indian households occupy single family homes.

Table II.65.43							
Distribution of Units in Structure by Race							
Marshall County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.1%	20.9%	87.8%	34.9%	0%	79.7%	58.6%
Duplex	2.9%	11.7%	0%	9.1%	0%	2.5%	0%
Tri- or Four-Plex	4.2%	19%	12.2%	14.1%	0%	5.8%	28.1%
Apartment	8.5%	48.5%	0%	39.1%	0%	10.5%	13.3%
Mobile Home	3.3%	0%	0%	2.8%	0%	1.4%	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.65.44. An estimated 27.8 percent of vacant units were for rent in 2010, a 10.1 percent change since 2000. In addition, some 20.5 percent of vacant units were for sale, a change of 39.5 percent between 2000 and 2010. "Other" vacant units represented 37.2 percent of vacant units in 2010. This is a change of 93.2 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.65.44					
Disposition of Vacant Housing Units					
Marshall County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	327	33.2%	360	27.8%	10.1%
For Sale	190	19.3%	265	20.5%	39.5%
Rented or Sold, Not Occupied	133	13.5%	105	8.1%	-21.1%
For Seasonal, Recreational, or Occasional Use	87	8.8%	81	6.3%	-6.9%
For Migrant Workers	0	0%	1	0.1%	
Other Vacant	249	25.3%	481	37.2%	93.2%
Total	986	100.0%	1,293	100.0%	31.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.65.45. By 2016, for rent units accounted for 13.6 percent of vacant units, while for sale units accounted for 21.2 percent. “Other” vacant units accounted for 54.5 percent of vacant units, representing a total of 783 “other” vacant units.

Table II.65.45				
Disposition of Vacant Housing Units				
Marshall County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	360	27.8%	195	13.6%
For Sale	265	20.5%	304	21.2%
Rented Not Occupied	28	2.2%	26	1.8%
Sold Not Occupied	77	6%	113	7.9%
For Seasonal, Recreational, or Occasional Use	81	6.3%	15	1%
For Migrant Workers	1	0.1%	0	0%
Other Vacant	481	37.2%	783	54.5%
Total	1,293	100.0%	1,436	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.65.46. In 2016, an estimated 2.2 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.



Table II.65.46 Overcrowding and Severe Overcrowding Marshall 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	11,032	97.5%	176	1.6%	105	0.9%	11,313
2016 Five-Year ACS	10,789	98.1%	162	1.5%	42	0.4%	10,993
Renter							
2000 Census	3,733	92.7%	102	2.5%	190	4.7%	4,025
2016 Five-Year ACS	4,036	93.9%	177	4.1%	87	2%	15,293
Total							
2000 Census	14,765	96.3%	278	1.8%	295	1.9%	15,338
2016 Five-Year ACS	14,825	96.9%	339	2.2%	129	0.8%	15,293

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 0.2 percent of households in Marshall County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table II.65.47 Households with Incomplete Plumbing Facilities Marshall County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	15,236	15,265
Lacking Complete Plumbing Facilities	102	28
Total Households	15,338	15,293
Percent Lacking	0.7%	0.2%

There were 89 households lacking complete kitchen facilities in 2016, compared to 59 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.6 percent in 2016.

Table II.65.48 Households with Incomplete Kitchen Facilities Marshall County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	15,279	15,204
Lacking Complete Kitchen Facilities	59	89
Total Households	15,338	15,293
Percent Lacking	0.4%	0.6%

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 Marshall County, 13.3 of households had a cost burden and 6.6 percent had a severe cost burden. Some 19.9 percent of renters were cost burdened, and 12.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.2 percent and a severe cost burden rate of 2.6 percent. Owner occupied households with a mortgage had a cost burden rate of 13.3 percent, and severe cost burden at 5.3 percent.

Table II.65.49
Cost Burden and Severe Cost Burden by Tenure
 Marshall 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	4,632	81.7%	750	13.2%	274	4.8%	14	0.2%	5,670
2016 Five-Year ACS	5,241	81.2%	856	13.3%	345	5.3%	12	0.2%	6,454
Owner Without a Mortgage									
2000 Census	3,228	87.8%	202	5.5%	219	6%	26	0.7%	3,675
2016 Five-Year ACS	4,079	89.9%	327	7.2%	118	2.6%	15	0.3%	4,539
Renter									
2000 Census	2,244	57.7%	672	17.3%	655	16.8%	317	8.2%	3,888
2016 Five-Year ACS	2,533	58.9%	855	19.9%	550	12.8%	362	8.4%	4,300
Total									
2000 Census	10,104	76.4%	1,624	12.3%	1,148	8.7%	357	2.7%	13,233
2016 Five-Year ACS	11,853	77.5%	2,038	13.3%	1,013	6.6%	389	2.5%	15,293

Housing Problems by Income

Table II.65.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Marshall County. As can be seen in 2017 the MFI was \$62,800, which compared to \$69,900 for the State of Iowa.

Table II.65.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,180 owner-occupied and 680 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 480 owner-occupied 695 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 11,680 households without a housing problem.

Table II.65.50
Median Family Income
 Marshall County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	51,100	49,100
2001	53,900	52,500
2002	54,600	53,700
2003	52,400	54,900
2004	53,600	55,800
2005	55,800	57,650
2006	56,000	57,800
2007	56,100	58,100
2008	56,400	58,500
2009	59,700	62,000
2010	58,800	62,400
2011	57,700	64,000
2012	58,500	64,800
2013	59,200	64,700
2014	59,700	65,300
2015	62,600	67,500
2016	62,100	68,400
2017	62,800	69,900

Table II.65.51
Housing Problems by Income and Tenure
 Marshall 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	40	10	15	0	15	80
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	30	4	4	38
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	55	15	40	65	175
Housing cost burden greater than 50% of income (and none of the above problems)	205	175	75	25	0	480
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	120	265	390	105	300	1,180
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
has none of the 4 housing problems	25	445	1,390	1,360	6,020	9,240
Total	460	950	1,915	1,534	6,404	11,263
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	0	0	0	10	25
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	20	0	25	0	15	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	35	40	0	40	150
Housing cost burden greater than 50% of income (and none of the above problems)	535	150	10	0	0	695
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	355	175	10	35	680
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	100	250	570	365	1,155	2,440
Total	865	790	820	375	1,255	4,105
Total						
Lacking complete plumbing or kitchen facilities	55	10	15	0	25	105
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	20	0	55	4	19	98
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	90	55	40	105	325
Housing cost burden greater than 50% of income (and none of the above problems)	740	325	85	25	0	1,175
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	225	620	565	115	335	1,860
Zero/negative income (and none of the above problems)	125	0	0	0	0	125
has none of the 4 housing problems	125	695	1,960	1,725	7,175	11,680
Total	1,325	1,740	2,735	1,909	7,659	15,368

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.65.52 on the following page, of the 715 loans in 2016, 402 loans were for Home Purchases, 44 were for Home Improvement and 269 were for refinancing.

Table II.65.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Marshall County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	333	97	337	767
2009	293	100	635	1,028
2010	295	111	522	928
2011	233	71	396	700
2012	249	46	549	844
2013	271	52	417	740
2014	274	60	215	549
2015	297	37	258	592
2016	402	44	269	715

Table II.65.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$104,534 in 2012 and \$115,276 in 2016. Overall, average loans were \$96,355 in 2008 and \$110,883 in 2016.

Table II.65.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Marshall County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$102,859	\$36,278	\$107,220	\$96,355
2009	\$99,945	\$36,290	\$120,329	\$106,344
2010	\$100,481	\$31,000	\$114,964	\$100,317
2011	\$97,833	\$34,662	\$111,515	\$99,166
2012	\$104,534	\$35,565	\$109,095	\$103,742
2013	\$105,207	\$39,192	\$97,616	\$96,291
2014	\$101,182	\$36,867	\$109,753	\$97,510
2015	\$110,148	\$46,486	\$104,078	\$103,524
2016	\$115,276	\$44,091	\$115,242	\$110,883

Table II.65.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$26,029,000 in 2012 and \$46,341,000 in 2016. Overall, average loans were \$73,904,000 in 2008 and \$79,281,000 in 2016.

Table II.65.54 Total Volume of Owner-Occupied Single Family Loans Marshall County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$34,252,000	\$3,519,000	\$36,133,000	\$73,904,000
2009	\$29,284,000	\$3,629,000	\$76,409,000	\$109,322,000
2010	\$29,642,000	\$3,441,000	\$60,011,000	\$93,094,000
2011	\$22,795,000	\$2,461,000	\$44,160,000	\$69,416,000
2012	\$26,029,000	\$1,636,000	\$59,893,000	\$87,558,000
2013	\$28,511,000	\$2,038,000	\$40,706,000	\$71,255,000
2014	\$27,724,000	\$2,212,000	\$23,597,000	\$53,533,000
2015	\$32,714,000	\$1,720,000	\$26,852,000	\$61,286,000
2016	\$46,341,000	\$1,940,000	\$31,000,000	\$79,281,000

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.65.55 presents some basic statistics about the completed surveys.

Table II.65.55 Survey of Rental Properties Marshall County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	9	454	9.5	20.2

Table II.65.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 6 single family units in Marshall County, with 0 of them available. This translates into a vacancy rate of 0 percent in Marshall County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 348 apartment units reported in the survey, with 23 of them available, which resulted in a vacancy rate of 6.6 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.65.56 Rental Vacancy Survey by Type Marshall County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	6	0	0%
Apartments	348	23	6.6%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	100	20	20%
Total	454	43	9.5%

Table II.65.57, reports units by bedroom size. As can be seen there were 90 two bedroom apartment units and 18 three bedroom units. Overall, the 92 two bedroom units accounted for 20.3 percent of all units, and the 18 three bedroom units accounted for 4 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 209 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.65.57						
Rental Units by Bedroom Size						
Marshall 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	135	0	0	.	135
Two	2	90	0	0	.	92
Three	0	18	0	0	.	18
Four	0	0	0	0	.	0
Don’t Know	4	105	0	0	100	209
Total	6	348	0	0	100	454

Table II.65.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.65.58			
Single Family Units by Bedroom Size			
Marshall County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	2	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	4	0	0%
Total	6	0	0%

Table II.65.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 5.2 percent.

Table II.65.59			
Apartment Units by Bedroom Size			
Marshall County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	135	7	5.2%
Two	90	5	5.6%
Three	18	3	16.7%
Four	0	0	0%
Don’t know	105	8	7.6%
Total	348	23	6.6%

Average market-rate rents by unit type are shown in Table II.65.60. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.65.60 Average Market Rate Rents by Bedroom Size Marshall 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	\$559.3	\$0	\$0	\$559.3
Two	\$0	\$746.5	\$0	\$0	\$746.5
Three	\$0	\$1123	\$0	\$0	\$1123
Four	\$0	\$0	\$0	\$0	\$0
Total	\$575	\$578.6	\$0	\$0	\$584.7

Table II.65.61, shows vacancy rates for single family units by average rental rates for Marshall County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.65.61 Single Family Market Rate Rents by Vacancy Status Marshall County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	4	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	2	0	0%
Total	6	0	0%

The average rent and availability of apartment units is displayed in Table II.65.62. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 8.4 percent.

Table II.65.62 Apartment Market Rate Rents by Vacancy Status Marshall County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	154	13	8.4%
\$500 to \$750	100	4	4%
\$750 to \$1,000	71	6	8.5%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	23	0	0%
Total	348	23	6.6%

Respondents were asked if utilities are included in the rent and as shown in Table II.65.63 below 8 respondents, or 100 percent, included some sort of utility in the rent.

Table II.65.63 Are there any utilities included with the rent? Marshall County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.65.64. There were 3 respondents who included electricity, 2 respondents who included natural gas, 8 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.65.64 Which utilities are included with the rent? Marshall County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	2
Water/Sewer	8
Trash Collection	8

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.65.65, there were 120 accessible apartment units. Respondents also indicated there were a total of 79 persons with disabilities currently residing in accessible units.

Table II.65.65 Accessible Units by Bedroom Size Marshall 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	41	0	0		41
Two	0	25	0	0		25
Three	0	2	0	0		2
Four	0	0	0	0		0
Don’t Know	0	52	0	0	5	57
Total	0	120	0	0	5	125

Table II.65.66, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.65.66 Single Family Units by Accessibility and Bedroom Size Marshall County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	2	0	2	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	4	0	4	0%
Total	6	0	6	0%

Table II.65.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 27.8 percent or 25 two bedroom apartment units are accessible, with 11.1 percent of three bedroom units were considered accessible. Overall, 34.5 percent of all apartment units were considered accessible by survey respondents.

Table II.65.67 Apartment Units by Accessibility and Bedroom Size Marshall County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	94	41	135	30.4%
Two	65	25	90	27.8%
Three	16	2	18	11.1%
Four	0	0	0	0%
Don't know	53	52	105	49.5%
Total	228	120	348	34.5%

Perceived Need for Rental Units

Table II.65.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 19 number of persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.65.69, 1 respondent said there was no need for renovating single family units, with 2 respondents saying there was extreme

Table II.65.68 Do you keep a waiting list? Marshall County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	4
Waitlist Size	19

need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 2 respondents saying there was extreme need for renovating existing apartment units.

Table II.65.69 How would you rate the need for renovation of existing units in the city? Marshall County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	2	2	2	2
Average Need	3.5	3.5	3.5	3.5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.65.70, 1 respondent said there was no need for new single family units, with 2 respondents saying there was extreme need for constructing new single family units. Likewise, 1 respondent indicated no need for new apartment units, with 2 respondents saying there was extreme need for constructing new apartment units.

Table II.65.70 How would you rate the need for construction of new units in the city? Marshall County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	1	1	1	1
Extreme Need	2	2	2	2
Average Need	3.8	3.8	3.8	3.8

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.65.71, shows the *strong growth scenario* for the Marshall County. As can be seen there were 10,993 owner-occupied and 4,300 renter-occupied households in 2016, for a total of 15,293 households. In 2030, there will be a projected 16,933 households, of which 12,450 are projected to be owner occupied and the remaining 4,483 are expected to be renter-occupied.

By 2050, there are projected to be 12,627 owner-occupied households, of which 516 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,143 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 4,427 renter households, of which 929 renter households are expected to have incomes between 0 and 30.0 percent of median family income 885 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 17,054 occupied units by 2050, of which 1,445 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.65.71
Housing Demand Forecast
 Marshall County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	449	490	501	509	514	517	517	516
30.1-50%	923	1,007	1,029	1,045	1,056	1,061	1,062	1,060
50.1-80%	1,866	2,036	2,079	2,113	2,134	2,145	2,146	2,143
80.1-95%	1,094	1,194	1,219	1,239	1,251	1,258	1,259	1,257
95.1-115%	1,372	1,498	1,529	1,554	1,570	1,578	1,579	1,576
115+%	5,289	5,773	5,894	5,990	6,051	6,080	6,085	6,075
Total	10,993	11,999	12,251	12,450	12,576	12,638	12,648	12,627
Renter								
0-30%	902	925	934	940	943	942	937	929
30.1-50%	834	855	864	869	872	870	866	858
50.1-80%	860	882	891	897	899	898	893	885
80.1-95%	225	231	234	235	236	235	234	232
95.1-115%	488	500	505	508	510	509	507	502
115+%	991	1,017	1,027	1,033	1,036	1,035	1,029	1,020
Total	4,300	4,411	4,455	4,483	4,496	4,489	4,466	4,427
Total								
0-30%	1,351	1,416	1,435	1,449	1,457	1,458	1,454	1,445
30.1-50%	1,757	1,863	1,892	1,915	1,928	1,931	1,928	1,919
50.1-80%	2,726	2,919	2,970	3,009	3,033	3,042	3,040	3,028
80.1-95%	1,319	1,425	1,453	1,474	1,487	1,493	1,493	1,489
95.1-115%	1,860	1,998	2,035	2,063	2,080	2,087	2,085	2,078
115+%	6,280	6,790	6,921	7,023	7,087	7,115	7,115	7,096
Total	15,293	16,410	16,706	16,933	17,072	17,127	17,114	17,054