

**VOLUME II:
MILLS COUNTY**

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Mills County

DEMOGRAPHICS

Population Estimates

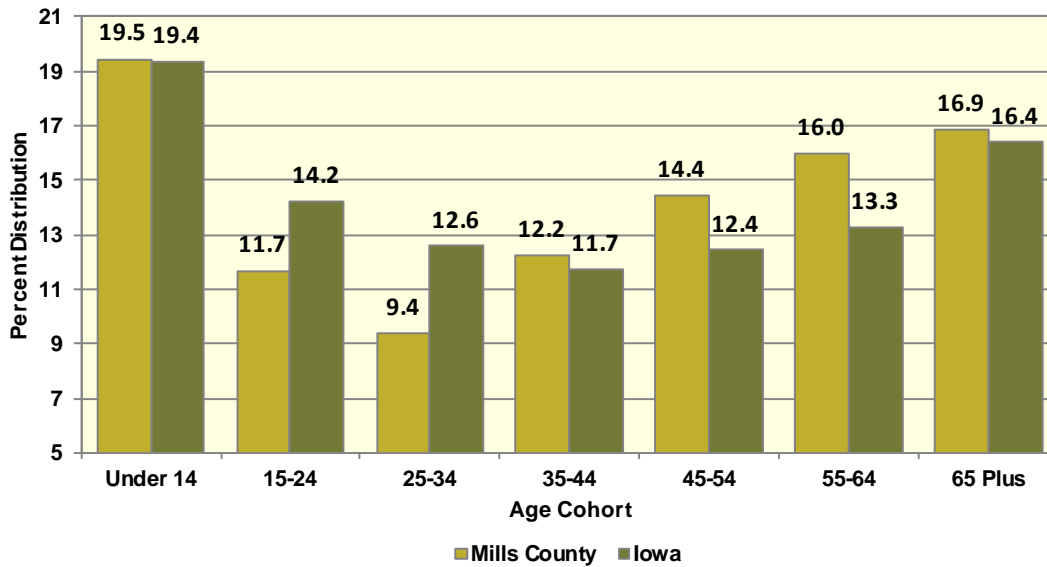
The Census Bureau's current census estimates indicate that Mills County's population decreased from 15,059 in 2010 to 14,972 in 2016, or by 0.6 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 11.1 percent, and the number of people from 55 to 64 years of age increased by 5.8 percent. The white population decreased by 1.4 percent, while the black population increased by 65.5 percent. The Hispanic population increased from 359 to 444 people between 2010 and 2016 or by 23.7 percent. These data are presented in Table II.66.1.

Table II.66.1						
Profile of Population Characteristics						
Mills County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Mills County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	15,059	14,972	-0.6%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,111	2,913	-6.4%	603,673	607,020	0.6%
15 to 24 years	1,665	1,749	5%	430,187	445,808	3.6%
25 to 34 years	1,577	1,402	-11.1%	382,583	394,373	3.1%
35 to 44 years	1,911	1,831	-4.2%	364,548	367,535	0.8%
45 to 54 years	2,512	2,162	-13.9%	439,726	389,744	-11.4%
55 to 64 years	2,260	2,392	5.8%	372,750	415,998	11.6%
65 and Over	2,023	2,523	24.7%	452,888	514,215	13.5%
Race						
White	14,733	14,523	-1.4%	2,839,615	2,864,884	0.9%
Black	58	96	65.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	56	84	50%	13,563	15,924	17.4%
Asian	55	63	14.5%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	10	14	40%	2,419	3,592	48.5%
Two or more races	147	192	30.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	359	444	23.7%	151,544	182,606	20.5%

Table II.66.2, presents the population of Mills County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,572 males, who accounted for 50.3 percent of the population, and the remaining 49.7 percent, or 7,487 persons, were female. In 2016, the number of males rose to 7,534 persons, and accounted for 50.3 percent of the population, with the remaining 49.7 percent, or 7,438 persons being female.

Table II.66.2 Population by Age and Gender Mills 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	1,612	1,499	3,111	1,501	1,412	2,913	-6.4%
15 to 24 years	874	791	1,665	909	840	1,749	5.0%
25 to 34 years	769	808	1,577	707	695	1,402	-11.1%
35 to 44 years	967	944	1,911	916	915	1,831	-4.2%
45 to 54 years	1,275	1,237	2,512	1,090	1,072	2,162	-13.9%
55 to 64 years	1,132	1,128	2,260	1,198	1,194	2,392	5.8%
65 and Over	943	1,080	2,023	1,213	1,310	2,523	24.7%
Total	7,572	7,487	15,059	7,534	7,438	14,972	-0.6%
% of Total	50.3%	49.7%	.	50.3%	49.7%	.	

Diagram II.66.1
Age Distribution
Mills County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Mills County increased from 13,202 to 14,547 persons, or by 10.2 percent. Between 2000 and 2010, Mills County population, changed by 512 persons, to a total population of 15,059 persons. The most recent estimates indicated that Mills County’s population rose an additional -87 persons since the 2010 Census, to 14,972 persons in July 2016.

Table II.66.3 Population Estimates: Births, Deaths, and Migration Mills County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	13,202
Natural Increase 90-00	412
Net Migration 90-00	933
2000 Census	14,547
Natural Increase 00-09	416
Net Migration 00-09	93
2009 Population Estimate	15,056
2010 Census	15,059
Natural Increase 10-16	139
Net Migration 10-16	-226
2016 Population Estimate	14,972

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.66.3, Mills County had a natural increase, of 412 persons between 1990 and 2000. During the April 2000 to July 2009 period, Mills County’s natural increase was estimated at 416 persons. Between 2010 and 2016, the natural increase was estimated at 139 persons, and the net migration was -226 persons.

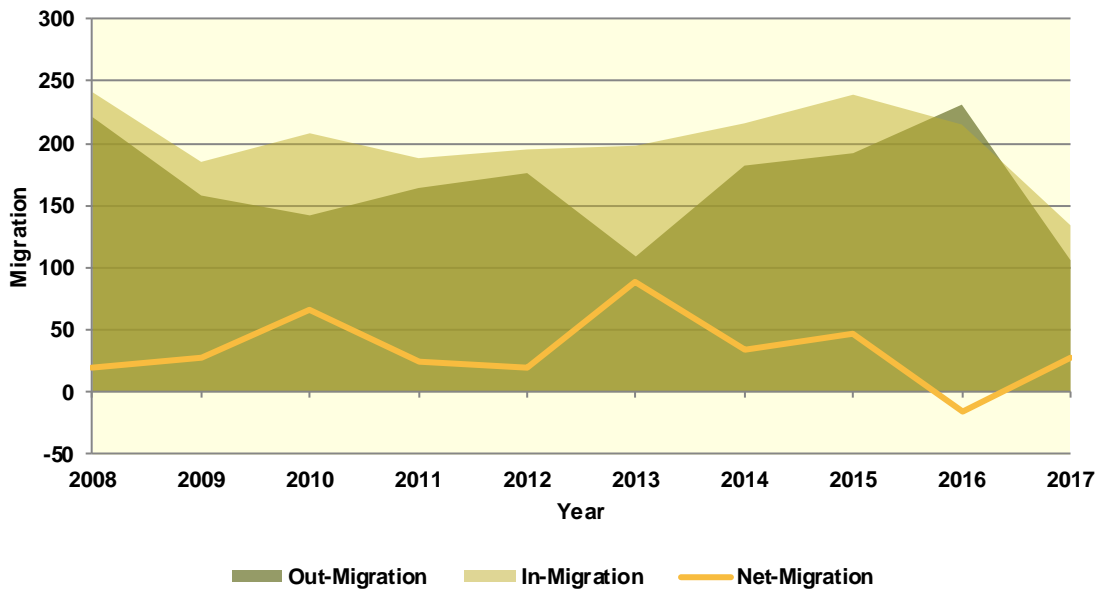
Population Migration Trends

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.66.4 in 2008 there was a total of 241 in-migrations with a total of 221 out-migrations, which led to a net-migration of 20 persons. The most recent first half 2017 data saw a net-migration of 28 persons, with 134 persons entering Mills County and 106 persons leaving Mills County.

Diagram II.66.2, 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 89 people entering and the migration lowest net migration occurred in 2016 with 16 entering Mills County.

Diagram II.66.2
Net In-migration by Gender
 Mills County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.66.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 25 percent of net-migrants, or 7 persons were male, with the remaining 75 percent, or 21 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	124	84	106	92	95	97	117	118	103	63
Female	117	101	102	96	100	101	99	121	112	71
Total	241	185	208	188	195	198	216	239	215	134
Out										
Male	108	78	73	87	95	45	92	88	119	56
Female	113	80	69	77	81	64	90	104	112	50
Total	221	158	142	164	176	109	182	192	231	106
Net										
Male	16	6	33	5	0	52	25	30	-16	7
Female	4	21	33	19	19	37	9	17	0	21
Total	20	27	66	24	19	89	34	47	-16	28

Table II.66.5, shows net-migration for Mills County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 27 persons entering Mills County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 12 persons leaving Mills County.

Table II.66.5										
Migration by Age Range										
Mills County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	3	2	4	2	4	1	1	1	3	1
18-22	18	24	18	16	17	19	17	20	19	11
23-25	13	20	20	17	18	17	21	19	14	12
26-35	79	50	65	59	58	53	44	69	67	48
36-45	58	32	36	51	36	39	57	48	41	26
46-55	43	34	34	30	44	35	43	50	39	14
56-65	14	16	25	11	13	21	16	22	23	18
66 +	13	7	6	2	5	13	17	10	9	4
Total	241	185	208	188	195	198	216	239	215	134
Out										
14-17	2	3	4	1	7	4	6	0	2	2
18-22	24	24	18	22	21	8	26	17	24	23
23-25	36	19	22	29	17	8	20	21	23	15
26-35	67	45	37	46	38	40	39	46	67	21
36-45	28	24	31	27	41	13	36	32	40	15
46-55	39	27	20	19	31	22	32	35	40	12
56-65	17	10	5	16	14	8	13	29	19	10
66 +	8	6	5	4	7	6	10	12	16	8
Total	221	158	142	164	176	109	182	192	231	106
Net										
14-17	1	-1	0	1	-3	-3	-5	1	1	-1
18-22	-6	0	0	-6	-4	11	-9	3	-5	-12
23-25	-23	1	-2	-12	1	9	1	-2	-9	-3
26-35	12	5	28	13	20	13	5	23	0	27
36-45	30	8	5	24	-5	26	21	16	1	11
46-55	4	7	14	11	13	13	11	15	-1	2
56-65	-3	6	20	-5	-1	13	3	-7	4	8
66 +	5	1	1	-2	-2	7	7	-2	-7	-4
Total	20	27	66	24	19	89	34	47	-16	28

School Age Enrollment

Table II.66.6, show the school enrollment from the Iowa Department of Education for Mills County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,750 students and was 2,546 in 2017, a change of -7.4 percent. Enrollment for students in grades 1 to 5 was 935 students in 2010 and 890 in 2017, which was a change of -4.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 875 and 769 in 2017, which was a change of -12.1 percent.

Table II.66.6						
School Enrollment						
Mills County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	242	1,009	608	836	78	2,773
2001	233	1,013	596	834	92	2,768
2002	215	991	601	841	76	2,724
2003	224	963	623	801	80	2,691
2004	261	935	607	839	69	2,711
2005	311	967	589	850	93	2,717
2006	228	990	631	831	49	2,680
2007	308	936	628	857	95	2,729
2008	312	950	617	832	108	2,711
2009	309	983	623	858	118	2,773
2010	346	935	594	875	162	2,750
2011	383	930	604	879	176	2,796
2012	320	914	556	870	142	2,660
2013	325	897	559	862	134	2,643
2014	326	876	547	808	121	2,557
2015	305	888	578	766	123	2,537
2016	303	903	557	796	117	2,559
2017	315	890	572	769	138	2,546
% Change 10-17	-9%	-4.8%	-3.7%	-12.1%	-14.8%	-7.4%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.66.7, shows population by age for the 2000 and 2010 Census. The population changed by 3.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 10.2 percent to a total of 2,023 persons in 2010. Those aged 25 to 34 changed by -5.6 percent, and those aged under 5 changed by 3.8 percent.

Table II.66.7 Population by Age Mills County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	923	6.3%	958	6.4%	3.8%
5 to 19	3,357	23.1%	3,203	21.3%	-4.6%
20 to 24	629	4.3%	615	4.1%	-2.2%
25 to 34	1,670	11.5%	1,577	10.5%	-5.6%
35 to 54	4,722	32.5%	4,423	29.4%	-6.3%
55 to 64	1,410	9.7%	2,260	15%	60.3%
65 or Older	1,836	12.6%	2,023	13.4%	10.2%
Total	14,547	100.0%	15,059	100.0%	3.5%

The elderly population is further explored in Table II.66.8. Those aged 65 to 66 changed by 30.8 percent between 2000 and 2010, resulting in a population of 289 persons. Those aged 85 or older changed by 10.9 percent during the same time period, and resulted in 275 persons over age 85 in 2010.

Table II.66.8 Elderly Population by Age Mills County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	221	12%	289	14.3%	30.8%
67 to 69	277	15.1%	331	16.4%	19.5%
70 to 74	454	24.7%	484	23.9%	6.6%
75 to 79	358	19.5%	352	17.4%	-1.7%
80 to 84	278	15.1%	292	14.4%	5%
85 or Older	248	13.5%	275	13.6%	10.9%
Total	1,836	100.0%	2,023	100.0%	10.2%

Population by race and ethnicity is shown in Table II.66.9. The white population changed by 2.7 percent between 2000 and 2010, and resulted in representing 97.2 percent of the population in 2010. The black population changed by 39 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 100.6 percent between 2000 and 2010, compared to the 2.3 percent growth rate for non-Hispanics.

Table II.66.9 Population by Race and Ethnicity Mills County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	14,251	98%	14,639	97.2%	2.7%
Black	41	0.3%	57	0.4%	39%
American Indian	39	0.3%	49	0.3%	25.6%
Asian	42	0.3%	55	0.4%	31%
Native Hawaiian/ Pacific Islander	2	0%	10	0.1%	400%
Other	52	0.4%	84	0.6%	61.5%
Two or More Races	120	0.8%	165	1.1%	37.5%
Total	14,547	100.0%	15,059	100.0%	3.5%
Hispanic	179	1.2%	359	2.4%	100.6%
Non-Hispanic	14,368	98.8%	14,700	97.6%	2.3%

Population by race and ethnicity through 2016 is shown in Table II.66.10. The white population represented 97.4 percent of the population in 2016, compared with black households accounting for 0.7 percent of the population. Hispanic households represented 2.7 percent of the population in 2016.

Table II.66.10 Population by Race and Ethnicity Mills County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	14,639	97.2%	14,460	97.4%
Black	57	0.4%	111	0.7%
American Indian	49	0.3%	121	0.8%
Asian	55	0.4%	22	0.1%
Native Hawaiian/ Pacific Islander	10	0.1%	0	0%
Other	84	0.6%	9	0.1%
Two or More Races	165	1.1%	118	0.8%
Total	15,059	100.0%	14,841	100.0%
Non-Hispanic	14,700	97.6%	14,433	97.3%
Hispanic	359	2.4%	408	2.7%

The population by race is broken down further by ethnicity in Table II.66.11. While the white non-Hispanic population changed by 1.8 percent between 2000 and 2010, the white Hispanic population changed by 112.8 percent. The black non-Hispanic population changed by 39 percent, while the black Hispanic population changed by 0 percent.

Table II.66.11					
Population by Race and Ethnicity					
Mills County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	14,134	98.4%	14,390	97.9%	1.8%
Black	41	0.3%	57	0.4%	39%
American Indian	36	0.3%	41	0.3%	13.9%
Asian	42	0.3%	55	0.4%	31%
Native Hawaiian/ Pacific Islander	2	0%	10	0.1%	400%
Other	8	0.1%	6	0%	-25%
Two or More Races	105	0.7%	141	1%	34.3%
Total Non-Hispanic	14,368	100.0%	14,700	100.0%	2.3%
Hispanic					
White	117	65.4%	249	69.4%	112.8%
Black	0	0%	0	0%	0%
American Indian	3	1.7%	8	2.2%	166.7%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	44	24.6%	78	21.7%	77.3%
Two or More Races	15	8.4%	24	6.7%	60%
Total Hispanic	179	100.0%	359	100.0%	100.6%
Total Population	14,547	100.0%	15,059	100.0%	3.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.66.12. During this time, the total non-Hispanic population was 14,433 persons in 2016. The Hispanic population was 408.

Table II.66.12				
Population by Race and Ethnicity				
Mills County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	14,390	97.9%	14,061	97.4%
Black	57	0.4%	111	0.8%
American Indian	41	0.3%	121	0.8%
Asian	55	0.4%	22	0.2%
Native Hawaiian/ Pacific Islander	10	0.1%	0	0%
Other	6	0%	0	0%
Two or More Races	141	1%	118	0.8%
Total Non-Hispanic	14,700	100.0%	14,433	100.0%
Hispanic				
White	249	69.4%	399	97.8%
Black	0	0%	0	0%
American Indian	8	2.2%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	78	21.7%	9	2.2%
Two or More Races	24	6.7%	0	0%
Total Non-Hispanic	359	100.0	408	100.0%
Total Population	15,059	100.0%	14,841	100.0%

Households by type and tenure are shown in Table II.66.13. Family households represented 71.3 percent of households, while non-family households accounted for 28.7 percent. These changed from 73 and 27 percent, respectively.

Table II.66.13				
Household Type by Tenure				
Mills County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,093	73%	3,884	71.3%
Married-Couple Family	3,354	81.9%	3,260	83.9%
Owner-Occupied	3,028	90.3%	2,948	90.4%
Renter-Occupied	326	9.7%	312	9.6%
Other Family	739	18.1%	624	19%
Male Householder, No Spouse Present	245	33.2%	235	39.3%
Owner-Occupied	166	67.8%	129	54.9%
Renter-Occupied	79	32.2%	106	45.1%
Female Householder, No Spouse Present	494	66.8%	389	79.2%
Owner-Occupied	287	58.1%	168	43.2%
Renter-Occupied	207	41.9%	221	56.8%
Non-Family Households	1,512	27%	1,560	28.7%
Owner-Occupied	986	65.2%	1,038	66.5%
Renter-Occupied	526	34.8%	522	33.5%
Total	5,605	100.0%	5,444	100.0%

The group quarters population was 608 in 2010, compared to 700 in 2000. Institutionalized populations experienced a -11.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a -17 percent change during this same time period.

Table II.66.14					
Group Quarters Population					
Mills County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	13	2.5%	308	66.7%	2269.2%
Juvenile Facilities	.	.	13	2.8%	.
Nursing Homes	115	21.9%	141	30.5%	22.6%
Other Institutions	396	75.6%	0	0%	-100%
Total	524	100.0%	462	100.0%	-11.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	176	100%	146	100%	-17%
Total	176	100.0%	146	100.0%	-17%
Group Quarters Population	700	100.0%	608	100.0%	-13.1%

The number of foreign born persons are shown in Table II.66.15. An estimated 0.3 percent of the population was born in Mexico, some 0.1 percent were born in Kazakhstan, and another 0.1 percent were born in Germany.

Table II.66.15
Place of Birth for the Foreign-Born Population
 Mills County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	48	0.3%
#2 country of origin	Kazakhstan	16	0.1%
#3 country of origin	Germany	11	0.1%
#4 country of origin	Other Northern Africa	10	0.1%
#5 country of origin	Korea	9	0.1%
#6 country of origin	Philippines	9	0.1%
#7 country of origin	Iran	7	0%
#8 country of origin	England	5	0%
#9 country of origin	France	3	0%
#10 country of origin	Africa n.e.c	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.66.16. An estimated 0.5 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.66.16
Limited English Proficiency and Language Spoken at Home
 Mills County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	74	0.5%
#2 LEP Language	Russian, Polish, or other Slavic languages	16	0.1%
#3 LEP Language	Other Indo-European languages	6	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.66.17. Some 17.3 percent of the population was disabled in 2000, or a total of 2,255 persons. The disability rate was highest for those over 65, with 40.8 percent disabled.

Table II.66.17 Disability by Age Mills County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	142	5.7%
16 to 64	1,416	16%
65 and older	697	40.8%
Total	2,255	17.3%

Table II.66.18 shows disability by type in 2000. There were 1,126 physical disabilities in 2000, some 895 employment disabilities, and 714 go-outside-home disabilities.

Table II.66.18 Total Disabilities Tallied: Aged 5 and Older Mills County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	581
Physical disability	1,126
Mental disability	714
Self-care disability	356
Employment disability	895
Go-outside-home disability	714
Total	4,386

Disability by age, as estimated by the 2016 ACS, is shown in Table II.66.19. The disability rate for females was 16 percent, compared to 18 percent for males. The disability rate changed precipitously higher with age, with 58.6 percent of those over 75 experiencing a disability.

Table II.66.19 Disability by Age Mills 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%	5	1.3%	5	0.6%
5 to 17	79	5.7%	30	2.3%	109	4%
18 to 34	240	18.3%	103	8.6%	343	13.7%
35 to 64	518	16%	628	19.7%	1,146	17.8%
65 to 74	269	38.8%	154	22.8%	423	30.9%
75 or Older	230	64.6%	232	53.6%	462	58.6%
Total	1,336	18%	1,152	16%	2,488	17%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.66.20. Some 8.5 percent have an ambulatory disability, 7.8 have an independent living disability, and 4.1 percent have a self-care disability.

Table II.66.20		
Total Disabilities Tallied: Aged 5 and Older		
Mills County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	810	5.5%
Vision disability	446	3%
Cognitive disability	1,096	7.9%
Ambulatory disability	1,174	8.5%
Self-Care disability	562	4.1%
Independent living disability	867	7.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.66.21. In 2016, some 7,311 persons were employed and 293 were unemployed. This totaled a labor force of 7,604 persons. The unemployment rate for Mills County was estimated to be 3.9 percent in 2016.

Table II.66.21	
Employment, Labor Force and Unemployment	
Mills County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	7,311
Unemployed	293
Labor Force	7,604
Unemployment Rate	3.9%

In 2016, 94.4 percent of households in Mills County had a high school education or greater.

Table II.66.22	
High School or Greater Education	
Mills County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,137
Total Households	5,444
Percent High School or Above	94.4%

As seen in Table II.66.23, some 34.5 percent of the population had a high school diploma or equivalent, another 36.2 percent have some college, 15.8 percent have a Bachelor's Degree, and 5.8 percent of the population had a graduate or professional degree.

Table II.66.23		
Educational Attainment		
Mills County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	867	7.7%
High School or Equivalent	3,900	34.5%
Some College or Associates Degree	4,082	36.2%
Bachelor's Degree	1,784	15.8%
Graduate or Professional Degree	658	5.8%
Total Population Above 18 years	11,291	100.0%



ECONOMICS

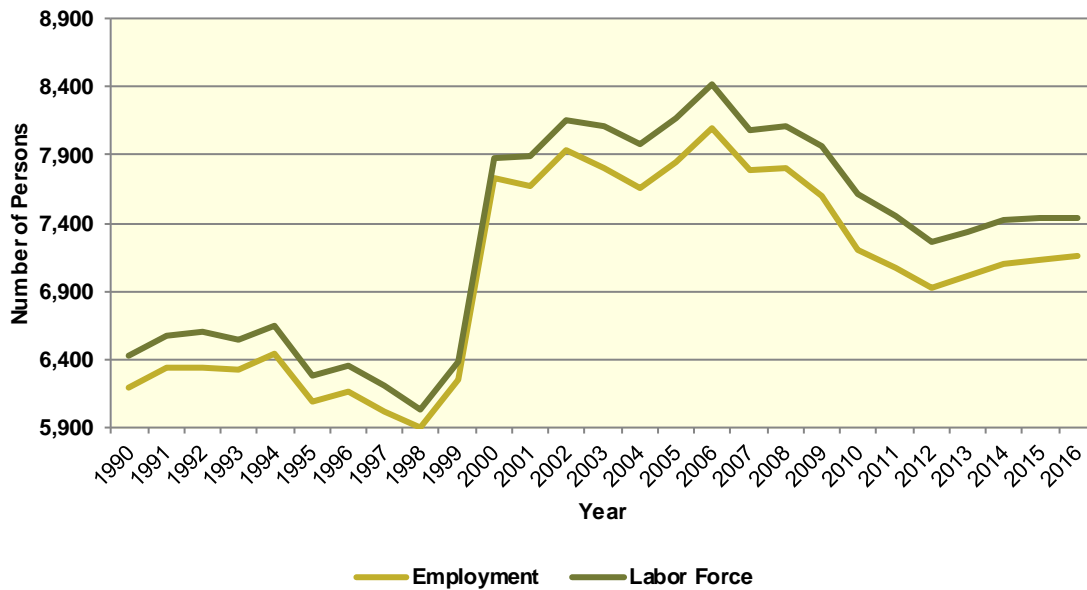
Labor Force

Table II.66.24, shows the labor force statistics for Mills County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.9 percent. The highest level of unemployment occurred during 2010 rising to a rate of 5.2 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 Mills County decreased from 4.2 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.66.24 Labor Force Statistics Mills County 1990 - 2016 BLS Data					
Year	Mills County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	232	6,200	6,432	3.6%	4.4%
1991	230	6,343	6,573	3.5%	4.7%
1992	265	6,341	6,606	4%	4.5%
1993	223	6,321	6,544	3.4%	4%
1994	211	6,440	6,651	3.2%	3.5%
1995	199	6,088	6,287	3.2%	3.4%
1996	194	6,163	6,357	3.1%	3.5%
1997	182	6,024	6,206	2.9%	3.1%
1998	137	5,902	6,039	2.3%	2.7%
1999	122	6,259	6,381	1.9%	2.6%
2000	156	7,726	7,882	2%	2.6%
2001	225	7,667	7,892	2.9%	3.3%
2002	224	7,938	8,162	2.7%	4%
2003	311	7,808	8,119	3.8%	4.5%
2004	332	7,652	7,984	4.2%	4.5%
2005	332	7,845	8,177	4.1%	4.3%
2006	317	8,104	8,421	3.8%	3.7%
2007	299	7,787	8,086	3.7%	3.7%
2008	299	7,811	8,110	3.7%	4.2%
2009	365	7,598	7,963	4.6%	6.4%
2010	399	7,211	7,610	5.2%	6%
2011	368	7,079	7,447	4.9%	5.5%
2012	334	6,930	7,264	4.6%	5%
2013	323	7,018	7,341	4.4%	4.7%
2014	327	7,096	7,423	4.4%	4.3%
2015	309	7,128	7,437	4.2%	3.8%
2016	273	7,164	7,437	3.7%	3.7%

Diagram II.66.3, shows the employment and labor force for Mills County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 7,164 persons, with the labor force reaching 7,437, indicating there were a total of 273 unemployed persons.

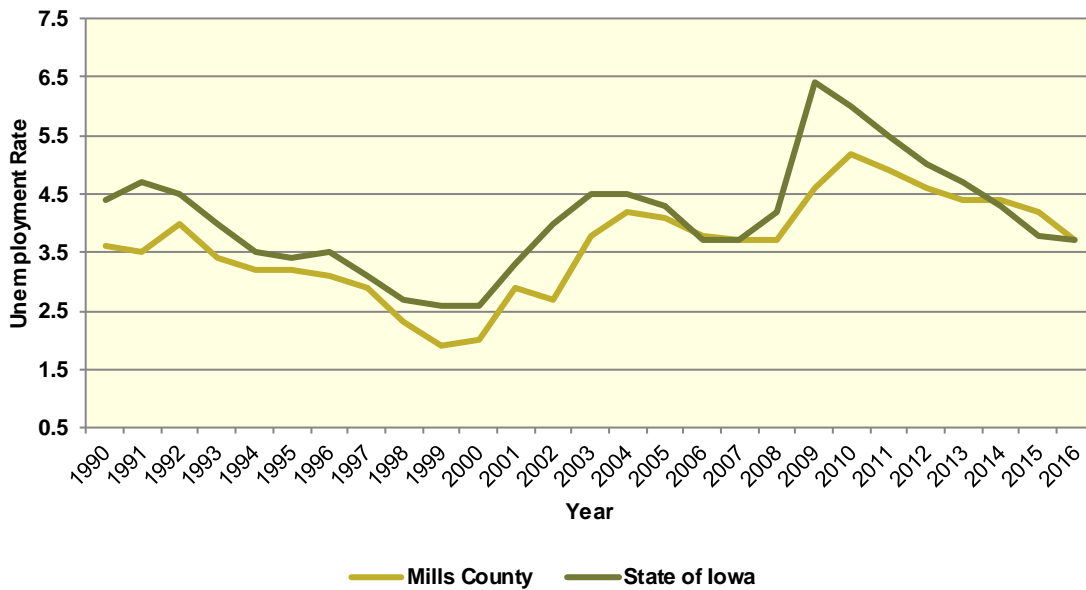
Diagram II.66.3
Employment and Labor Force
 Mills County
 1990 – 2016 BLS Data



Unemployment

Diagram II.66.4, shows the unemployment rate for both the State and Mills County. During the 1990’s the average rate for Mills County was 3.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.5 percent. Over the course of the entire period the Mills County had an average unemployment rate that lower than the State, 3.7 percent for Mills County, versus 4.1 statewide.

Diagram II.66.4
Annual Unemployment Rate
 Mills 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.66.25, shows total real earnings by industry for Mills County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$103,053,000. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 255.7 percent to 6,131,000 dollars.

Table II.66.25
Real Earnings by Industry
 Mills 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	24,060	26,574	35,757	28,304	53,156	19,388	23,141	24,981	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	12,977	14,665	14,145	14,957	13,572	15,358	13,989	14,396	2.9
Manufacturing	12,866	11,211	13,905	24,008	25,309	30,951	38,823	49,437	27.3
Wholesale trade	7,623	10,525	12,997	16,948	17,221	16,663	16,858	15,840	-6
Retail trade	17,438	7,011	7,511	10,800	12,149	12,245	13,791	15,306	11
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	2,862	3,117	2,887	3,207	3,055	3,801	4,169	4,489	7.7
Finance and insurance	6,991	7,198	7,907	8,360	8,460	7,521	8,498	30,227	255.7
Real estate and rental and leasing	2,329	4,264	2,294	2,529	3,006	3,977	3,289	3,438	4.5
Professional and technical services	6,989	4,353	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	4,920	6,582	7,736	8,781	8,105	6,426	-20.7
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	431	988	807	954	907	839	671	628	-6.4
Accommodation and food services	2,735	2,833	2,700	2,461	3,112	3,727	4,781	5,889	23.2
Other services, except public administration	11,798	12,203	11,797	13,109	13,337	13,916	13,141	12,772	-2.8
Government and government enterprises	85,871	112,161	105,480	103,397	102,083	101,539	101,722	103,053	1.3
Total	223,416	259,393	265,090	278,734	307,714	285,688	294,965	330,356	12



Table II.66.26, shows the total employment by industry for the Mills County. The most recent estimates show the government and government enterprises industry was the largest employer in Mills County, with employment reaching 1,664 jobs in 2016. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 125.6 percent to 175 jobs.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	501	512	505	486	508	480	505	499	-1.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	359	336	364	361	356	362	365	358	-1.9
Manufacturing	207	196	214	267	265	259	268	282	5.2
Wholesale trade	139	139	171	204	221	226	216	214	-0.9
Retail trade	550	518	515	507	537	530	548	538	-1.8
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	42	44	46	47	50	67	62	63	1.6
Finance and insurance	184	212	261	250	243	207	211	476	125.6
Real estate and rental and leasing	169	234	242	244	252	266	255	268	5.1
Professional and technical services	185	172	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	187	205	224	241	243	220	-9.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	82	96	81	93	90	92	88	86	-2.3
Accommodation and food services	242	224	217	191	230	228	211	215	1.9
Other services, except public administration	397	385	369	378	363	378	386	401	3.9
Government and government enterprises	1,758	1,847	1,788	1,798	1,716	1,688	1,676	1,664	-0.7
Total	5,945	6,189	6,255	6,333	6,358	6,343	6,163	6,359	3.2



Table II.66.27, shows the real average earnings per job by industry for Mills County. These figures are calculated by dividing the total real earning displayed in Tables II.66.25 and II.66.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 175,309 dollars. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 57.7 percent to 35,034 dollars.

Table II.66.27
Real Earnings Per Job by Industry
 Mills County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	48,024	51,902	70,806	58,239	104,639	40,391	45,823	50,062	9.3
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	36,147	43,645	38,859	41,432	38,125	42,425	38,326	40,212	4.9
Manufacturing	62,156	57,199	64,977	89,918	95,506	119,503	144,861	175,309	21
Wholesale trade	54,845	75,721	76,004	83,080	77,923	73,728	78,047	74,019	-5.2
Retail trade	31,706	13,535	14,585	21,301	22,625	23,103	25,167	28,450	13
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	68,149	70,837	62,755	68,240	61,107	56,736	67,245	71,254	6
Finance and insurance	37,996	33,953	30,296	33,441	34,816	36,332	40,277	63,502	57.7
Real estate and rental and leasing	13,779	18,222	9,481	10,366	11,930	14,953	12,897	12,828	-0.5
Professional and technical services	37,777	25,309	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	26,311	32,107	34,535	36,437	33,355	29,209	-12.4
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	5,258	10,287	9,962	10,262	10,077	9,116	7,622	7,302	-4.2
Accommodation and food services	11,300	12,646	12,443	12,882	13,529	16,345	22,660	27,391	20.9
Other services, except public administration	29,717	31,696	31,971	34,679	36,741	36,815	34,044	31,850	-6.4
Government and government enterprises	48,846	60,726	58,993	57,507	59,489	60,154	60,694	61,931	2
Total	37,580	41,912	42,380	44,013	48,398	45,040	47,861	51,951	8.5

Table II.66.28 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 \$753,465,000 a -0.1 percent change between 2015 and 2016. Table II.66.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,189 and 6,359 in 2016, which a change of 3.2 percent over this period.

Table II.66.28
Total Employment and Real Personal Income
 Mills 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	173,558	9,197	42,606	32,451	19,537	258,955	22,827	5,135	33,800
1970	164,843	8,943	41,032	34,388	21,409	252,730	21,218	5,161	31,942
1971	163,254	10,265	39,441	35,670	22,700	250,801	20,410	5,489	29,744
1972	174,212	10,486	42,361	38,184	23,472	267,742	21,290	5,244	33,222
1973	225,578	12,459	43,978	42,179	25,658	324,934	26,293	5,360	42,086
1974	182,516	13,129	44,282	43,296	27,946	284,911	22,578	5,347	34,134
1975	196,713	13,355	41,063	45,757	30,810	300,988	23,962	5,476	35,924
1976	200,906	14,294	43,230	46,777	33,786	310,404	24,116	5,823	34,503
1977	187,644	14,462	44,006	50,317	33,863	301,367	22,788	6,040	31,066
1978	222,045	15,127	46,565	51,938	35,658	341,079	25,498	6,109	36,349
1979	195,894	16,493	45,817	54,511	37,202	316,931	23,252	6,382	30,695
1980	177,137	16,007	46,786	61,838	40,899	310,653	23,122	6,170	28,709
1981	179,901	16,794	47,398	70,262	43,032	323,799	23,950	6,053	29,722
1982	170,562	17,145	49,198	78,250	44,401	325,266	24,312	5,954	28,646
1983	156,321	16,061	56,910	77,988	44,977	320,135	23,962	5,869	26,635
1984	164,446	16,791	60,685	80,972	58,461	347,774	26,134	5,660	29,054
1985	176,943	17,136	64,706	76,462	73,388	374,363	28,074	5,751	30,767
1986	180,622	16,906	70,563	76,214	85,698	396,191	29,947	5,528	32,674
1987	178,232	17,573	74,631	72,900	103,748	411,937	31,189	5,587	31,902
1988	175,892	19,205	79,425	69,989	112,395	418,495	31,424	5,705	30,831
1989	171,637	19,328	82,613	71,854	111,899	418,674	31,622	5,737	29,917
1990	172,101	19,326	83,049	69,030	119,980	424,835	32,263	5,728	30,045
1991	170,404	19,391	87,530	68,165	124,445	431,153	32,596	5,849	29,134
1992	176,584	19,195	95,216	67,418	130,006	450,030	33,823	5,787	30,513
1993	148,906	18,855	103,793	66,219	128,083	428,146	32,252	5,639	26,406
1994	184,810	19,835	109,982	67,725	126,818	469,500	34,918	5,759	32,090
1995	165,073	19,840	121,605	74,591	120,584	462,014	33,816	5,669	29,118
1996	191,392	17,720	149,454	81,563	122,010	526,699	38,114	5,570	34,361
1997	189,647	19,934	158,606	88,161	141,531	558,011	39,450	5,651	33,560
1998	196,128	21,644	164,015	89,712	134,189	562,400	39,425	5,778	33,944
1999	216,132	23,469	168,302	83,664	135,338	579,967	40,058	6,044	35,760
2000	223,579	23,116	186,354	84,944	140,313	612,074	42,055	6,046	36,980
2001	223,416	22,888	191,159	88,648	140,861	621,196	42,850	5,945	37,581
2002	226,795	23,876	191,900	82,749	172,378	649,946	44,682	5,822	38,954
2003	232,229	24,177	190,754	81,651	145,882	626,339	42,838	5,837	39,785
2004	259,272	24,492	194,124	84,622	157,293	670,819	45,587	6,038	42,940
2005	247,341	25,371	196,386	73,481	170,459	662,296	44,434	6,209	39,835
2006	249,793	26,247	198,400	78,419	178,657	679,022	44,631	6,284	39,751
2007	250,522	26,810	202,214	88,470	184,157	698,554	45,840	6,334	39,552
2008	270,876	27,554	207,386	100,159	204,170	755,036	49,628	6,362	42,577
2009	274,553	27,677	198,653	93,012	213,630	752,170	49,958	6,334	43,346
2010	259,393	27,956	175,890	88,046	210,413	705,787	46,871	6,189	41,912
2011	265,090	25,270	183,106	95,494	214,490	732,909	48,816	6,255	42,381
2012	278,734	26,791	175,168	113,124	201,590	741,825	49,945	6,333	44,013
2013	307,714	30,395	169,033	98,873	218,210	763,435	51,379	6,358	48,398
2014	285,688	30,885	164,626	100,667	202,197	722,292	49,109	6,343	45,039
2015	294,965	31,018	178,634	106,391	205,400	754,372	50,920	6,163	47,860
2016	330,356	34,515	167,990	108,473	181,161	753,465	50,325	6,359	51,951

Diagram II.66.5, shows real average earnings per job for Mills County from 1990 to 2016. Over this period the average earning per job for Mills County was \$38,437, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.66.5
Real Average Earnings Per Job
 Mills County
 BEA Data 1990 - 2016

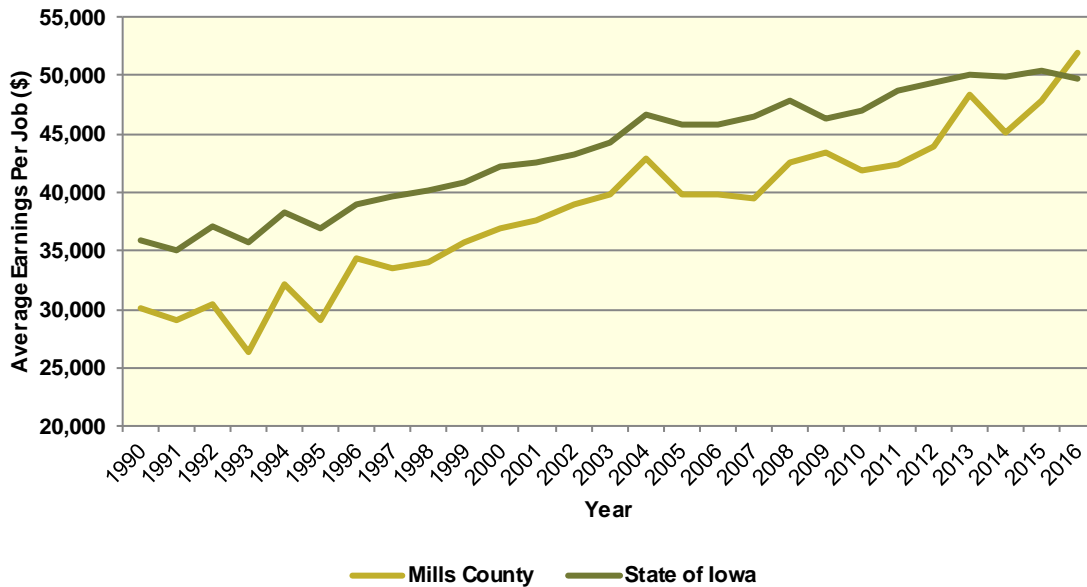
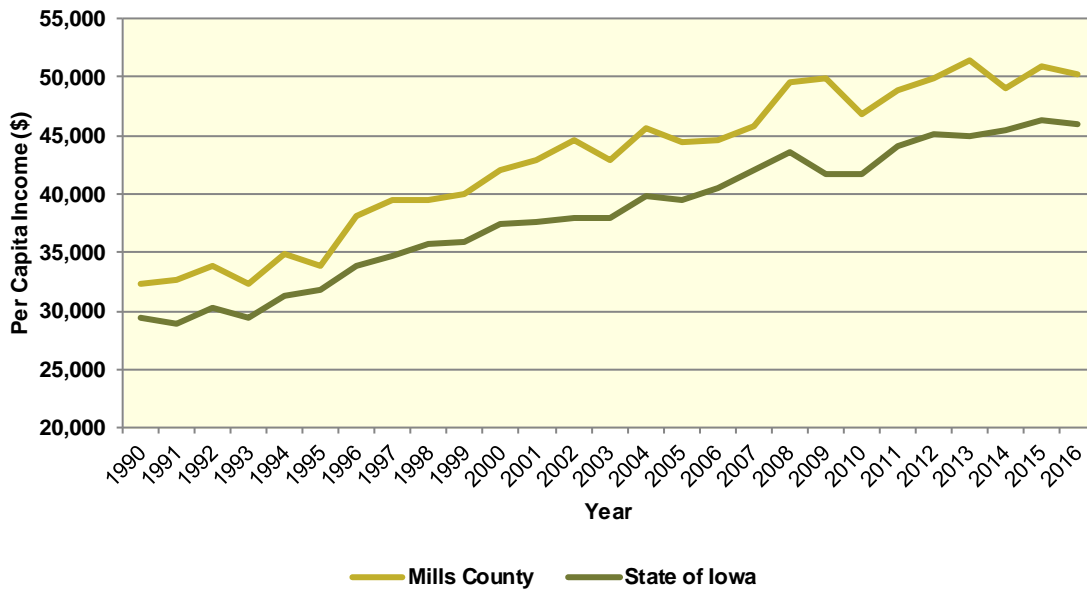


Diagram II.66.6, shows real per capita income for the Mills County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Mills County was \$42,836, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.66.6
Real Per Capita Income
 Mills 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.66.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 3,853 persons in 2015 to 3,986 in 2016, a change of 3.5 percent.

Table II.66.29
Total Monthly Employment
 Mills County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,960	3,937	3,964	3,932	3,914	3,931	3,956	3,944	4,012	3,881	3,814
Feb	3,949	3,934	3,947	3,895	3,913	3,869	3,969	3,940	4,008	3,885	3,871
Mar	4,015	3,978	3,976	3,920	3,902	3,863	4,001	3,952	4,030	3,932	3,937
Apr	4,003	4,052	4,120	4,028	3,970	3,991	4,065	4,069	4,107	4,026	4,030
May	4,059	4,076	4,184	4,074	4,062	4,044	4,153	4,119	4,098	3,882	4,075
Jun	4,143	4,109	4,132	4,101	4,080	4,242	4,158	4,071	4,189	3,886	4,089
Jul	3,991	3,974	3,977	3,940	3,849	3,759	3,982	3,984	3,909	3,717	3,902
Aug	4,007	4,034	4,136	3,930	3,853	3,771	4,076	4,016	3,950	3,728	3,927
Sep	4,060	4,139	4,160	4,046	4,046	3,973	4,174	4,206	4,050	3,733	4,086
Oct	4,045	4,090	4,131	4,072	4,023	3,949	4,095	4,088	4,034	3,817	4,053
Nov	3,968	4,085	4,105	4,097	3,968	3,934	4,070	4,076	4,023	3,786	3,998
Dec	4,038	4,101	4,076	4,029	3,990	3,951	4,032	4,049	4,012	3,963	4,050
Annual	4,020	4,042	4,076	4,005	3,964	3,940	4,061	4,043	4,035	3,853	3,986
% Change	.	0.5%	0.8%	-1.7%	-1%	-0.6%	3.1%	-0.4%	-0.2%	-4.5%	3.5%

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 \$791 in 2015. In 2016, average weekly wages saw an increased of 5.7 percent over the prior year, rising to \$836, or by 45 dollars. These data are shown in Table II.66.30.

Table II.66.30						
Average Weekly Wages						
Mills County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	444	464	457	518	471	
2002	476	503	488	549	504	7%
2003	495	515	506	562	520	3.2%
2004	497	534	520	568	530	1.9%
2005	519	567	571	567	556	4.9%
2006	563	546	584	594	572	2.9%
2007	588	560	606	626	595	4%
2008	638	587	632	635	623	4.7%
2009	639	594	649	651	633	1.6%
2010	592	599	670	705	641	1.3%
2011	631	630	704	711	668	4.2%
2012	672	689	680	755	699	4.6%
2013	692	720	705	786	726	3.9%
2014	722	758	733	791	751	3.4%
2015	753	785	771	855	791	5.3%
2016(p)	796	821	880	849	836	5.7%

Total business establishments reported by the QCEW are displayed in Table II.66.31. Between 2015 and 2016, the total number of business establishments in Mills County increased by 5.7 percent, from 373 to 384 establishments.

Table II.66.31						
Number of Business Establishments						
Mills County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	327	329	305	307	317	
2002	314	315	316	319	316	-0.3%
2003	315	318	324	328	321	1.6%
2004	336	332	329	332	332	3.4%
2005	334	339	337	334	336	1.2%
2006	335	335	337	337	336	(ND)%
2007	337	340	348	347	343	2.1%
2008	345	348	351	352	349	1.7%
2009	343	350	346	347	347	-0.6%
2010	350	355	353	350	352	1.4%
2011	349	350	349	352	350	-0.6%
2012	351	352	363	360	357	2%
2013	356	353	357	356	356	-0.3%
2014	360	364	367	371	366	2.8%
2015	368	374	375	374	373	1.9%
2016	380	381	387	389	384	2.9%

Iowa Department of Revenue

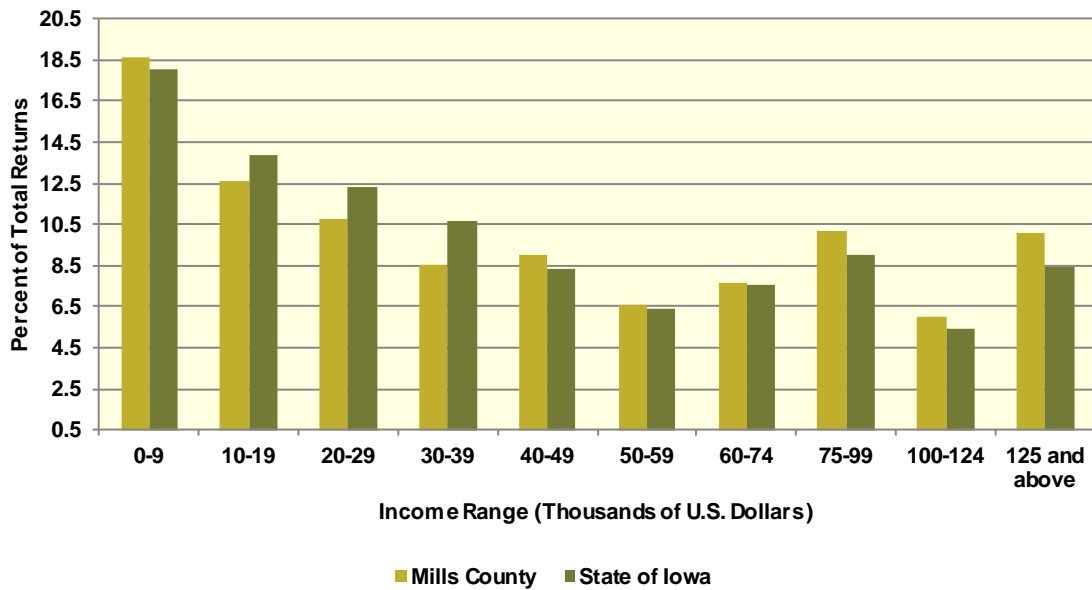
The Iowa Department of Revenue releases annual income tax statistics. Table II.66.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Mills County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 5.6 percent, with 637 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 42.5 percent. This compared to the income class of \$40,000-49,999, which saw the lowest percentage change between 2010 and 2015 of -7 percent.

Table II.66.32
Number of Tax Returns by Adjusted Gross Income
 Mills 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	1,093	809	732	619	486	388	557	482	164	122	5,452
2003	1,070	796	659	663	469	383	536	524	202	154	5,456
2004	1,071	741	700	633	467	390	544	582	244	181	5,553
2005	1,038	745	693	642	503	458	510	609	249	233	5,680
2006	957	763	657	635	538	420	529	698	291	265	5,753
2007	1,042	785	642	639	523	423	542	693	330	337	5,956
2008	1,040	779	598	616	502	412	517	678	384	379	5,905
2009	1,067	760	644	619	543	428	509	649	387	398	6,004
2010	1,022	834	661	585	535	392	507	649	375	447	6,007
2011	1,083	764	686	527	552	389	496	659	367	480	6,003
2012	1,020	787	667	584	564	384	474	650	387	529	6,046
2013	1,067	765	699	548	534	399	487	656	404	562	6,121
2014	1,138	773	658	562	504	418	515	645	392	576	6,181
2015	1,179	800	681	544	574	416	485	648	381	637	6,345
Change 10 - 15	15.4%	-4.1%	3%	-7%	7.3%	6.1%	-4.3%	-0.2%	1.6%	42.5%	5.6%

Diagram II.66.7
2015 Income Distribution
 Mills 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 1,364 in 2010 to 1,276 in 2016, with the poverty rate reaching 8.8 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.66.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,078	7.6%
2001	1,059	7.4%
2002	1,174	8.1%
2003	1,214	8.3%
2004	1,410	9.4%
2005	1,175	8.1%
2006	1,529	10.1%
2007	1,854	12.6%
2008	1,406	9.6%
2009	1,320	9.1%
2010	1,364	9.4%
2011	1,420	9.8%
2012	1,448	10.1%
2013	1,436	10%
2014	1,384	9.7%
2015	1,470	10.3%
2016	1,276	8.8%

The rate of poverty for Mills County is shown in Table II.66.34. In 2016, there were an estimated 1,203 persons living in poverty. This represented a 8.2 percent poverty rate, compared to 8.3 percent poverty in 2000. In 2016, some 13 percent of those in poverty were under age 6, and 16.6 percent were 65 or older.

Table II.66.34				
Poverty by Age				
Mills 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	128	11.1%	156	13%
6 to 17	287	24.9%	104	8.6%
18 to 64	607	52.7%	743	61.8%
65 or Older	129	11.2%	200	16.6%
Total	1,151	100.0%	1,203	100.0%
Poverty Rate	8.3%	.	8.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Mills County between 2010 and 2016, from 6,109 to 6,082. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.66.35.

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 Mills County decreased from 6 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits increased from \$237,436 in 2015 to \$322,500 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.66.36.

Table II.66.35				
Housing Units				
State of Iowa vs. Mills County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Mills County	% Growth Since Census
2000 Census Base	1,232,625	.	5,668	.
2010 Census	1,336,417	8.4%	6,109	7.8%
July 2011 Estimate	1,341,974	0.4%	6,112	0%
July 2012 Estimate	1,346,403	0.7%	6,108	0%
July 2013 Estimate	1,353,274	1.3%	6,100	-0.1%
July 2014 Estimate	1,362,458	1.9%	6,091	-0.3%
July 2015 Estimate	1,370,778	2.6%	6,087	-0.4%
July 2016 Estimate	1,380,162	3.3%	6,082	-0.4%

Table II.66.36
Building Permits and Valuation
 Mills 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	12	0	0	0	12	92,332	0
1981	5	0	0	0	5	76,941	0
1982	17	0	0	0	17	97,207	0
1983	4	0	0	0	4	92,072	0
1984	3	0	0	0	3	88,429	0
1985	6	0	0	0	6	87,617	0
1986	4	0	0	0	4	48,187	0
1987	2	0	0	0	2	63,279	0
1988	5	12	0	0	17	68,321	0
1989	6	4	0	0	10	93,684	0
1990	6	0	0	0	6	75,211	0
1991	19	0	0	0	19	104,640	0
1992	25	2	0	0	27	92,015	0
1993	10	0	0	0	10	113,682	0
1994	47	0	0	0	47	96,951	0
1995	16	4	0	0	20	138,864	0
1996	15	4	0	0	19	151,158	0
1997	24	0	0	0	24	157,619	0
1998	17	2	0	0	19	169,008	0
1999	15	2	0	0	17	154,568	0
2000	12	8	0	0	20	113,954	0
2001	18	0	0	0	18	245,204	0
2002	5	0	0	0	5	128,392	0
2003	4	4	3	25	36	141,334	102,788
2004	11	0	0	0	11	164,082	0
2005	13	0	3	0	16	186,267	0
2006	22	2	0	0	24	172,291	0
2007	13	0	0	0	13	181,445	0
2008	23	0	0	0	23	152,137	0
2009	10	0	0	0	10	159,367	0
2010	16	0	0	0	16	151,290	0
2011	7	0	0	0	7	179,535	0
2012	4	0	0	0	4	157,557	0
2013	3	0	0	0	3	107,717	0
2014	3	0	0	0	3	219,833	0
2015	6	0	0	0	6	237,436	0
2016	4	0	0	0	4	322,500	0



Diagram II.66.8 Single Family Permits

Mills County
Census Bureau Data, 1980–2016

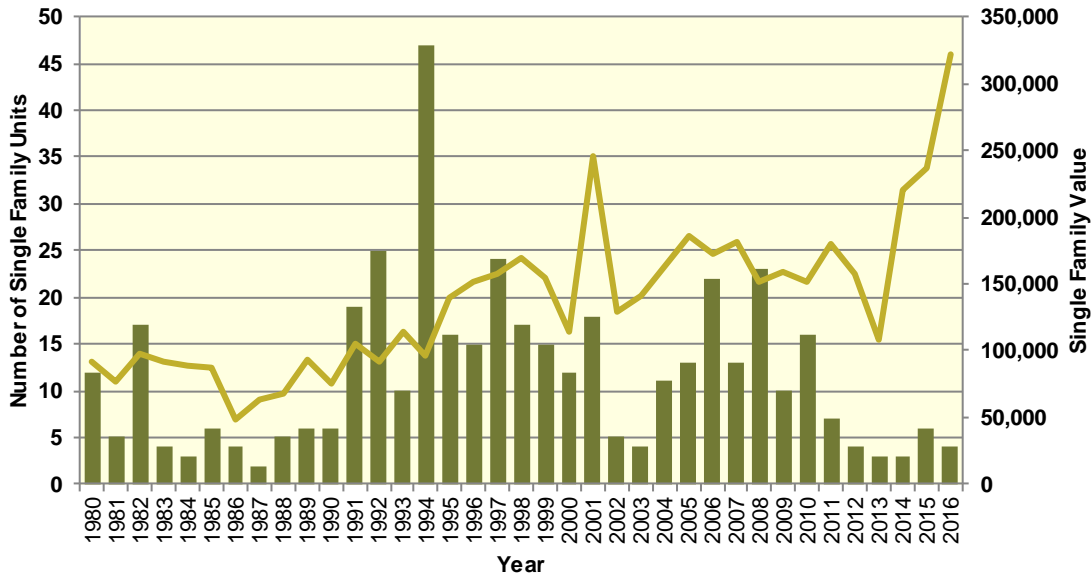
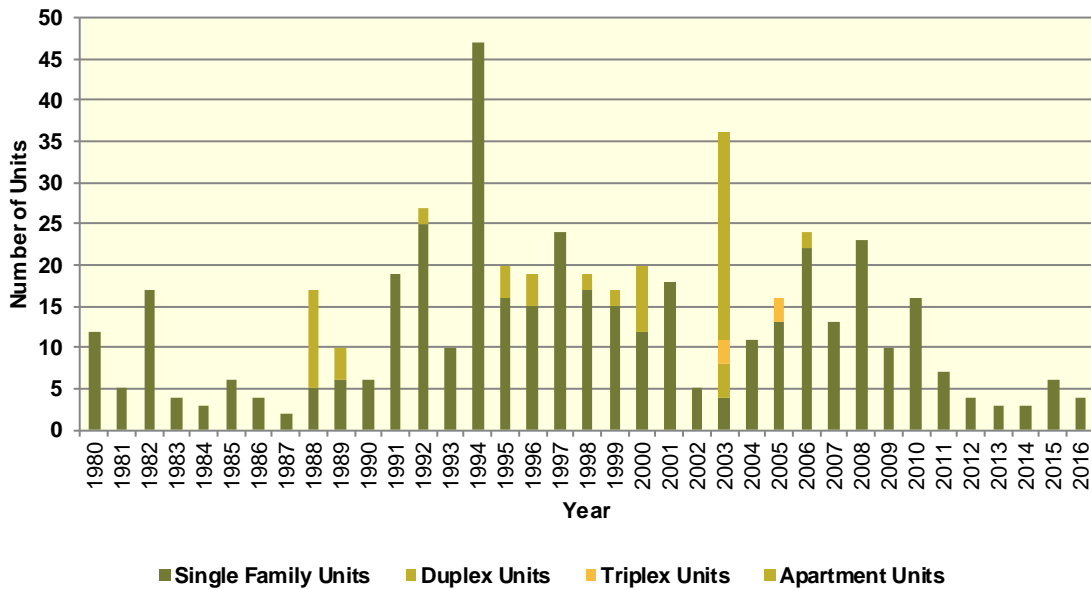


Diagram II.66.9 Total Permits by Unit Type

Mills County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.66.37. In 2016, there were 6,087 housing units, up from 5,671 in 2000. Single-family units accounted for 84.8 percent of units in 2016, compared to 81 in 2000. Apartment units accounted for 5.8 percent in 2016, compared to 3.8 percent in 2000.

Table II.66.37 Housing Units by Type Mills County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,596	81%	5,162	84.8%
Duplex	97	1.7%	56	0.9%
Tri- or Four-Plex	138	2.4%	170	2.8%
Apartment	217	3.8%	353	5.8%
Mobile Home	603	10.6%	346	5.7%
Boat, RV, Van, Etc.	20	0.4%	0	0%
Total	5,671	100.0%	6,087	100.0%

Some 91.7 percent of housing was occupied in 2010, compared to 93.9 percent in 2000. Owner-occupied housing changed 5.5 percent between 2000 and 2010, ending with owner-occupied units representing 79.7 percent of unit. Vacant units changed by 45.2 percent, resulting in 504 vacant units in 2010.

Table II.66.38 Housing Units by Tenure Mills County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,324	93.9%	5,605	91.7%	5.3%
Owner-Occupied	4,235	79.5%	4,467	79.7%	5.5%
Renter-Occupied	1,089	20.5%	1,138	20.3%	4.5%
Vacant Housing Units	347	6.1%	504	8.3%	45.2%
Total Housing Units	5,671	100.0%	6,109	100.0%	7.7%

Table II.66.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,087 housing units. An estimated 78.7 percent were owner-occupied, and 10.6 percent were vacant.

Table II.66.39 Housing Units by Tenure Mills County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,605	91.7%	5,444	89.4%
Owner-Occupied	4,467	79.7%	4,283	78.7%
Renter-Occupied	1,138	20.3%	1,161	21.3%
Vacant Housing Units	504	8.3%	643	10.6%
Total Housing Units	6,109	100.0%	6,087	100.0%

Households by household size are shown in Table II.66.40. There were a total of 5,605 households in 2010, up from 5,324 in 2000. One person households changed by 5.6 percent

between 2000 and 2010, while two person households changed by 10.8 percent. Three and four person households changed by 3.3 and -9.5 respectively, representing 15.1 percent and 13.1 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,187	22.3%	1,253	22.4%	5.6%
Two Persons	1,942	36.5%	2,152	38.4%	10.8%
Three Persons	819	15.4%	846	15.1%	3.3%
Four Persons	812	15.3%	735	13.1%	-9.5%
Five Persons	398	7.5%	408	7.3%	2.5%
Six Persons	120	2.3%	149	2.7%	24.2%
Seven Persons or More	46	0.9%	62	1.1%	34.8%
Total	5,324	100.0%	5,605	100.0%	5.3%

Households by income is shown in Table II.66.41. Households earning more than \$100,000 per year represented 28 percent of households in 2016, compared to 8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.3 percent of households in 2010, compared to 23.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.2 percent of households in 2016, compared to 12.3 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	656	12.3%	390	7.2%
\$15,000 to \$19,999	344	6.4%	191	3.5%
\$20,000 to \$24,999	434	8.1%	302	5.5%
\$25,000 to \$34,999	770	14.4%	531	9.8%
\$35,000 to \$49,999	976	18.3%	648	11.9%
\$50,000 to \$74,999	1,239	23.2%	943	17.3%
\$75,000 to \$99,999	489	9.2%	915	16.8%
\$100,000 or More	428	8%	1,524	28%
Total	5,336	100.0%	5,444	100.0%

Table II.66.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 13.7 percent and 0.6 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 16.3 percent, 6.3 percent, and 14.5, respectively. Housing units built prior to 1939 represented 28.5 percent of households in 2016.

Table II.66.42				
Households by Year Home Built				
Mills County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,708	32.1%	1,552	28.5%
1940 to 1949	290	5.4%	259	4.8%
1950 to 1959	304	5.7%	274	5%
1960 to 1969	565	10.6%	558	10.2%
1970 to 1979	1,006	18.9%	887	16.3%
1980 to 1989	377	7.1%	345	6.3%
1990 to 1999	1,074	20.2%	789	14.5%
2000 to 2009	.	.	748	13.7%
2010 or Later	.	.	32	0.6%
Total	5,324	100.0%	5,444	100.0%

The distribution of unit types by race are shown in Table II.66.43. An estimated 87.3 percent of white households occupy single family homes, while 50 percent of black households do. Some 3.8 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 13.6 percent of American Indian households occupy single family homes.

Table II.66.43							
Distribution of Units in Structure by Race							
Mills County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87.3%	50%	13.6%	100%	0%	100%	91.3%
Duplex	1%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.4%	0%	0%	0%	0%	0%	0%
Apartment	3.8%	0%	86.4%	0%	0%	0%	0%
Mobile Home	5.5%	50%	0%	0%	0%	0%	8.7%
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.66.44. An estimated 21.4 percent of vacant units were for rent in 2010, a 83.1 percent change since 2000. In addition, some 18.3 percent of vacant units were for sale, a change of -8 percent between 2000 and 2010. “Other” vacant units represented 41.1 percent of vacant units in 2010. This is a change of 122.6 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to

the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	59	17%	108	21.4%	83.1%
For Sale	100	28.8%	92	18.3%	-8%
Rented or Sold, Not Occupied	31	8.9%	46	9.1%	48.4%
For Seasonal, Recreational, or Occasional Use	64	18.4%	51	10.1%	-20.3%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	93	26.8%	207	41.1%	122.6%
Total	347	100.0%	504	100.0%	45.2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.66.45. By 2016, for rent units accounted for 19.9 percent of vacant units, while for sale units accounted for 12.1 percent. “Other” vacant units accounted for 47.1 percent of vacant units, representing a total of 303 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	108	21.4%	128	19.9%
For Sale	92	18.3%	78	12.1%
Rented Not Occupied	7	1.4%	33	5.1%
Sold Not Occupied	39	7.7%	8	1.2%
For Seasonal, Recreational, or Occasional Use	51	10.1%	93	14.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	207	41.1%	303	47.1%
Total	504	100.0%	643	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.66.46. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.



Table II.66.46 Overcrowding and Severe Overcrowding Mills 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	4,184	98.9%	45	1.1%	2	0%	4,231
2016 Five-Year ACS	4,239	99%	44	1%	0	0%	4,283
Renter							
2000 Census	1,067	97.6%	18	1.6%	8	0.7%	1,093
2016 Five-Year ACS	1,160	99.9%	1	0.1%	0	0%	5,444
Total							
2000 Census	5,251	98.6%	63	1.2%	10	0.2%	5,324
2016 Five-Year ACS	5,399	99.2%	45	0.8%	0	0%	5,444

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 5 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Mills County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.66.47 Households with Incomplete Plumbing Facilities Mills County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,316	5,439
Lacking Complete Plumbing Facilities	8	5
Total Households	5,324	5,444
Percent Lacking	0.2%	0.1%

There were 21 households lacking complete kitchen facilities in 2016, compared to 16 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.4 percent in 2016.

Table II.66.48 Households with Incomplete Kitchen Facilities Mills County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,308	5,423
Lacking Complete Kitchen Facilities	16	21
Total Households	5,324	5,444
Percent Lacking	0.3%	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 Mills County, 12.9 of households had a cost burden and 8.6 percent had a severe cost burden. Some 17.1 percent of renters were cost burdened, and 20.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.7 percent and a severe cost burden rate of 1.8 percent. Owner occupied households with a mortgage had a cost burden rate of 15.6 percent, and severe cost burden at 7.3 percent.

Table II.66.49
Cost Burden and Severe Cost Burden by Tenure
 Mills 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	1,548	75.6%	354	17.3%	138	6.7%	7	0.3%	2,047
2016 Five-Year ACS	2,115	76.9%	430	15.6%	201	7.3%	5	0.2%	2,751
Owner Without a Mortgage									
2000 Census	902	88.6%	81	8%	23	2.3%	12	1.2%	1,018
2016 Five-Year ACS	1,429	93.3%	72	4.7%	28	1.8%	3	0.2%	1,532
Renter									
2000 Census	568	58.1%	193	19.8%	87	8.9%	129	13.2%	977
2016 Five-Year ACS	571	49.2%	198	17.1%	241	20.8%	151	13%	1,161
Total									
2000 Census	3,018	74.7%	628	15.5%	248	6.1%	148	3.7%	4,042
2016 Five-Year ACS	4,115	75.6%	700	12.9%	470	8.6%	159	2.9%	5,444

Housing Problems by Income

Table II.66.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Mills County. As can be seen in 2017 the MFI was \$75,000, which compared to \$69,900 for the State of Iowa.

Table II.66.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 460 owner-occupied and 134 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 250 owner-occupied 140 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,200 households without a housing problem.

Table II.66.50
Median Family Income
 Mills County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	49,100	49,100
2001	54,000	52,500
2002	55,900	53,700
2003	56,200	54,900
2004	56,800	55,800
2005	59,800	57,650
2006	66,500	57,800
2007	64,800	58,100
2008	67,100	58,500
2009	69,900	62,000
2010	70,300	62,400
2011	70,600	64,000
2012	71,500	64,800
2013	72,700	64,700
2014	73,000	65,300
2015	72,800	67,500
2016	72,100	68,400
2017	75,000	69,900

Table II.66.51
Housing Problems by Income and Tenure
 Mills 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	0	4	10	22
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	60	70
Housing cost burden greater than 50% of income (and none of the above problems)	175	50	15	10	0	250
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	70	155	115	100	460
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	30	250	430	455	2,465	3,630
Total	239	384	600	584	2,635	4,442
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	15	0	4	10	29
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	85	55	0	0	0	140
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	120	10	0	0	134
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	30	60	220	80	180	570
Total	154	250	234	84	190	912
Total						
Lacking complete plumbing or kitchen facilities	4	19	0	8	20	51
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	4	0	60	74
Housing cost burden greater than 50% of income (and none of the above problems)	260	105	15	10	0	390
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	24	190	165	115	100	594
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	60	310	650	535	2,645	4,200
Total	393	634	834	668	2,825	5,354

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.66.52 on the following page, of the 416 loans in 2016, 179 loans were for Home Purchases, 42 were for Home Improvement and 195 were for refinancing.

Table II.66.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Mills County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	120	65	245	430
2009	122	77	417	616
2010	73	49	376	498
2011	121	48	300	469
2012	148	47	416	611
2013	132	46	277	455
2014	140	45	126	311
2015	211	38	196	445
2016	179	42	195	416

Table II.66.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$160,845 in 2012 and \$199,190 in 2016. Overall, average loans were \$116,551 in 2008 and \$168,363 in 2016.

Table II.66.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Mills County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$163,208	\$27,431	\$117,343	\$116,551
2009	\$148,295	\$42,377	\$142,604	\$131,203
2010	\$151,959	\$32,102	\$146,269	\$135,869
2011	\$150,182	\$51,104	\$140,630	\$133,932
2012	\$160,845	\$56,553	\$154,793	\$148,702
2013	\$171,924	\$37,000	\$147,188	\$143,224
2014	\$169,671	\$43,422	\$145,524	\$141,621
2015	\$177,445	\$82,395	\$145,321	\$155,180
2016	\$199,190	\$61,976	\$162,979	\$168,363

Table II.66.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$23,805,000 in 2012 and \$35,655,000 in 2016. Overall, average loans were \$50,117,000 in 2008 and \$70,039,000 in 2016.

Table II.66.54				
Total Volume of Owner-Occupied Single Family Loans				
Mills County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$19,585,000	\$1,783,000	\$28,749,000	\$50,117,000
2009	\$18,092,000	\$3,263,000	\$59,466,000	\$80,821,000
2010	\$11,093,000	\$1,573,000	\$54,997,000	\$67,663,000
2011	\$18,172,000	\$2,453,000	\$42,189,000	\$62,814,000
2012	\$23,805,000	\$2,658,000	\$64,394,000	\$90,857,000
2013	\$22,694,000	\$1,702,000	\$40,771,000	\$65,167,000
2014	\$23,754,000	\$1,954,000	\$18,336,000	\$44,044,000
2015	\$37,441,000	\$3,131,000	\$28,483,000	\$69,055,000
2016	\$35,655,000	\$2,603,000	\$31,781,000	\$70,039,000

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.66.55 presents some basic statistics about the completed surveys.

Table II.66.55				
Survey of Rental Properties				
Mills County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	3	60	0	30

Table II.66.56, shows the amount of total and vacant units with their associated vacancy rates. There were 60 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.66.56			
Rental Vacancy Survey by Type			
Mills County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	60	0	0%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	60	0	0%

Table II.66.57, reports units by bedroom size. As can be seen there were 2 two bedroom apartment units and 12 three bedroom units. Overall, the 2 two bedroom units accounted for 3.3 percent of all units, and the 12 three bedroom units accounted for 20 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 42 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.66.57						
Rental Units by Bedroom Size						
Mills 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	4	0	0	.	4
Two	0	2	0	0	.	2
Three	0	12	0	0	.	12
Four	0	0	0	0	.	0
Don’t Know	0	42	0	0	0	42
Total	0	60	0	0	0	60

Table II.66.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Three-bedroom units, which had a vacancy rate of 0 percent.

Table II.66.58			
Apartment Units by Bedroom Size			
Mills County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	4	0	0%
Two	2	0	0%
Three	12	0	0%
Four	0	0	0%
Don’t know	42	0	0%
Total	60	0	0%

Average market-rate rents by unit type are shown in Table II.66.59. 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.66.59					
Average Market Rate Rents by Bedroom Size					
Mills 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	\$550	\$0	\$0	\$550
Two	\$0	\$650	\$0	\$0	\$650
Three	\$0	\$850	\$0	\$0	\$850
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$653.4	\$0	\$0	\$653.4

The average rent and availability of apartment units is displayed in Table II.66.60. 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 0 percent.

Table II.66.60			
Apartment Market Rate Rents by Vacancy Status			
Mills County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	46	0	0%
\$750 to \$1,000	14	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	0	0	0%
Total	60	0	0%

Respondents were asked if utilities are included in the rent and as shown in Table II.66.61 below 3 respondents, or 100 percent, included some sort of utility in the rent.

Table II.66.61	
Are there any utilities included with the rent?	
Mills County	
2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.66.62. There were 0 respondents who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.66.62	
Which utilities are included with the rent?	
Mills County	
2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	3
Trash Collection	3

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.66.63 there were 21 accessible apartment units. Respondents also indicated there were a total of 7 persons with disabilities currently residing in accessible units.

Table II.66.63 Accessible Units by Bedroom Size Mills 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	4	0	0		4
Two	0	0	0	0		0
Three	0	3	0	0		3
Four	0	0	0	0		0
Don't Know	0	14	0	0	0	14
Total	0	21	0	0	0	21

Table II.66.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 0 percent or 0 two bedroom apartment units are accessible, with 25 percent of three bedroom units were considered accessible. Overall, 35 percent of all apartment units were considered accessible by survey respondents.

Table II.66.64 Apartment Units by Accessibility and Bedroom Size Mills County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	4	4	100%
Two	2	0	2	0%
Three	9	3	12	25%
Four	0	0	0	0%
Don't know	28	14	42	33.3%
Total	39	21	60	35%

Perceived Need for Rental Units

Table II.66.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 2 respondents said they keep a waitlist, with an estimated 35 number of persons on the wait list.

Table II.66.65 Do you keep a waiting list? Mills County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
Waitlist Size	35

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.66.66, 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.66.66 How would you rate the need for renovation of existing units in the city? Mills County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	0	0
Moderate Need	2	2	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.7	2.7	3	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.66.67, 0 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.66.67 How would you rate the need for construction of new units in the city? Mills 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	0	0
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	4	4	5	5

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.66.68, shows the *strong growth scenario* for the Mills County. As can be seen there were 4,283 owner-occupied and 1,161 renter-occupied households in 2016, for a total of 5,444 households. In 2030, there will be a projected 6,181 households, of which 4,825 are projected to be owner occupied and the remaining 1,355 are expected to be renter-occupied.

By 2050, there are projected to be 4,952 owner-occupied households, of which 269 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 666 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,356 renter households, of which 230 renter households are expected to have incomes between 0 and 30.0 percent of median family income 338 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 6,308 occupied units by 2050, of which 498 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.66.68
Housing Demand Forecast
 Mills County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	232	252	257	262	265	267	268	269
30.1-50%	368	399	407	414	420	423	425	425
50.1-80%	576	624	637	649	657	662	665	666
80.1-95%	363	393	402	409	414	418	419	420
95.1-115%	489	530	541	551	558	562	564	565
115+%	2,255	2,444	2,495	2,541	2,574	2,594	2,604	2,608
Total	4,283	4,642	4,738	4,825	4,888	4,927	4,946	4,952
Renter								
0-30%	196	226	228	229	231	231	231	230
30.1-50%	325	374	377	380	382	383	382	380
50.1-80%	290	333	335	338	340	341	340	338
80.1-95%	82	94	95	95	96	96	96	95
95.1-115%	140	161	163	164	165	165	165	164
115+%	128	147	148	149	150	150	150	149
Total	1,161	1,333	1,344	1,355	1,363	1,366	1,363	1,356
Total								
0-30%	429	477	484	491	496	498	499	498
30.1-50%	693	772	784	794	802	806	807	805
50.1-80%	866	957	972	987	997	1,003	1,005	1,004
80.1-95%	445	487	496	504	510	514	515	515
95.1-115%	629	691	703	715	723	727	729	729
115+%	2,383	2,591	2,642	2,690	2,724	2,744	2,754	2,757
Total	5,444	5,975	6,082	6,181	6,251	6,293	6,310	6,308

