VOLUME II: MONTGOMERY COUNTY

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Montgomery County

## DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Montgomery County's population decreased from 10,740 in 2010 to 10,225 in 2016, or by 4.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 7.6 percent, and the number of people from 55 to 64 years of age increased by 6.8 percent. The white population decreased by 5.6 percent, while the black population increased by 108 percent. The Hispanic population increased from 305 to 364 people between 2010 and 2016 or by 19.3 percent. These data are presented in Table II.70.1.

Table II.70.1 Profile of Population Characteristics Montgomery County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	**Montgomery County**			**Iowa**		
	2010 Census	**Jul-16**	**% Change**	**2010 Census**	**Jul-16**	**% Change**
Population	**10,740**	**10,225**	**-4.8%**	**3,046,355**	**3,134,693**	**2.9%**
Age						
Under 14 years	2,030	1,859	-8.4%	603,673	607,020	0.6%
15 to 24 years	1,115	1,190	6.7%	430,187	445,808	3.6%
25 to 34 years	1,038	959	-7.6%	382,583	394,373	3.1%
35 to 44 years	1,237	1,090	-11.9%	364,548	367,535	0.8%
45 to 54 years	1,672	1,326	-20.7%	439,726	389,744	-11.4%
55 to 64 years	1,507	1,609	6.8%	372,750	415,998	11.6%
65 and Over	2,141	2,192	2.4%	452,888	514,215	13.5%
Race						
White	10,560	9,965	-5.6%	2,839,615	2,864,884	0.9%
Black	25	52	108%	91,695	114,874	25.3%
American Indian and Alaskan Native	39	53	35.9%	13,563	15,924	17.4%
Asian	24	40	66.7%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	5	4	-20%	2,419	3,592	48.5%
Two or more races	87	111	27.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	305	364	19.3%	151,544	182,606	20.5%

Table II.70.2, presents the population of Montgomery County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,209 males, who accounted for 48.5 percent of the population, and the remaining 51.5 percent, or 5,531 persons, were female. In 2016, the number of males rose to 4,994 persons, and accounted for 48.8 percent of the population, with the remaining 51.2 percent, or 5,231 persons being female.

Table II.70.2
Population by Age and Gender
Montgomery 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	1,038	992	2,030	947	912	1,859	-8.4%
15 to 24 years	556	559	1,115	589	601	1,190	6.7%
25 to 34 years	526	512	1,038	497	462	959	-7.6%
35 to 44 years	608	629	1,237	543	547	1,090	-11.9%
45 to 54 years	840	832	1,672	655	671	1,326	-20.7%
55 to 64 years	774	733	1,507	805	804	1,609	6.8%
65 and Over	867	1,274	2,141	958	1,234	2,192	2.4%
Total	**5,209**	**5,531**	**10,740**	**4,994**	**5,231**	**10,225**	**-4.8%**
% of Total	48.5%	51.5%	.	48.8%	51.2%	.	

Diagram II.70.1
Age Distribution
Montgomery County
2016 Census Population Estimates
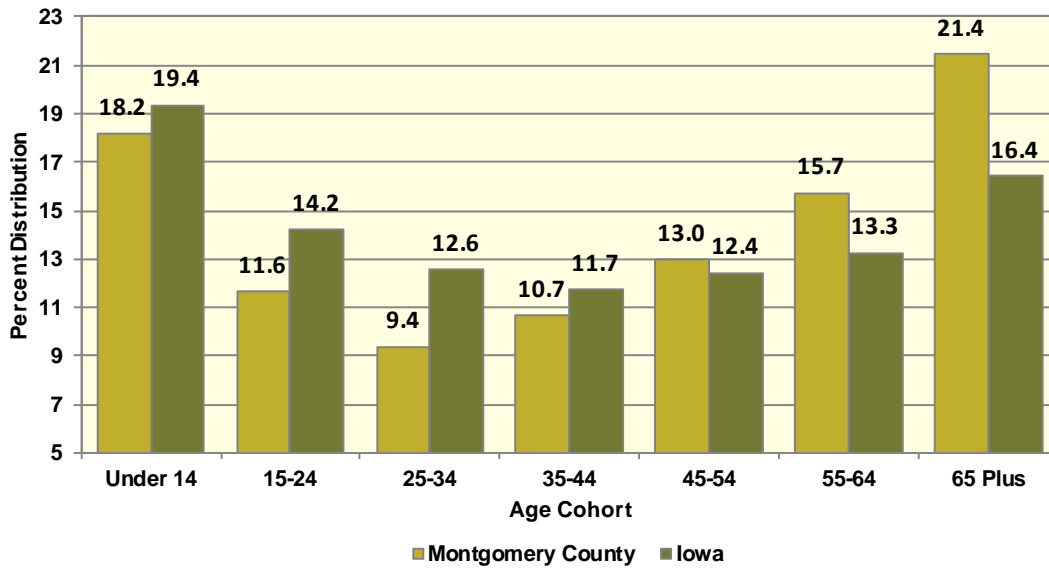
According to data from the Census Bureau, between 1990 and 2000, the population in Montgomery County decreased from 12,076 to 11,771 persons, or by -2.5 percent. Between 2000 and 2010, Montgomery County population, changed by -1,031 persons, to a total population of 10,740 persons. The most recent estimates indicated that Montgomery County's population fell an additional -515 persons since the 2010 Census, to 10,225 persons in July 2016.

Table II.70.3 Population Estimates: Births, Deaths, and Migration Montgomery County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	**12,076**
Natural Increase 90-00	-297
Net Migration 90-00	-8
2000 Census	**11,771**
Natural Increase 00-09	-205
Net Migration 00-09	-763
2009 Population Estimate	**10,803**
2010 Census	**10,740**
Natural Increase 10-16	-206
Net Migration 10-16	-309
2016 Population Estimate	**10,225**

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.70.3, Montgomery County had a natural increase, of -297 persons between 1990 and 2000. During the April 2000 to July 2009 period, Montgomery County's natural increase was estimated at -205 persons. Between 2010 and 2016, the natural increase was estimated at -206 persons, and the net migration was -309 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.70.4 in 2008 there was a total of 97 in-migrations with a total of 117 out-migrations, which led to a net-migration of -20 persons. The most recent first half 2017 data saw a net-migration of 27 persons, with 82 persons entering Montgomery County and 55 persons leaving Montgomery County.

Diagram II.70.2, 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 42 people entering and the migration lowest net migration occurred in 2008 with 20 entering Montgomery County.

Diagram II.70.2
Net In-migration by Gender
Montgomery County
Iowa DOT Data: 2008 – First Half 2017
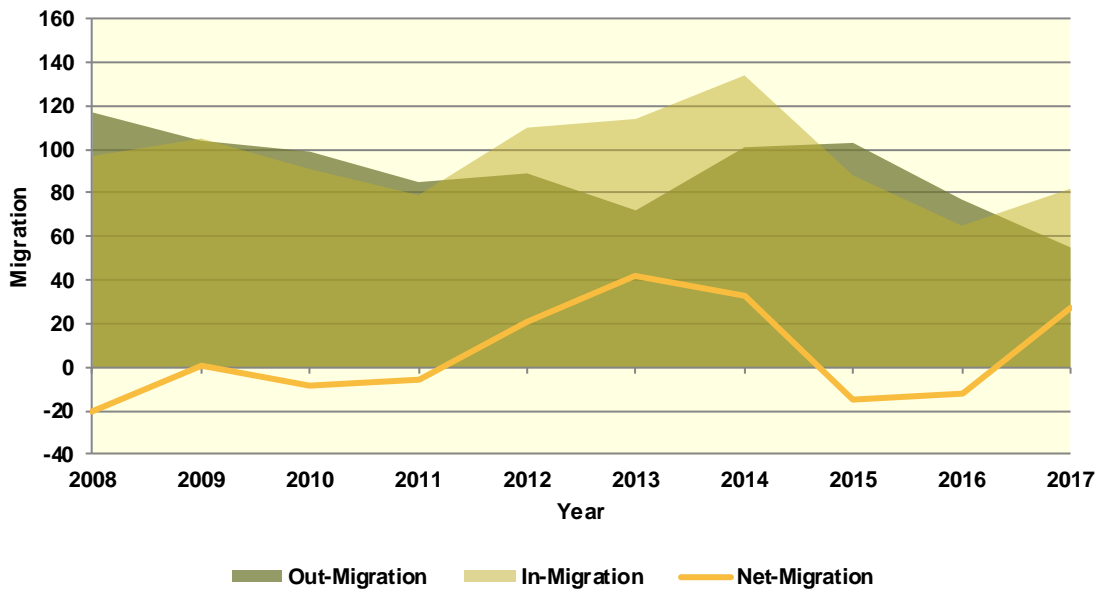
The IOWADOT data also collects gender and age information. Table II.70.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 52 percent of net-migrants, or 14 persons were male, with the remaining 48 percent, or 13 persons were female.

Table II.70.4 Net In-migration by Gender Montgomery County Iowa DOT Data									
Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In									
Male	46	48	38	43	59	57	66	40	30	39
Female	51	57	53	36	51	57	68	48	35	43
Total	**97**	**105**	**91**	**79**	**110**	**114**	**134**	**88**	**65**	**82**
Out									
Male	53	49	57	43	44	32	46	53	37	25
Female	64	55	42	42	45	40	55	50	40	30
Total	**117**	**104**	**99**	**85**	**89**	**72**	**101**	**103**	**77**	**55**
Net									
Male	-7	-1	-19	0	15	25	20	-13	-7	14
Female	-13	2	11	-6	6	17	13	-2	-5	13
Total	**-20**	**1**	**-8**	**-6**	**21**	**42**	**33**	**-15**	**-12**	**27**

Table II.70.5, shows net-migration for Montgomery 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 Montgomery County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 6 persons leaving Montgomery County.

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Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
Table II.70.5 **Migration by Age Range** Montgomery County Iowa DOT Data										
In										
14-17	0	1	0	1	3	0	0	3	3	1
18-22	9	18	12	11	11	8	13	12	5	10
23-25	12	13	8	7	6	11	12	8	6	5
26-35	25	27	23	20	28	34	33	25	18	16
36-45	15	13	14	10	23	19	25	16	10	16
46-55	13	13	18	12	21	17	18	11	11	11
56-65	16	16	8	7	8	18	23	7	7	12
66 +	7	4	8	11	10	7	10	6	5	11
Total	**97**	**105**	**91**	**79**	**110**	**114**	**134**	**88**	**65**	**82**
Out										
14-17	3	1	4	5	2	1	0	4	1	0
18-22	18	18	14	14	15	13	16	15	11	16
23-25	18	11	16	9	17	4	12	18	8	2
26-35	34	28	24	13	15	15	29	21	17	19
36-45	13	14	13	15	19	13	19	12	15	4
46-55	15	20	15	7	8	7	10	16	7	8
56-65	8	7	11	12	6	11	9	7	9	1
66 +	8	5	2	10	7	8	6	10	9	5
Total	**117**	**104**	**99**	**85**	**89**	**72**	**101**	**103**	**77**	**55**
Net										
14-17	-3	0	-4	-4	1	-1	0	-1	2	1
18-22	-9	0	-2	-3	-4	-5	-3	-3	-6	-6
23-25	-6	2	-8	-2	-11	7	0	-10	-2	3
26-35	-9	-1	-1	7	13	19	4	4	1	-3
36-45	2	-1	1	-5	4	6	6	4	-5	12
46-55	-2	-7	3	5	13	10	8	-5	4	3
56-65	8	9	-3	-5	2	7	14	0	-2	11
66 +	-1	-1	6	1	3	-1	4	-4	-4	6
Total	**-20**	**1**	**-8**	**-6**	**21**	**42**	**33**	**-15**	**-12**	**27**

School Age Enrollment

Table II.70.6, show the school enrollment from the Iowa Department of Education for Montgomery County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 1,924 students and was 1,708 in 2017, a change of -11.2 percent. Enrollment for students in grades 1 to 5 was 630 students in 2010 and 610 in 2017, which was a change of -3.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 628 and 421 in 2017, which was a change of -33 percent.

Table II.70.6 School Enrollment Montgomery County Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	153	773	513	638	30	2,107
2001	187	758	480	630	20	2,075
2002	156	748	462	637	0	2,003
2003	158	732	483	630	9	2,012
2004	143	698	479	621	4	1,945
2005	171	701	475	630	19	1,977
2006	139	731	448	642	17	1,960
2007	161	653	458	644	19	1,916
2008	163	641	453	633	20	1,890
2009	158	645	436	609	21	1,848
2010	288	630	378	628	122	1,924
2011	279	611	396	587	118	1,873
2012	274	639	391	565	125	1,869
2013	264	612	393	529	96	1,798
2014	244	619	462	430	119	1,755
2015	222	608	451	414	99	1,695
2016	220	603	451	424	94	1,698
2017	223	610	454	421	110	1,708
% Change 10-17	-22.6%	-3.2%	20.1%	-33%	-9.8%	-11.2%

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.70.7, shows population by age for the 2000 and 2010 Census. The population changed by -8.8 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 2,141 persons in 2010. Those aged 25 to 34 changed by -20 percent, and those aged under 5 changed by -16.5 percent.

Table II.70.7 Population by Age Montgomery County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	713	6.1%	595	5.5%	-16.5%
5 to 19	2,497	21.2%	2,145	20%	-14.1%
20 to 24	494	4.2%	405	3.8%	-18%
25 to 34	1,298	11%	1,038	9.7%	-20%
35 to 54	3,335	28.3%	2,909	27.1%	-12.8%
55 to 64	1,049	8.9%	1,507	14%	43.7%
65 or Older	2,385	20.3%	2,141	19.9%	-10.2%
Total	11,771	100.0%	10,740	100.0%	-8.8%

The elderly population is further explored in Table II.70.8. Those aged 65 to 66 changed by -5.8 percent between 2000 and 2010, resulting in a population of 180 persons. Those aged 85 or older changed by -4.8 percent during the same time period, and resulted in 415 persons over age 85 in 2010.

Table II.70.8 Elderly Population by Age Montgomery County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	191	8%	180	8.4%	-5.8%
67 to 69	379	15.9%	346	16.2%	-8.7%
70 to 74	537	22.5%	415	19.4%	-22.7%
75 to 79	475	19.9%	433	20.2%	-8.8%
80 to 84	367	15.4%	352	16.4%	-4.1%
85 or Older	436	18.3%	415	19.4%	-4.8%
Total	2,385	100.0%	2,141	100.0%	-10.2%

Population by race and ethnicity is shown in Table II.70.9. The white population changed by -9.5 percent between 2000 and 2010, and resulted in representing 97.4 percent of the population in 2010. The black population changed by 177.8 percent, represented 0.2 percent of the population in 2010.   The American Indian and Asian populations represented 0.4 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 99.3 percent between 2000 and 2010, compared to the -10.2 percent growth rate for non-Hispanics.

Table II.70.9
Population by Race and Ethnicity
Montgomery County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	11,559	98.2%	10,460	97.4%	-9.5%
Black	9	0.1%	25	0.2%	177.8%
American Indian	41	0.3%	38	0.4%	-7.3%
Asian	29	0.2%	23	0.2%	-20.7%
Native Hawaiian/ Pacific Islander	1	0%	5	0%	400%
Other	80	0.7%	90	0.8%	12.5%
Two or More Races	52	0.4%	99	0.9%	90.4%
Total	**11,771**	**100.0%**	**10,740**	**100.0%**	**-8.8%**
Hispanic	153	1.3%	305	2.8%	99.3%
Non-Hispanic	11,618	98.7%	10,435	97.2%	-10.2%

Population by race and ethnicity through 2016 in shown in Table II.70.10. The white population represented 95.5 percent of the population in 2016, compared with black households accounting for 0 percent of the population. Hispanic households represented 3.4 percent of the population in 2016.

Table II.70.10
Population by Race and Ethnicity
Montgomery County
2010 Census & 2016 Five-Year ACS

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,460	97.4%	9,913	95.5%
Black	25	0.2%	0	0%
American Indian	38	0.4%	24	0.2%
Asian	23	0.2%	0	0%
Native Hawaiian/ Pacific Islander	5	0%	0	0%
Other	90	0.8%	167	1.6%
Two or More Races	99	0.9%	276	2.7%
Total	**10,740**	**100.0%**	**10,380**	**100.0%**
Non-Hispanic	10,435	97.2%	10,028	96.6%
Hispanic	305	2.8%	352	3.4%

The population by race is broken down further by ethnicity in Table II.70.11. While the white non-Hispanic population changed by -10.7 percent between 2000 and 2010, the white Hispanic population changed by 178.6 percent. The black non-Hispanic population changed by 177.8 percent, while the black Hispanic population changed by 0 percent.

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,489	98.9%	10,265	98.4%	-10.7%
Black	9	0.1%	25	0.2%	177.8%
American Indian	40	0.3%	35	0.3%	-12.5%
Asian	29	0.2%	23	0.2%	-20.7%
Native Hawaiian/ Pacific Islander	1	0%	5	0%	400%
Other	2	0%	1	0%	-50%
Two or More Races	48	0.4%	81	0.8%	68.8%
Total Non-Hispanic	**11,618**	**100.0%**	**10,435**	**100.0%**	**-10.2%**
Hispanic					
White	70	45.8%	195	63.9%	178.6%
Black	0	0%	0	0%	0%
American Indian	1	0.7%	3	1%	200%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	78	51%	89	29.2%	14.1%
Two or More Races	4	2.6%	18	5.9%	350%
Total Hispanic	**153**	**100.0%**	**305**	**100.0%**	**99.3%**
Total Population	**11,771**	**100.0%**	**10,740**	**100.0%**	**-8.8%**

Table II.70.11
Population by Race and Ethnicity
Montgomery County
2000 & 2010 Census Data

The change in race and ethnicity between 2010 and 2016 is shown in Table II.70.12. During this time, the total non-Hispanic population was 10,028 persons in 2016. The Hispanic population was 352.

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	10,265	98.4%	9,803	97.8%
Black	25	0.2%	0	0%
American Indian	35	0.3%	24	0.2%
Asian	23	0.2%	0	0%
Native Hawaiian/ Pacific Islander	5	0%	0	0%
Other	1	0%	0	0%
Two or More Races	81	0.8%	201	2%
Total Non-Hispanic	**10,435**	**100.0%**	**10,028**	**100.0%**
Hispanic				
White	195	63.9%	110	31.2%
Black	0	0%	0	0%
American Indian	3	1%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	89	29.2%	167	47.4%
Two or More Races	18	5.9%	75	21.3%
Total Non-Hispanic	**305**	**100.0**	**352**	**100.0%**
Total Population	**10,740**	**100.0%**	**10,380**	**100.0%**

Table II.70.12
Population by Race and Ethnicity
Montgomery County
2010 Census & 2016 Five-Year ACS

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Households by type and tenure are shown in Table II.70.13. Family households represented 67.1 percent of households, while non-family households accounted for 32.9 percent. These changed from 64.3 and 35.7 percent, repectively.

Table II.70.13
Household Type by Tenure
Montgomery County
2010 Census SF1 & 2016 Five-Year ACS Data

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,929	64.3%	3,093	67.1%
Married-Couple Family	2,291	78.2%	2,306	74.6%
Owner-Occupied	1,960	85.6%	1,913	83%
Renter-Occupied	331	14.4%	393	17%
Other Family	638	21.8%	787	20.6%
Male Householder, No Spouse Present	205	32.1%	206	26%
Owner-Occupied	120	58.5%	98	47.6%
Renter-Occupied	85	41.5%	108	52.4%
Female Householder, No Spouse Present	433	67.9%	581	55%
Owner-Occupied	239	55.2%	227	39.1%
Renter-Occupied	194	44.8%	354	60.9%
Non-Family Households	1,629	35.7%	1,514	32.9%
Owner-Occupied	964	59.2%	898	59.3%
Renter-Occupied	665	40.8%	616	40.7%
Total	**4,558**	**100.0%**	**4,607**	**100.0%**

The group quarters population was 213 in 2010, compared to 253 in 2000. Institutionalized populations experienced a -20.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a 125 percent change during this same time period.

Table II.70.14
Group Quarters Population
Montgomery 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	10	4.1%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	235	95.9%	195	100%	-17%
Other Institutions	0	0%	0	0%	0%
Total	**245**	**100.0%**	**195**	**100.0%**	**-20.4%**
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	8	100%	18	100%	125%
Total	**8**	**100.0%**	**18**	**100.0%**	**125%**
Group Quarters Population	**253**	**100.0%**	**213**	**100.0%**	**-15.8%**

The number of foreign born persons are shown in Table II.70.15. An estimated 0.7 percent of the population was born in Mexico, some 0.4 percent were born in Guatemala, and another 0.1 percent were born in Colombia.

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Table II.70.15
Place of Birth for the Foreign-Born Population
Montgomery County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	73	0.7%
#2 country of origin	Guatemala	38	0.4%
#3 country of origin	Colombia	14	0.1%
#4 country of origin	Costa Rica	14	0.1%
#5 country of origin	Germany	14	0.1%
#6 country of origin	Uzbekistan	10	0.1%
#7 country of origin	Canada	6	0.1%
#8 country of origin	Iran	1	0%
#9 country of origin	Sweden	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.70.16. An estimated 1.5 percent of the population speaks Spanish at home.

Table II.70.16
Limited English Proficiency and Language Spoken at Home
Montgomery County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	149	1.5%
#2 LEP Language	German or other West Germanic languages	4	0%
#3 LEP Language	French, Haitian, or Cajun	3	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.70.17. Some 21.5 percent of the population was disabled in 2000, or a total of 2,317 persons. The disability rate was highest for those over 65, with 42.8 percent disabled.

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Table II.70.17 Disability by Age Montgomery County 2000 Census SF3 Data		
Age	**Total**	
	Disabled Population	**Disability Rate**
5 to 15	117	6.4%
16 to 64	1,278	18.8%
65 and older	922	42.8%
Total	**2,317**	**21.5%**

Table II.70.18 shows disability by type in 2000. There were 1,204 physical disabilities in 2000, some 836 employment disabilities, and 695 go-outside-home disabilities.

Table II.70.18 Total Disabilities Tallied: Aged 5 and Older Montgomery County 2000 Census SF3 Data	
Disability Type	**Population**
Sensory disability	623
Physical disability	1,204
Mental disability	573
Self-care disability	346
Employment disability	836
Go-outside-home disability	695
Total	**4,277**

Disability by age, as estimated by the 2016 ACS, is shown in Table II.70.19. The disability rate for females was 17.8 percent, compared to 17.6 percent for males. The disability rate changed precipitously higher with age, with 35.4 percent of those over 75 experiencing a disability.

Table II.70.19 Disability by Age Montgomery County 2016 Five-Year ACS Data						
Age	**Male**		**Female**		**Total**	
	Disabled Population	**Disability Rate**	**Disabled Population**	**Disability Rate**	**Disabled Population**	**Disability Rate**
Under 5	7	2.7%	0	0%	7	1.2%
5 to 17	125	13.5%	60	7.4%	185	10.6%
18 to 34	85	10.6%	74	9%	159	9.8%
35 to 64	334	16.3%	464	21.2%	798	18.8%
65 to 74	202	41.2%	122	21.3%	324	30.5%
75 or Older	111	30.3%	224	38.6%	335	35.4%
Total	**864**	**17.6%**	**944**	**17.8%**	**1,808**	**17.7%**

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.70.20. Some 9.5 percent have an ambulatory disability, 5.9 have an independent living disability, and 2.4 percent have a self-care disability.

Table II.70.20
Total Disabilities Tallied: Aged 5 and Older
Montgomery County
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	461	4.5%
Vision disability	322	3.2%
Cognitive disability	705	7.3%
Ambulatory disability	918	9.5%
Self-Care disability	235	2.4%
Independent living disability	465	5.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.70.21. In 2016, some 4,743 persons were employed and 437 were unemployed. This totaled a labor force of 5,180 persons. The unemployment rate for Montgomery County was estimated to be 8.4 percent in 2016.

Table II.70.21
Employment, Labor Force and Unemployment
Montgomery County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	4,743
Unemployed	437
Labor Force	**5,180**
Unemployment Rate	8.4%

In 2016, 88.4 percent of households in Montgomery County had a high school education or greater.

Table II.70.22
High School or Greater Education
Montgomery County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	4,073
Total Households	4,607
Percent High School or Above	**88.4%**

As seen in Table II.70.23, some 36.6 percent of the population had a high school diploma or equivalent, another 37 percent have some college, 10.7 percent have a Bachelor's Degree, and 3.6 percent of the population had a graduate or professional degree.

Table II.70.23
Educational Attainment
Montgomery County
2016 Five-Year ACS Data

| Education Level	Population	Percent
Less Than High School	972	12.1%
High School or Equivalent	2,951	36.6%
Some College or Associates Degree	2,981	37%
Bachelor's Degree	866	10.7%
Graduate or Professional Degree	293	3.6%
Total Population Above 18 years	**8,063**	**100.0%**

ECONOMICS

Labor Force

Table II.70.24, shows the labor force statistics for Montgomery County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 3.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.9 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 Montgomery County remained unchanged from 3.6 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.70.24 Labor Force Statistics Montgomery County 1990 - 2016 BLS Data					
Year	Montgomery County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	284	5,843	6,127	4.6%	4.4%
1991	252	5,754	6,006	4.2%	4.7%
1992	283	5,711	5,994	4.7%	4.5%
1993	252	5,895	6,147	4.1%	4%
1994	233	6,011	6,244	3.7%	3.5%
1995	231	5,906	6,137	3.8%	3.4%
1996	371	6,072	6,443	5.8%	3.5%
1997	301	6,049	6,350	4.7%	3.1%
1998	197	5,913	6,110	3.2%	2.7%
1999	191	5,745	5,936	3.2%	2.6%
2000	193	5,799	5,992	3.2%	2.6%
2001	284	5,811	6,095	4.7%	3.3%
2002	312	5,495	5,807	5.4%	4%
2003	285	5,394	5,679	5%	4.5%
2004	235	5,376	5,611	4.2%	4.5%
2005	254	5,599	5,853	4.3%	4.3%
2006	324	5,514	5,838	5.5%	3.7%
2007	345	5,209	5,554	6.2%	3.7%
2008	312	5,099	5,411	5.8%	4.2%
2009	471	4,800	5,271	8.9%	6.4%
2010	423	4,825	5,248	8.1%	6%
2011	295	4,739	5,034	5.9%	5.5%
2012	256	4,776	5,032	5.1%	5%
2013	252	4,882	5,134	4.9%	4.7%
2014	215	4,965	5,180	4.2%	4.3%
2015	187	4,991	5,178	3.6%	3.8%
2016	185	4,946	5,131	3.6%	3.7%

Diagram II.70.3, shows the employment and labor force for Montgomery County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,946 persons, with the labor force reaching 5,131, indicating there were a total of 185 unemployed persons.

Diagram II.70.3
Employment and Labor Force
Montgomery County
1990 – 2016 BLS Data
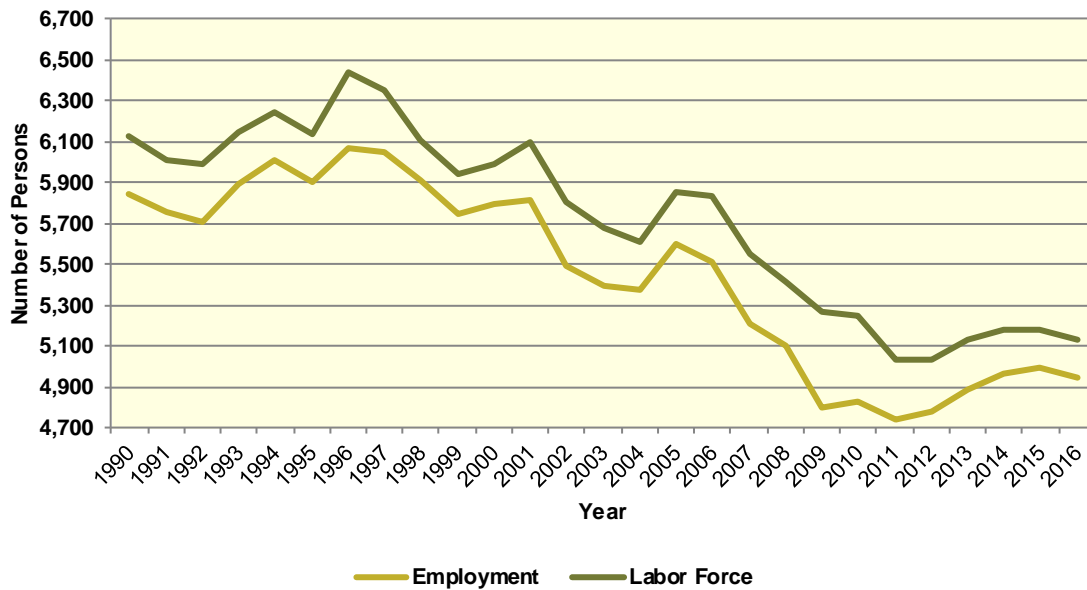
Unemployment

Diagram II.70.4, shows the unemployment rate for both the State and Montgomery County. During the 1990's the average rate for Montgomery County was 4.2 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5 percent. Over the course of the entire period the Montgomery County had an average unemployment rate that higher than the State, 4.8 percent for Montgomery County, versus 4.1 statewide.

Diagram II.70.4
Annual Unemployment Rate
Montgomery County
1990 – 2016 BLS Data
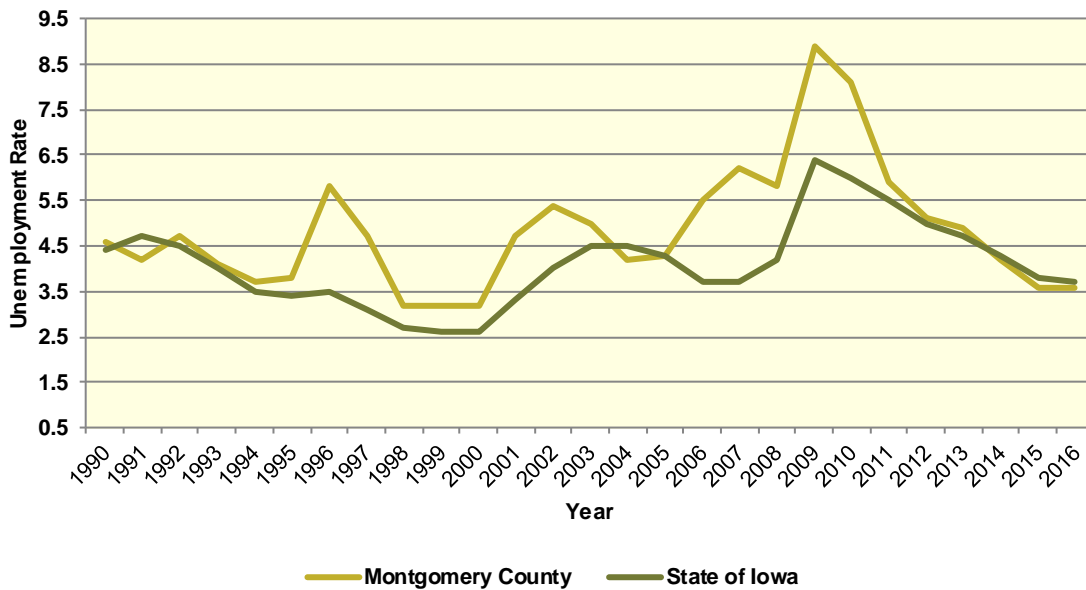
Earnings and Employment

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.70.25, shows total real earnings by industry for Montgomery County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching $57,438,000. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 72.3 percent to 765,000 dollars.

Table II.70.25
Real Earnings by Industry
Montgomery 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	31,637	27,120	39,040	36,465	43,281	19,464	28,183	11,840	-58
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	18,257	16,392	18,736	18,873	16,902	16,249	15,444	17,810	15.3
Manufacturing	43,445	28,297	35,423	38,907	41,278	43,860	42,493	39,861	-6.2
Wholesale trade	10,342	14,707	13,343	14,558	13,638	13,226	12,584	12,929	2.7
Retail trade	31,931	19,970	15,880	15,366	15,031	14,226	14,397	14,668	1.9
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	4,959	6,111	6,047	6,626	11,281	11,115	11,674	12,506	7.1
Finance and insurance	8,351	9,695	8,307	8,960	8,121	8,129	8,314	8,513	2.4
Real estate and rental and leasing	1,509	2,200	2,959	3,910	5,176	4,545	4,168	4,094	-1.8
Professional and technical services	8,970	0	4,376	5,361	5,726	6,236	6,024	5,997	-0.5
Management of companies and enterprises	390	0	0	125	0	0	0	0	0
Administrative and waste services	8,486	2,293	2,300	1,969	0	0	0	0	0
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	1,198	762	638	831	813	920	630	1,086	72.3
Accommodation and food services	4,506	4,353	5,250	4,878	5,129	5,053	5,240	4,668	-10.9
Other services, except public administration	12,283	12,161	12,258	12,645	12,510	13,105	13,073	12,125	-7.3
Government and government enterprises	45,353	57,536	54,607	53,566	55,396	55,518	57,078	57,438	0.6
Total	**262,756**	**240,915**	**255,085**	**259,782**	**272,495**	**250,343**	**256,834**	**242,126**	**-5.7**

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Table II.70.26, shows the total employment by industry for the Montgomery County. The most recent estimates show the government and government enterprises industry was the largest employer in Montgomery County, with employment reaching 1,013 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 103.1 percent to 76 jobs.

Table II.70.26 Employment by Industry Montgomery County BEA Table CA25 Data									
NAICS Categories	**2001**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**% Change 15-16**
Farm earnings	725	596	590	558	593	546	585	578	-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	411	317	307	316	320	317	296	302	2
Manufacturing	882	424	518	588	640	668	660	627	-5
Wholesale trade	221	261	237	240	199	198	209	210	0.5
Retail trade	1,348	787	685	682	694	682	713	709	-0.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	104	131	128	135	230	212	215	229	6.5
Finance and insurance	204	230	238	211	218	212	225	226	0.4
Real estate and rental and leasing	216	293	311	442	422	492	577	600	4
Professional and technical services	223	0	149	141	141	136	130	131	0.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	255	142	124	113	0	0	0	0	0
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	61	33	33	36	37	35	32	65	103.1
Accommodation and food services	311	273	283	290	298	298	305	282	-7.5
Other services, except public administration	445	430	456	444	420	443	442	400	-9.5
Government and government enterprises	1,034	1,052	1,035	1,015	1,032	1,020	1,014	1,013	-0.1
Total	**7,315**	**5,996**	**5,970**	**6,126**	**6,262**	**6,253**	**6,383**	**6,340**	**-0.7**

Table II.70.27, shows the real average earnings per job by industry for Montgomery County. These figures are calculated by dividing the total real earning displayed in Tables II.70.25 and II.70.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 63,574 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 13 percent.

Table II.70.27
Real Earnings Per Job by Industry
Montgomery County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	43,637	45,503	66,169	65,350	72,986	35,649	48,177	20,484	-57.5
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	44,420	51,710	61,028	59,725	52,818	51,258	52,175	58,974	13
Manufacturing	49,257	66,738	68,384	66,168	64,497	65,658	64,384	63,574	-1.3
Wholesale trade	46,796	56,347	56,300	60,657	68,533	66,797	60,209	61,567	2.3
Retail trade	23,688	25,375	23,183	22,531	21,658	20,860	20,192	20,688	2.5
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	47,687	46,652	47,246	49,085	49,048	52,430	54,297	54,611	0.6
Finance and insurance	40,938	42,152	34,905	42,464	37,250	38,344	36,951	37,668	1.9
Real estate and rental and leasing	6,986	7,508	9,514	8,845	12,265	9,237	7,224	6,823	-5.5
Professional and technical services	40,224	0	29,372	38,019	40,610	45,850	46,341	45,779	-1.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	33,277	16,150	18,548	17,425	0	0	0	0	0
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	19,633	23,087	19,319	23,097	21,975	26,275	19,694	16,708	-15.2
Accommodation and food services	14,488	15,946	18,552	16,820	17,211	16,956	17,181	16,553	-3.7
Other services, except public administration	27,603	28,282	26,881	28,479	29,786	29,582	29,577	30,313	2.5
Government and government enterprises	43,862	54,692	52,761	52,775	53,678	54,429	56,290	56,701	0.7
Total	**35,920**	**40,179**	**42,728**	**42,406**	**43,516**	**40,036**	**40,237**	**38,190**	**-5.1**

Table II.70.28 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 $410,288,000 a -4.2 percent change between 2015 and 2016. Table II.70.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,996 and 6,340 in 2016, which a change of -0.7 percent over this period.

Table II.70.28
Total Employment and Real Personal Income
Montgomery 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	194,609	10,628	-1,339	44,681	24,861	252,183	19,686	6,447	30,185
1970	191,233	10,734	-1,370	47,691	27,030	253,850	19,790	6,537	29,256
1971	183,478	11,187	-1,173	49,483	28,543	249,143	18,976	6,599	27,803
1972	198,309	11,562	-705	52,311	30,290	268,643	19,826	6,381	31,080
1973	251,566	14,960	-1,570	57,837	33,398	326,272	24,884	6,653	37,812
1974	212,997	16,894	-2,209	60,505	35,823	290,221	22,092	6,947	30,660
1975	204,154	16,027	-1,116	63,596	39,972	290,579	21,986	6,758	30,210
1976	222,957	17,268	-418	65,463	41,431	312,166	23,409	6,789	32,839
1977	213,644	17,364	203	71,034	42,169	309,686	22,781	6,900	30,964
1978	243,373	18,770	-219	72,107	43,002	339,493	25,196	7,050	34,520
1979	258,894	21,418	-827	75,792	44,369	356,811	26,543	7,460	34,703
1980	208,194	19,761	-1,371	83,378	47,363	317,803	23,702	7,223	28,825
1981	212,205	19,506	-1,164	92,733	49,175	333,443	24,954	6,878	30,852
1982	193,017	18,895	-1,330	99,196	52,253	324,241	24,665	6,826	28,276
1983	181,363	19,655	-1,989	96,267	54,519	310,506	23,650	6,906	26,261
1984	193,440	21,599	-2,204	102,305	55,357	327,298	24,858	6,975	27,734
1985	192,266	20,909	-1,887	98,752	56,982	325,204	25,331	6,622	29,034
1986	199,555	20,706	-1,630	96,071	57,523	330,813	26,798	6,361	31,372
1987	203,534	21,831	-2,488	88,747	57,460	325,422	26,912	6,327	32,168
1988	207,747	23,759	-3,006	87,086	57,006	325,074	26,956	6,607	31,444
1989	228,820	25,128	-3,520	92,776	56,591	349,538	28,863	6,897	33,176
1990	227,415	25,678	-2,522	86,926	58,683	344,825	28,560	6,988	32,543
1991	225,414	25,687	-1,565	86,264	61,081	345,506	28,840	6,959	32,392
1992	231,552	25,276	-137	81,497	64,793	352,429	29,577	6,790	34,101
1993	217,910	26,545	-983	78,205	68,106	336,693	27,935	6,856	31,783
1994	244,758	27,673	-666	76,510	67,488	360,417	30,054	7,096	34,492
1995	224,510	28,075	-1,258	79,645	71,626	346,448	28,998	7,229	31,056
1996	266,534	26,763	-1,643	85,032	73,973	397,133	33,325	7,271	36,656
1997	262,183	29,034	-1,641	90,073	73,260	394,840	33,210	7,360	35,623
1998	261,826	29,835	-1,611	94,884	76,813	402,077	33,817	7,345	35,647
1999	254,996	29,033	1,048	89,051	75,654	391,716	33,289	7,203	35,401
2000	281,981	29,733	-416	97,361	78,593	427,786	36,275	7,251	38,888
2001	262,756	28,126	-3,184	97,878	82,500	411,823	35,783	7,315	35,920
2002	258,788	27,483	-882	86,728	86,308	403,460	35,664	6,933	37,327
2003	250,329	27,575	1,316	80,098	83,436	387,602	34,573	6,783	36,905
2004	288,228	28,449	3,670	76,412	82,582	422,443	37,748	6,745	42,732
2005	276,466	30,561	6,124	68,341	84,451	404,822	36,100	6,974	39,643
2006	268,490	30,306	8,325	68,055	91,023	405,587	36,281	6,779	39,606
2007	260,694	28,391	10,386	77,483	91,903	412,075	37,526	6,525	39,953
2008	265,186	28,254	12,540	79,720	98,362	427,554	39,505	6,338	41,841
2009	253,475	26,940	10,227	70,249	106,174	413,185	38,247	6,133	41,330
2010	240,915	27,338	10,737	70,139	109,081	403,533	37,702	5,996	40,179
2011	255,085	25,004	12,940	71,461	108,478	422,959	39,696	5,970	42,728
2012	259,782	25,201	12,173	83,008	106,526	436,289	41,288	6,126	42,407
2013	272,495	28,775	11,115	75,624	107,343	437,802	41,943	6,262	43,515
2014	250,343	28,429	13,160	73,793	107,780	416,647	39,898	6,253	40,036
2015	256,834	27,972	13,403	76,745	109,170	428,180	41,867	6,383	40,237
2016	242,126	28,764	10,570	77,571	108,785	410,288	40,126	6,340	38,190

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Diagram II.70.5, shows real average earnings per job for Montgomery County from 1990 to 2016. Over this period the average earning per job for Montgomery County was $37,820, which was lower than the statewide average of $43,526 over the same period.

Diagram II.70.5
Real Average Earnings Per Job
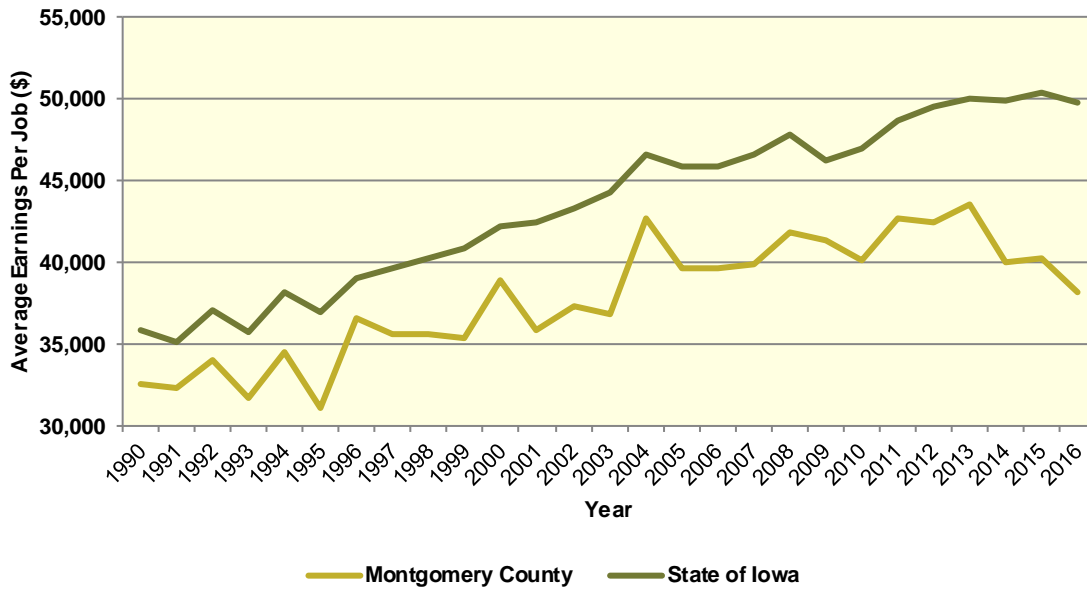Montgomery County
BEA Data 1990 - 2016

Diagram II.70.6, shows real per capita income for the Montgomery 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 Montgomery County was $35,475, which was lower than the statewide average of $38,254 over the same period.

Diagram II.70.6
Real Per Capita Income
Montgomery County
BEA Data 1990 - 2016
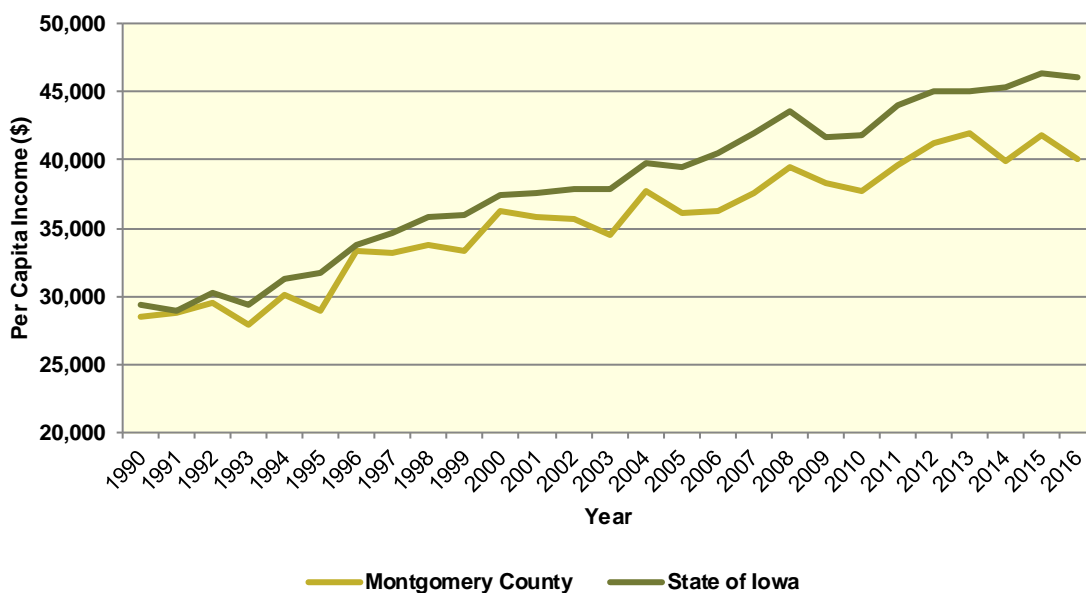
Quarterly Census of Employment and Wages

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.70.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 4,252 persons in 2015 to 4,196 in 2016, a change of -1.3 percent.

Table II.70.29
Total Monthly Employment
Montgomery County
BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,220	4,649	4,529	4,282	3,933	3,894	4,011	4,154	4,138	4,208	4,202
Feb	5,131	4,574	4,506	4,286	3,932	3,914	4,044	4,187	4,167	4,203	4,219
Mar	5,124	4,641	4,475	4,162	4,030	3,950	4,087	4,242	4,184	4,202	4,249
Apr	4,975	4,688	4,555	4,220	4,159	4,024	4,143	4,241	4,324	4,263	4,289
May	4,977	4,660	4,619	4,314	4,164	4,065	4,146	4,316	4,343	4,295	4,329
Jun	4,976	4,692	4,654	4,302	4,222	4,114	4,164	4,363	4,392	4,345	4,321
Jul	4,823	4,559	4,526	4,088	3,907	3,966	4,067	4,267	4,257	4,282	4,188
Aug	4,833	4,572	4,501	4,093	3,895	3,971	4,085	4,215	4,203	4,257	4,161
Sep	4,901	4,557	4,451	4,048	3,899	4,026	4,107	4,254	4,238	4,237	4,068
Oct	4,711	4,607	4,434	4,017	3,885	3,946	4,039	4,202	4,228	4,225	4,068
Nov	4,708	4,635	4,435	4,043	3,947	3,978	4,126	4,207	4,218	4,239	4,110
Dec	4,759	4,635	4,380	4,047	3,971	3,957	4,164	4,222	4,234	4,273	4,148
Annual	**4,928**	**4,622**	**4,505**	**4,159**	**3,995**	**3,984**	**4,099**	**4,239**	**4,244**	**4,252**	**4,196**
% Change	.	-6.2%	-2.5%	-7.7%	-3.9%	-0.3%	2.9%	3.4%	0.1%	0.2%	-1.3%

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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 $691 in 2015. In 2016, average weekly wages saw an increased of 3.3 percent over the prior year, rising to $714, or by 23 dollars. These data are shown in Table II.70.30.

Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
Table II.70.30 **Average Weekly Wages** Montgomery County BLS QCEW Data, 2001–2016(p)						
2001	426	429	431	445	433	
2002	446	446	458	460	453	4.6%
2003	454	455	457	481	462	2%
2004	487	486	498	519	498	7.8%
2005	495	500	524	523	511	2.6%
2006	512	536	534	560	535	4.7%
2007	540	545	556	572	553	3.4%
2008	550	573	571	606	575	4%
2009	580	568	578	632	589	2.4%
2010	593	597	610	654	613	4.1%
2011	608	620	660	644	633	3.3%
2012	644	632	657	655	647	2.2%
2013	660	633	685	689	667	3.1%
2014	667	649	690	707	678	1.6%
2015	664	664	701	736	691	1.9%
2016(p)	667	691	746	753	714	3.3%

Total business establishments reported by the QCEW are displayed in Table II.70.31. Between 2015 and 2016, the total number of business establishments in Montgomery County decreased by 3.3 percent, from 403 to 399 establishments.

| Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
Table II.70.31 **Number of Business Establishments** Montgomery County BLS QCEW Data, 2001–2016(p)						
2001	422	419	395	397	408	
2002	387	392	390	394	391	-4.2%
2003	390	387	394	395	392	0.3%
2004	399	397	395	394	396	1%
2005	387	389	393	392	390	-1.5%
2006	390	396	401	398	396	1.5%
2007	399	403	407	407	404	2%
2008	402	409	415	410	409	1.2%
2009	405	407	407	401	405	-1%
2010	398	401	401	398	400	-1.2%
2011	397	395	398	396	397	-0.7%
2012	394	397	398	396	396	-0.3%
2013	400	407	404	407	405	2.3%
2014	408	407	405	410	408	0.7%
2015	404	403	401	405	403	-1.2%
2016	396	398	401	401	399	-1%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.70.32, 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 Montgomery County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 2.5 percent, with 240 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 42.9 percent. This compared to the income class of $60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -14.7 percent.

										Table II.70.32	
						Number of Tax Returns by Adjusted Gross Income					
						Montgomery 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	1,109	942	731	530	445	357	272	180	44	66	4,676
2003	1,106	881	678	541	444	360	297	195	50	80	4,632
2004	1,113	836	700	545	402	337	350	240	72	91	4,686
2005	1,119	804	718	547	403	335	376	276	87	100	4,765
2006	1,105	774	711	521	425	339	381	310	95	112	4,773
2007	1,202	806	654	509	423	338	404	328	115	143	4,922
2008	1,078	778	676	519	401	315	393	355	128	164	4,807
2009	1,065	795	649	514	397	315	327	341	138	148	4,689
2010	1,045	799	617	472	396	306	345	357	155	168	4,660
2011	1,059	735	642	487	386	287	348	361	142	197	4,644
2012	979	730	646	490	384	276	351	383	157	255	4,651
2013	1,008	684	622	525	400	305	323	392	186	244	4,689
2014	1,022	708	618	482	370	310	331	405	211	258	4,715
2015	1,055	748	575	503	412	261	353	416	213	240	4,776
Change 10 - 15	1%	-6.4%	-6.8%	6.6%	4%	-14.7%	2.3%	16.5%	37.4%	42.9%	2.5%

Diagram II.70.7
2015 Income Distribution
Montgomery County
2015 Iowa DOR Data

Income Range (Thousands of U.S. Dollars)

■ Montgomery County   ■ State of Iowa
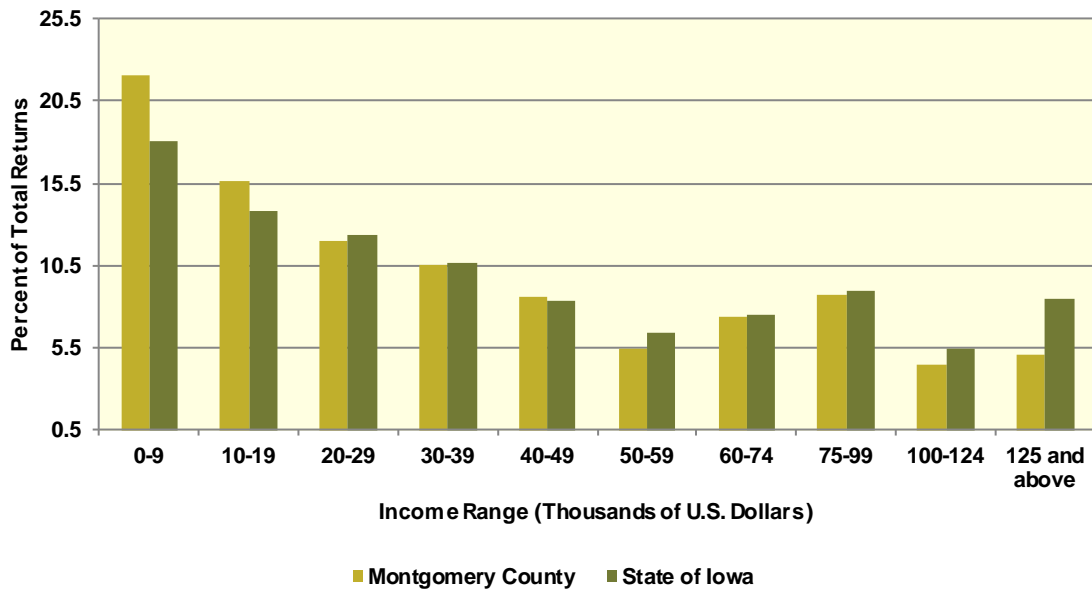
Poverty

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 1,512 in 2010 to 1,287 in 2016, with the poverty rate reaching 12.9 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.70.33, at right, presents poverty data for the county.

The rate of poverty for Montgomery County is shown in Table II.70.34. In 2016, there were an estimated 1,529 persons living in poverty. This represented a 15.1 percent poverty rate, compared to 9.1 percent poverty in 2000. In 2016, some 15 percent of those in poverty were under age 6, and 12 percent were 65 or older.

Table II.70.33 Persons in Poverty Montgomery County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	1,146	10.1%
2001	1,129	10.1%
2002	1,209	10.8%
2003	1,140	10.1%
2004	1,300	11.6%
2005	1,294	11.7%
2006	1,410	12.7%
2007	1,185	11.1%
2008	1,508	14.2%
2009	1,532	14.5%
2010	1,512	14.4%
2011	1,496	14.4%
2012	1,348	13.1%
2013	1,525	15%
2014	1,961	19.3%
2015	1,339	13.4%
2016	1,287	12.9%

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Table II.70.34 Poverty by Age Montgomery 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	139	13.4%	229	15%
6 to 17	226	21.7%	307	20.1%
18 to 64	547	52.5%	809	52.9%
65 or Older	129	12.4%	184	12%
Total	**1,041**	**100.0%**	**1,529**	**100.0%**
Poverty Rate	**9.1%**	**.**	**15.1%**	**.**

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.7 percent in Montgomery County between 2010 and 2016, from 5,239 to 5,203. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.70.35.

Housing Production

The Census Bureau reports building permit authorizations and "per unit"

Table II.70.35 Housing Units State of Iowa vs. Montgomery County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	**Iowa**	**% Growth Since Census**	**Montgome ry County County**	**% Growth Since Census**
2000 Census Base	1,232,625	.	5,401	.
2010 Census	1,336,417	8.4%	5,239	-3%
July 2011 Estimate	1,341,974	0.4%	5,230	-0.2%
July 2012 Estimate	1,346,403	0.7%	5,217	-0.4%
July 2013 Estimate	1,353,274	1.3%	5,209	-0.6%
July 2014 Estimate	1,362,458	1.9%	5,200	-0.7%
July 2015 Estimate	1,370,778	2.6%	5,198	-0.8%
July 2016 Estimate	1,380,162	3.3%	5,203	-0.7%

valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Montgomery County increased from 7 authorizations in 2015 to 9 in 2016.

The real value of single-family building permits increased from $238,095 in 2015 to $295,827 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.70.36.

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	14	2	0	0	16	118,967	0
1981	4	2	0	0	6	122,070	0
1982	3	0	0	8	11	116,061	43,063
1983	3	0	0	0	3	92,246	0
1984	9	0	0	0	9	90,728	0
1985	1	0	0	0	1	340,732	0
1986	2	0	0	0	2	141,794	0
1987	5	0	0	0	5	135,148	0
1988	5	0	0	0	5	120,101	0
1989	10	0	0	0	10	121,772	0
1990	7	0	0	0	7	131,366	0
1991	11	0	0	0	11	103,777	0
1992	23	4	0	0	27	98,734	0
1993	16	0	0	15	31	126,771	108,027
1994	10	0	0	48	58	107,914	44,052
1995	6	2	0	0	8	145,442	0
1996	13	0	0	0	13	141,394	0
1997	16	2	0	0	18	163,214	0
1998	17	0	0	0	17	112,177	0
1999	14	0	0	0	14	183,046	0
2000	9	0	0	0	9	135,797	0
2001	15	0	0	0	15	166,964	0
2002	12	0	0	0	12	140,250	0
2003	12	0	0	0	12	134,548	0
2004	11	0	0	0	11	139,598	0
2005	19	0	0	0	19	136,712	0
2006	12	2	0	0	14	168,861	0
2007	10	0	0	0	10	131,440	0
2008	13	0	0	0	13	167,026	0
2009	5	0	0	0	5	223,381	0
2010	9	0	0	0	9	212,870	0
2011	2	0	0	0	2	194,175	0
2012	6	2	0	0	8	122,692	0
2013	5	0	0	0	5	328,364	0
2014	11	2	0	0	13	166,457	0
2015	7	0	0	14	21	238,095	113,238
2016	9	2	0	0	11	295,827	0

Table II.70.36
Building Permits and Valuation
Montgomery County
Census Bureau Data, 1980–2016

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Diagram II.70.8
Single Family Permits
Montgomery County
Census Bureau Data, 1980–2016
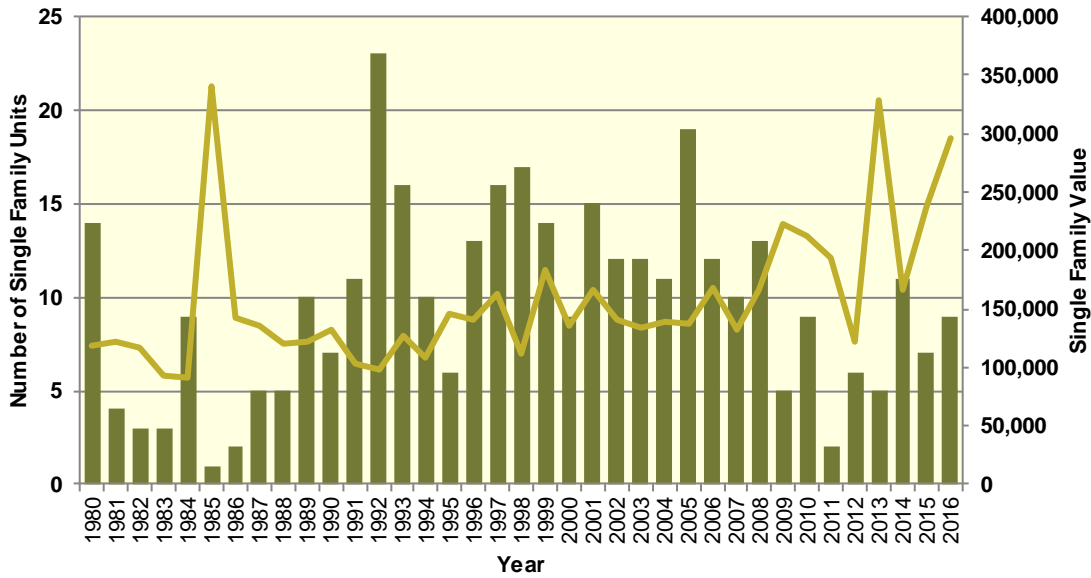
Diagram II.70.9
Total Permits by Unit Type
Montgomery County
Census Bureau Data, 1980–2016

■ **Single Family Units**   ■ **Duplex Units**   ■ **Triplex Units**   ■ **Apartment Units**
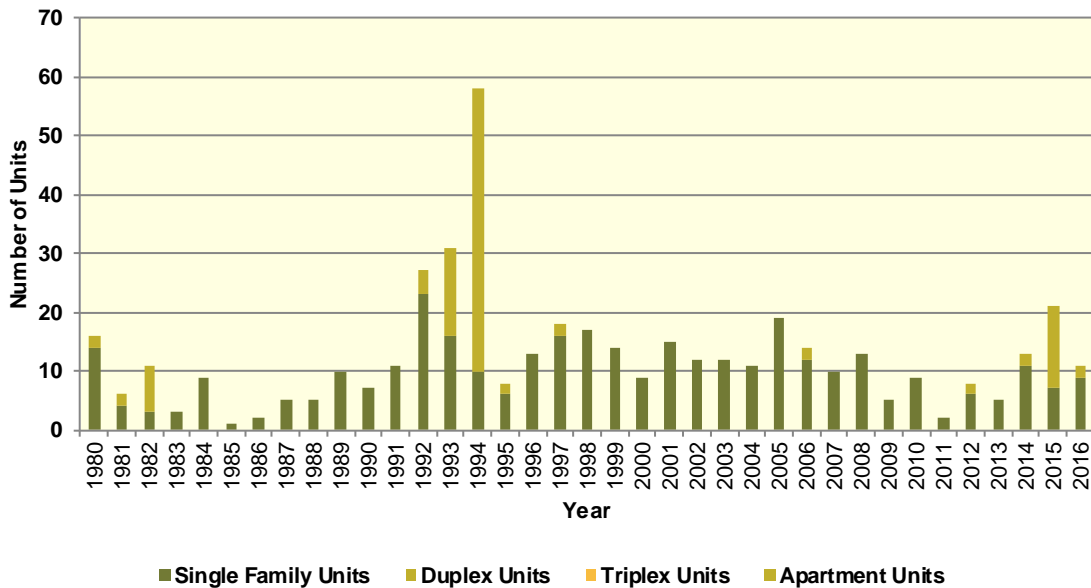
Housing Characteristics

Housing types by unit are shown in Table II.70.37. In 2016, there were 5,203 housing units, up from 5,399 in 2000. Single-family units accounted for 83.9 percent of units in 2016, compared to 79.7 in 2000. Apartment units accounted for 4.8 percent in 2016, compared to 5.5 percent in 2000.

Table II.70.37 Housing Units by Type Montgomery 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	4,302	79.7%	4,366	83.9%
Duplex	193	3.6%	160	3.1%
Tri- or Four-Plex	296	5.5%	271	5.2%
Apartment	299	5.5%	248	4.8%
Mobile Home	307	5.7%	158	3%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	**5,399**	**100.0%**	**5,203**	**100.0%**

Some 87 percent of housing was occupied in 2010, compared to 90.5 percent in 2000. Owner-occupied housing changed -8.1 percent between 2000 and 2010, ending with owner-occupied units representing 72 percent of unit. Vacant units changed by 32.7 percent, resulting in 681 vacant units in 2010.

Table II.70.38 Housing Units by Tenure Montgomery County 2000 & 2010 Census SF1 Data					
Tenure	**2000 Census**		**2010 Census**		**% Change 00–10**
	Units	**% of Total**	**Units**	**% of Total**	
Occupied Housing Units	4,886	90.5%	4,558	87%	-6.7%
Owner-Occupied	3,571	73.1%	3,283	72%	-8.1%
Renter-Occupied	1,315	26.9%	1,275	28%	-3%
Vacant Housing Units	513	9.5%	681	13%	32.7%
Total Housing Units	**5,399**	**100.0%**	**5,239**	**100.0%**	**-3%**

Table II.70.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,203 housing units. An estimated 68.1 percent were owner-occupied, and 11.5 percent were vacant.

Table II.70.39 Housing Units by Tenure Montgomery County 2010 Census & 2016 Five-Year ACS Data				
Tenure	**2010 Census**		**2016 Five-Year ACS**	
	Units	**% of Total**	**Units**	**% of Total**
Occupied Housing Units	4,558	87%	4,607	88.5%
Owner-Occupied	3,283	72%	3,136	68.1%
Renter-Occupied	1,275	28%	1,471	31.9%
Vacant Housing Units	681	13%	596	11.5%
Total Housing Units	**5,239**	**100.0%**	**5,203**	**100.0%**

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Households by household size are shown in Table II.70.40. There were a total of 4,558 households in 2010, up from 4,886 in 2000. One person households changed by -3 percent between 2000 and 2010, while two person households changed by -3.6 percent. Three and four person households changed by -9.3 and -22 respectively, representing 13 percent and 9.8 percent of the population in 2010.

Table II.70.40 **Households by Household Size** Montgomery County 2000 & 2010 Census SF1 Data					
Size	**2000 Census**		**2010 Census**		**% Change**
	Households	**% of Total**	**Households**	**% of Total**	**00–10**
One Person	1,443	29.5%	1,400	30.7%	-3%
Two Persons	1,813	37.1%	1,747	38.3%	-3.6%
Three Persons	653	13.4%	592	13%	-9.3%
Four Persons	573	11.7%	447	9.8%	-22%
Five Persons	277	5.7%	233	5.1%	-15.9%
Six Persons	97	2%	93	2%	-4.1%
Seven Persons or More	30	0.6%	46	1%	53.3%
Total	**4,886**	**100.0%**	**4,558**	**100.0%**	**-6.7%**

Households by income is shown in Table II.70.41. Households earning more than $100,000 per year represented 13.3 percent of households in 2016, compared to 4 percent in 2000. Households earning between $50,000 and $74,999 represented 20.4 percent of households in 2010, compared to 17.5 percent in 2000. Meanwhile, households earning less than $15,000 accounted for 16.7 percent of households in 2016, compared to 19.1 percent in 2000.

Table II.70.41 **Households by Income** Montgomery 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	932	19.1%	771	16.7%
$15,000 to $19,999	407	8.3%	323	7%
$20,000 to $24,999	474	9.7%	342	7.4%
$25,000 to $34,999	793	16.2%	527	11.4%
$35,000 to $49,999	977	20%	649	14.1%
$50,000 to $74,999	858	17.5%	939	20.4%
$75,000 to $99,999	255	5.2%	444	9.6%
$100,000 or More	196	4%	612	13.3%
Total	**4,892**	**100.0%**	**4,607**	**100.0%**

Table II.70.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 3.5 percent and 0.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.7 percent, 6.1 percent, and 6.5, respectively. Housing units built prior to 1939 represented 42.4 percent of households in 2016.

Table II.70.42 Households by Year Home Built Montgomery County 2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	**2000 Census**		**2016 Five-Year ACS**	
	Households	**% of Total**	**Households**	**% of Total**
1939 or Earlier	2,331	47.7%	1,953	42.4%
1940 to 1949	458	9.4%	150	3.3%
1950 to 1959	518	10.6%	484	10.5%
1960 to 1969	399	8.2%	531	11.5%
1970 to 1979	664	13.6%	723	15.7%
1980 to 1989	226	4.6%	282	6.1%
1990 to 1999	290	5.9%	300	6.5%
2000 to 2009	.	.	159	3.5%
2010 or Later	.	.	25	0.5%
Total	**4,886**	**100.0%**	**4,607**	**100.0%**

The distribution of unit types by race are shown in Table II.70.43. An estimated 87.8 percent of white households occupy single family homes, while 0 percent of black households do. Some 3 percent of white households occupied apartments, while 0 percent of black households do. An estimated 0 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.70.43 Distribution of Units in Structure by Race Montgomery County 2016 Five-Year ACS Data							
Unit Type	**White**	**Black**	**American Indian**	**Asian**	**Native Hawaiian/Pacific Islanders**	**Other**	**Two or More Races**
Single-Family	87.8%	0%	100%	0%	0%	80.7%	60.5%
Duplex	1.4%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4.3%	0%	0%	0%	0%	0%	0%
Apartment	3%	0%	0%	0%	0%	19.3%	39.5%
Mobile Home	3.6%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.70.44. An estimated 19.8 percent of vacant units were for rent in 2010, a 7.1 percent change since 2000. In addition, some 13.8 percent of vacant units were for sale, a change of 25.3 percent between 2000 and 2010. "Other" vacant units represented 52.7 percent of vacant units in 2010. This is a change of 70.1 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.70.44 Disposition of Vacant Housing Units Montgomery County 2000 & 2010 Census SF1 Data					
Disposition	**2000 Census**		**2010 Census**		**% Change 00–10**
	Units	**% of Total**	**Units**	**% of Total**	
For Rent	126	24.6%	135	19.8%	7.1%
For Sale	75	14.6%	94	13.8%	25.3%
Rented or Sold, Not Occupied	63	12.3%	49	7.2%	-22.2%
For Seasonal, Recreational, or Occasional Use	38	7.4%	44	6.5%	15.8%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	211	41.1%	359	52.7%	70.1%
Total	**513**	**100.0%**	**681**	**100.0%**	**32.7%**

The disposition of vacant units between 2010 and 2016 are shown in Table II.70.45. By 2016, for rent units accounted for 28.7 percent of vacant units, while for sale units accounted for 11.2 percent. "Other" vacant units accounted for 43.5 percent of vacant units, representing a total of 259 "other" vacant units.

Table II.70.45 Disposition of Vacant Housing Units Montgomery County 2010 Census & 2016 Five-Year ACS Data				
Disposition	**2010 Census**		**2016 Five-Year ACS**	
	Units	**% of Total**	**Units**	**% of Total**
For Rent	135	19.8%	171	28.7%
For Sale	94	13.8%	67	11.2%
Rented Not Occupied	10	1.5%	38	6.4%
Sold Not Occupied	39	5.7%	45	7.6%
For Seasonal, Recreational, or Occasional Use	44	6.5%	16	2.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	359	52.7%	259	43.5%
Total	**681**	**100.0%**	**596**	**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.70.46. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.70.46 Overcrowding and Severe Overcrowding Montgomery County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	**No Overcrowding**		**Overcrowding**		**Severe Overcrowding**		**Total**
	Households	**% of Total**	**Households**	**% of Total**	**Households**	**% of Total**	
Owner							
2000 Census	3,565	99.6%	11	0.3%	2	0.1%	3,578
2016 Five-Year ACS	3,106	99%	28	0.9%	2	0.1%	3,136
Renter							
2000 Census	1,282	98%	11	0.8%	15	1.1%	1,308
2016 Five-Year ACS	1,435	97.6%	36	2.4%	0	0%	4,607
Total							
2000 Census	4,847	99.2%	22	0.5%	17	0.3%	4,886
2016 Five-Year ACS	4,541	98.6%	64	1.4%	2	0%	4,607

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 23 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Montgomery County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table II.70.47 Households with Incomplete Plumbing Facilities Montgomery County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	**2000 Census**	**2016 Five-Year ACS**
With Complete Plumbing Facilities	4,853	4,584
Lacking Complete Plumbing Facilities	33	23
Total Households	**4,886**	**4,607**
Percent Lacking	**0.7%**	**0.5%**

There were 43 households lacking complete kitchen facilities in 2016, compared to 61 households in 2000. This was a change from 1.2 percent of households in 2000 to 0.9 percent in 2016.

Table II.70.48 Households with Incomplete Kitchen Facilities Montgomery County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	**2000 Census**	**2016 Five-Year ACS**
With Complete Kitchen Facilities	4,825	4,564
Lacking Complete Kitchen Facilities	61	43
Total Households	**4,886**	**4,607**
Percent Lacking	**1.2%**	**0.9%**

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.

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

In Montgomery County, 14.2 of households had a cost burden and 9.1 percent had a severe cost burden. Some 19.4 percent of renters were cost burdened, and 17 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.8 percent and a severe cost burden rate of 4.8 percent. Owner occupied households with a mortgage had a cost burden rate of 15.7 percent, and severe cost burden at 6.2 percent.

Table II.70.49 Cost Burden and Severe Cost Burden by Tenure Montgomery 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	1,150	79.4%	184	12.7%	114	7.9%	0	0%	1,448
2016 Five-Year ACS	1,144	75%	240	15.7%	94	6.2%	47	3.1%	1,525
Owner Without a Mortgage									
2000 Census	1,237	93.2%	57	4.3%	33	2.5%	0	0%	1,327
2016 Five-Year ACS	1,388	86.2%	126	7.8%	77	4.8%	20	1.2%	1,611
Renter									
2000 Census	675	57%	185	15.6%	171	14.4%	153	12.9%	1,184
2016 Five-Year ACS	735	50%	286	19.4%	250	17%	200	13.6%	1,471
Total									
2000 Census	3,062	77.3%	426	10.8%	318	8%	153	3.9%	3,959
2016 Five-Year ACS	3,267	70.9%	652	14.2%	421	9.1%	267	5.8%	4,607

Housing Problems by Income

Table II.70.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Montgomery County. As can be seen in 2017 the MFI was $56,300, which compared to $69,900 for the State of Iowa.

Table II.70.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 270 owner-occupied and 184 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 173 owner-occupied 290 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,485 households without a housing problem.

Table II.70.50 Median Family Income Montgomery County 2000–2017 HUD MFI		
Year	**MFI**	**State of Iowa MFI**
2000	42,000	49,100
2001	45,800	52,500
2002	45,800	53,700
2003	47,000	54,900
2004	47,000	55,800
2005	48,150	57,650
2006	48,200	57,800
2007	48,600	58,100
2008	49,100	58,500
2009	51,800	62,000
2010	52,100	62,400
2011	52,400	64,000
2012	53,100	64,800
2013	53,800	64,700
2014	52,400	65,300
2015	54,400	67,500
2016	55,000	68,400
2017	56,300	69,900

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Table II.70.51 Housing Problems by Income and Tenure Montgomery 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	0	10	4	0	0	14
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	15	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	10	0	4	22
Housing cost burden greater than 50% of income (and none of the above problems)	115	50	4	0	4	173
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	85	45	25	70	270
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	105	305	300	420	1,495	2,625
Total	**324**	**454**	**367**	**445**	**1,588**	**3,178**
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	25	10	0	4	39
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	15	0	0	25
Housing cost burden greater than 50% of income (and none of the above problems)	265	25	0	0	0	290
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	110	15	4	0	184
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	70	165	215	100	310	860
Total	**405**	**335**	**255**	**104**	**314**	**1,413**
Total						
Lacking complete plumbing or kitchen facilities	0	35	14	0	4	53
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	15	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	14	25	0	4	47
Housing cost burden greater than 50% of income (and none of the above problems)	380	75	4	0	4	463
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	100	195	60	29	70	454
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
has none of the 4 housing problems	175	470	515	520	1,805	3,485
Total	**729**	**789**	**622**	**549**	**1,902**	**4,591**

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.70.52 on the following page, of the 175 loans in 2016, 93 loans were for Home Purchases, 9 were for Home Improvement and 73 were for refinancing.

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Table II.70.52
Owner-Occupied Single Family Home Loans by Loan Type
Montgomery County
2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	66	37	64	167
2009	42	22	99	163
2010	38	14	103	155
2011	43	13	81	137
2012	81	29	126	236
2013	48	17	137	202
2014	77	10	69	156
2015	65	12	64	141
2016	93	9	73	175

Table II.70.53, shows the average loan value by loan type. In 2008, average home purchase loans was $82,840 in 2012 and $99,624 in 2016. Overall, average loans were $64,509 in 2008 and $98,451 in 2016.

Table II.70.53
Owner-Occupied Single Family Home Loans by Average Loan Amount
Montgomery County
2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	$78,091	$25,622	$72,984	$64,509
2009	$83,143	$22,045	$94,384	$81,724
2010	$83,526	$56,071	$103,515	$94,329
2011	$73,535	$24,077	$112,654	$91,971
2012	$82,840	$53,862	$81,690	$78,665
2013	$80,208	$65,118	$92,511	$87,282
2014	$93,013	$55,600	$88,406	$88,577
2015	$80,769	$49,417	$107,813	$90,376
2016	$99,624	$57,889	$101,959	$98,451

Table II.70.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was $6,710,000 in 2012 and $9,265,000 in 2016. Overall, average loans were $10,773,000 in 2008 and $17,229,000 in 2016.

Table II.70.54
Total Volume of Owner-Occupied Single Family Loans
Montgomery County
2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	$5,154,000	$948,000	$4,671,000	$10,773,000
2009	$3,492,000	$485,000	$9,344,000	$13,321,000
2010	$3,174,000	$785,000	$10,662,000	$14,621,000
2011	$3,162,000	$313,000	$9,125,000	$12,600,000
2012	$6,710,000	$1,562,000	$10,293,000	$18,565,000
2013	$3,850,000	$1,107,000	$12,674,000	$17,631,000
2014	$7,162,000	$556,000	$6,100,000	$13,818,000
2015	$5,250,000	$593,000	$6,900,000	$12,743,000
2016	$9,265,000	$521,000	$7,443,000	$17,229,000

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.70.55 presents some basic statistics about the completed surveys.

Table II.70.55
Survey of Rental Properties
Montgomery County
2017 Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1	36	27.8	30

Table II.70.56, shows the amount of total and vacant units with their associated vacancy rates. There were 36 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 27.8 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.70.56
Rental Vacancy Survey by Type
Montgomery County
2017 Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	36	10	27.8%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	**36**	**10**	**27.8%**

Table II.70.57, reports units by bedroom size. As can be seen there were 18 two bedroom apartment units and 0 three bedroom units. Overall, the 18 two bedroom units accounted for 50 percent of all units. Additional details for additional unit types are reported found below.

Table II.70.57
Rental Units by Bedroom Size
Montgomery 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	18	0	0	.	18
Two	0	18	0	0	.	18
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
Total	**0**	**36**	**0**	**0**	**0**	**36**

Table II.70.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 27.8 percent.

Table II.70.58
Apartment Units by Bedroom Size
Montgomery County
2017 Survey of Rental Properties

Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	18	5	27.8%
Two	18	5	27.8%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	**36**	**10**	**27.8%**

Average market-rate rents by unit type are shown in Table II.70.59. 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.70.59
Average Market Rate Rents by Bedroom Size
Montgomery County
2017 Survey of Rental Properties

Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	$0	$0	$0	$0	$0
One	$0	$0	$0	$0	$0
Two	$0	$0	$0	$0	$0
Three	$0	$0	$0	$0	$0
Four	$0	$0	$0	$0	$0
Total	**$0**	**$502**	**$0**	**$0**	**$502**

The average rent and availability of apartment units is displayed in Table II.70.60. 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 27.8 percent.

Table II.70.60
Apartment Market Rate Rents by Vacancy Status
Montgomery County
2017 Survey of Rental Properties

Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than $500	0	0	0%
$500 to $750	36	10	27.8%
$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	0	0	0%
Total	36	10	27.8%

Respondents were asked if utilities are included in the rent and as shown in Table II.70.61 below 1 respondents, or 100 percent, included some sort of utility in the rent.

Table II.70.61
Are there any utilities included with the rent?
Montgomery County
2017 Survey of Rental Properties

Period	Respondent
Yes	1
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.70.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.70.62
Which utilities are included with the rent?
Montgomery County
2017 Survey of Rental Properties

Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Accessible Rental Properties

Table II.70.63, shows the breakdown of accessible and not accessible apartment units by bedroom size.

Table II.70.63 Apartment Units by Accessibility and Bedroom Size Montgomery County 2017 Survey of Rental Properties				
Number of Bedrooms	**Not Accessible**	**Accessible Units**	**Apartment Units**	**Percentage Accessible**
Studio	0	0	0	0%
One	18	0	18	0%
Two	18	0	18	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	**36**	**0**	**36**	**0%**

Perceived Need for Rental Units

Table II.70.64, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.70.64 Do you keep a waiting list? Montgomery County 2017 Survey of Rental Properties	
Period	**Respondent**
Yes	1
No	0
Waitlist Size	**0**

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.70.65, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.70.65 How would you rate the need for renovation of existing units in the city? Montgomery 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	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	**2**	**2**	**0**	**0**

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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 v*ery 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.70.66, shows the *strong growth scenario* for the Montgomery County. As can be seen there were 3,136 owner–occupied and 1,471 renter-occupied households in 2016, for a total of 4,607 households. In 2030, there will be a projected 4,646 households, of which 3,370 are projected to be owner occupied and the remaining 1,277 are expected to be renter-occupied.

By 2050, there are projected to be 3,257 owner-occupied households, of which 335 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 370 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,199 renter households, of which 341 renter households are expected to have incomes between 0 and 30.0 percent of median family income 215 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,456 occupied units by 2050, of which 676 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.70.66
Housing Demand Forecast
Montgomery County
Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	322	345	346	346	345	343	339	335
30.1-50%	451	482	484	485	483	480	474	469
50.1-80%	356	381	382	382	381	378	374	370
80.1-95%	342	366	367	368	366	364	360	355
95.1-115%	415	444	446	446	445	442	437	431
115+%	1,249	1,336	1,341	1,342	1,338	1,328	1,314	1,298
Total	**3,136**	**3,353**	**3,367**	**3,370**	**3,358**	**3,334**	**3,298**	**3,257**
Renter								
0-30%	419	370	367	363	359	354	348	341
30.1-50%	351	311	308	305	302	297	292	286
50.1-80%	264	233	231	229	226	223	219	215
80.1-95%	97	86	85	84	83	82	81	79
95.1-115%	88	78	77	76	75	74	73	72
115+%	252	223	221	219	216	213	210	206
Total	**1,471**	**1,300**	**1,289**	**1,277**	**1,262**	**1,244**	**1,223**	**1,199**
Total								
0-30%	741	714	713	710	704	697	687	676
30.1-50%	803	793	792	790	785	777	767	755
50.1-80%	620	613	613	611	607	601	594	584
80.1-95%	439	452	452	452	450	446	441	434
95.1-115%	503	522	523	523	520	516	510	503
115+%	1,501	1,559	1,562	1,561	1,554	1,541	1,524	1,503
Total	**4,607**	**4,653**	**4,655**	**4,646**	**4,621**	**4,578**	**4,521**	**4,456**