

**VOLUME II:
O'BRIEN COUNTY**

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O'Brien County

DEMOGRAPHICS

Population Estimates

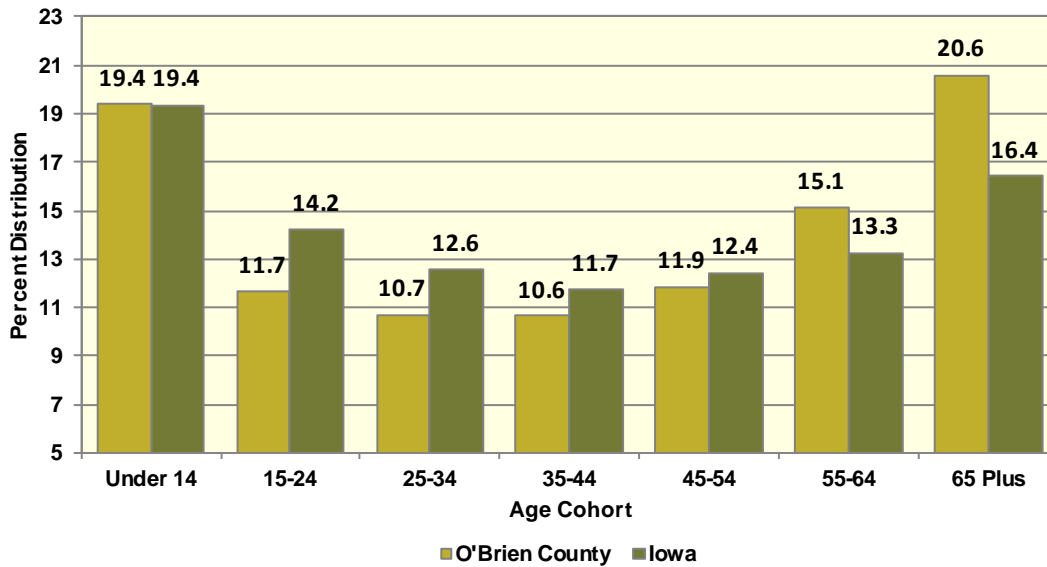
The Census Bureau’s current census estimates indicate that O'Brien County’s population decreased from 14,398 in 2010 to 14,020 in 2016, or by 2.6 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 5.4 percent, and the number of people from 55 to 64 years of age increased by 13.4 percent. The white population decreased by 4 percent, while the black population increased by 62.2 percent. The Hispanic population increased from 545 to 657 people between 2010 and 2016 or by 20.6 percent. These data are presented in Table II.72.1.

Table II.72.1						
Profile of Population Characteristics						
O'Brien County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	O'Brien County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	14,398	14,020	-2.6%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,807	2,718	-3.2%	603,673	607,020	0.6%
15 to 24 years	1,543	1,636	6%	430,187	445,808	3.6%
25 to 34 years	1,586	1,501	-5.4%	382,583	394,373	3.1%
35 to 44 years	1,474	1,491	1.2%	364,548	367,535	0.8%
45 to 54 years	2,181	1,664	-23.7%	439,726	389,744	-11.4%
55 to 64 years	1,870	2,121	13.4%	372,750	415,998	11.6%
65 and Over	2,937	2,889	-1.6%	452,888	514,215	13.5%
Race						
White	14,111	13,551	-4%	2,839,615	2,864,884	0.9%
Black	90	146	62.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	23	45	95.7%	13,563	15,924	17.4%
Asian	87	140	60.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	5	400%	2,419	3,592	48.5%
Two or more races	86	133	54.7%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	545	657	20.6%	151,544	182,606	20.5%

Table II.72.2, presents the population of O'Brien County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,166 males, who accounted for 49.8 percent of the population, and the remaining 50.2 percent, or 7,232 persons, were female. In 2016, the number of males rose to 7,021 persons, and accounted for 50.1 percent of the population, with the remaining 49.9 percent, or 6,999 persons being female.

Table II.72.2 Population by Age and Gender O'Brien 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	1,490	1,317	2,807	1,409	1,309	2,718	-3.2%
15 to 24 years	829	714	1,543	865	771	1,636	6.0%
25 to 34 years	839	747	1,586	809	692	1,501	-5.4%
35 to 44 years	767	707	1,474	769	722	1,491	1.2%
45 to 54 years	1,094	1,087	2,181	826	838	1,664	-23.7%
55 to 64 years	932	938	1,870	1,091	1,030	2,121	13.4%
65 and Over	1,215	1,722	2,937	1,252	1,637	2,889	-1.6%
Total	7,166	7,232	14,398	7,021	6,999	14,020	-2.6%
% of Total	49.8%	50.2%	.	50.1%	49.9%	.	

**Diagram II.72.1
Age Distribution**
O'Brien County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in O'Brien County increased from 15,444 to 15,102 persons, or by -2.2 percent. Between 2000 and 2010, O'Brien County population, changed by -704 persons, to a total population of 14,398 persons. The most recent estimates indicated that O'Brien County's population fell an additional -378 persons since the 2010 Census, to 14,020 persons in July 2016.

1990 Census	15,444
Natural Increase 90-00	-55
Net Migration 90-00	-287
2000 Census	15,102
Natural Increase 00-09	-177
Net Migration 00-09	-513
2009 Population Estimate	14,412
2010 Census	14,398
Natural Increase 10-16	-113
Net Migration 10-16	-265
2016 Population Estimate	14,020

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.72.3, O'Brien County had a natural increase, of -55 persons between 1990 and 2000. During the April 2000 to July 2009 period, O'Brien County's natural increase was estimated at -177 persons. Between 2010 and 2016, the natural increase was estimated at -113 persons, and the net migration was -265 persons.

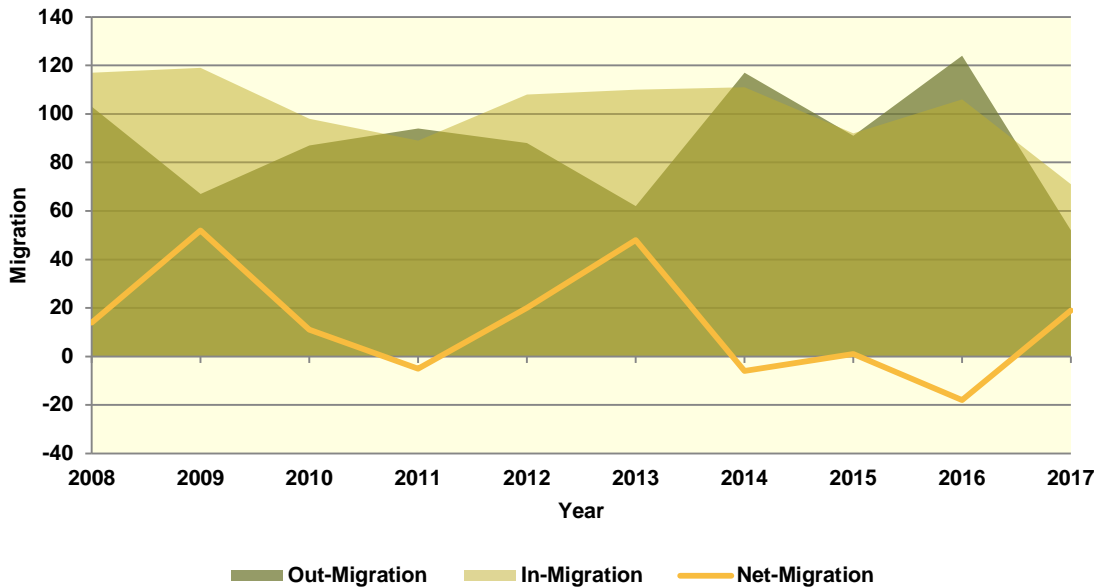
Population Migration Trends

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.72.4 in 2008 there was a total of 117 in-migrations with a total of 103 out-migrations, which led to a net-migration of 14 persons. The most recent first half 2017 data saw a net-migration of 19 persons, with 71 persons entering O'Brien County and 52 persons leaving O'Brien County.

Diagram II.72.2, 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 2009 with 52 people entering and the migration lowest net migration occurred in 2016 with 18 entering O'Brien County.

Diagram II.72.2
Net In-migration by Gender
 O'Brien County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.72.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 42 percent of net-migrants, or 8 persons were male, with the remaining 58 percent, or 11 persons were female.

Table II.72.4 Net In-migration by Gender O'Brien County Iowa DOT Data										
Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	50	66	57	37	52	57	54	47	48	33
Female	67	53	41	52	56	53	57	45	58	38
Total	117	119	98	89	108	110	111	92	106	71
Out										
Male	49	27	30	45	47	25	61	51	53	25
Female	54	40	57	49	41	37	56	40	71	27
Total	103	67	87	94	88	62	117	91	124	52
Net										
Male	1	39	27	-8	5	32	-7	-4	-5	8
Female	13	13	-16	3	15	16	1	5	-13	11
Total	14	52	11	-5	20	48	-6	1	-18	19

Table II.72.5, shows net-migration for O'Brien 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 9 persons entering O'Brien County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 3 persons leaving O'Brien County.

Table II.72.5 Migration by Age Range O'Brien County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	1	2	3	0	2	1	1	0
18-22	22	18	15	19	14	17	13	12	15	9
23-25	24	11	11	7	19	14	18	15	7	13
26-35	31	22	29	22	29	31	23	33	37	20
36-45	8	27	20	13	14	18	18	13	18	8
46-55	14	17	14	12	18	14	21	7	11	9
56-65	12	11	4	7	8	4	10	7	12	8
66 +	5	11	4	7	3	12	6	4	5	4
Total	117	119	98	89	108	110	111	92	106	71
Out										
14-17	0	1	0	0	0	1	2	1	2	0
18-22	23	13	19	14	17	11	18	12	17	12
23-25	28	21	14	19	17	14	21	19	12	14
26-35	28	11	21	28	30	15	33	27	37	11
36-45	8	6	15	11	12	7	18	5	15	7
46-55	8	5	8	12	3	5	9	14	13	3
56-65	6	6	5	9	7	5	10	8	18	5
66 +	2	4	5	1	2	4	6	5	10	0
Total	103	67	87	94	88	62	117	91	124	52
Net										
14-17	1	1	1	2	3	-1	0	0	-1	0
18-22	-1	5	-4	5	-3	6	-5	0	-2	-3
23-25	-4	-10	-3	-12	2	0	-3	-4	-5	-1
26-35	3	11	8	-6	-1	16	-10	6	0	9
36-45	0	21	5	2	2	11	0	8	3	1
46-55	6	12	6	0	15	9	12	-7	-2	6
56-65	6	5	-1	-2	1	-1	0	-1	-6	3
66 +	3	7	-1	6	1	8	0	-1	-5	4
Total	14	52	11	-5	20	48	-6	1	-18	19

School Age Enrollment

Table II.72.6, show the school enrollment from the Iowa Department of Education for O'Brien County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,745 students and was 2,759 in 2017, a change of 0.5 percent. Enrollment for students in grades 1 to 5 was 966 students in 2010 and 1,039 in 2017, which was a change of 7.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 769 and 723 in 2017, which was a change of -6 percent.

Table II.72.6
School Enrollment

O'Brien County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	267	1,171	749	998	397	3,188
2001	275	1,128	774	973	0	3,150
2002	283	1,093	747	946	32	3,101
2003	280	1,044	734	932	2	2,992
2004	252	987	750	938	0	2,927
2005	236	987	712	927	17	2,862
2006	244	980	673	920	22	2,817
2007	284	975	615	871	18	2,745
2008	265	992	599	855	26	2,711
2009	375	950	615	790	118	2,704
2010	407	966	603	769	144	2,745
2011	422	958	599	750	146	2,729
2012	411	969	579	762	149	2,721
2013	413	967	588	744	138	2,712
2014	446	1,018	581	718	158	2,763
2015	469	1,022	571	716	171	2,778
2016	441	1,045	573	729	126	2,788
2017	404	1,039	593	723	147	2,759
% Change 10-17	-0.7%	7.6%	-1.7%	-6%	2.1%	0.5%

Census Demographic Data

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

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

Population Estimates

Table II.72.7, shows population by age for the 2000 and 2010 Census. The population changed by -4.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8 percent to a total of 2,937 persons in 2010. Those aged 25 to 34 changed by 8.9 percent, and those aged under 5 changed by 3.7 percent.



Table II.72.7					
Population by Age					
O'Brien County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	889	5.9%	922	6.4%	3.7%
5 to 19	3,285	21.8%	2,772	19.3%	-15.6%
20 to 24	753	5%	656	4.6%	-12.9%
25 to 34	1,457	9.6%	1,586	11%	8.9%
35 to 54	4,132	27.4%	3,655	25.4%	-11.5%
55 to 64	1,395	9.2%	1,870	13%	34.1%
65 or Older	3,191	21.1%	2,937	20.4%	-8%
Total	15,102	100.0%	14,398	100.0%	-4.7%

The elderly population is further explored in Table II.72.8. Those aged 65 to 66 changed by -12.5 percent between 2000 and 2010, resulting in a population of 258 persons. Those aged 85 or older changed by 2.5 percent during the same time period, and resulted in 580 persons over age 85 in 2010.

Table II.72.8					
Elderly Population by Age					
O'Brien County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	295	9.2%	258	8.8%	-12.5%
67 to 69	438	13.7%	358	12.2%	-18.3%
70 to 74	738	23.1%	562	19.1%	-23.8%
75 to 79	654	20.5%	625	21.3%	-4.4%
80 to 84	500	15.7%	554	18.9%	10.8%
85 or Older	566	17.7%	580	19.7%	2.5%
Total	3,191	100.0%	2,937	100.0%	-8%

Population by race and ethnicity is shown in Table II.72.9. The white population changed by -6.6 percent between 2000 and 2010, and resulted in representing 96 percent of the population in 2010. The black population changed by 28.8 percent, represented 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.6 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 104.1 percent between 2000 and 2010, compared to the -6.6 percent growth rate for non-Hispanics.



Table II.72.9					
Population by Race and Ethnicity					
O'Brien County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	14,807	98%	13,829	96%	-6.6%
Black	52	0.3%	67	0.5%	28.8%
American Indian	25	0.2%	18	0.1%	-28%
Asian	77	0.5%	82	0.6%	6.5%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	71	0.5%	287	2%	304.2%
Two or More Races	69	0.5%	114	0.8%	65.2%
Total	15,102	100.0%	14,398	100.0%	-4.7%
Hispanic	267	1.8%	545	3.8%	104.1%
Non-Hispanic	14,835	98.2%	13,853	96.2%	-6.6%

Population by race and ethnicity through 2016 is shown in Table II.72.10. The white population represented 94.5 percent of the population in 2016, compared with black households accounting for 0.5 percent of the population. Hispanic households represented 4.3 percent of the population in 2016.

Table II.72.10				
Population by Race and Ethnicity				
O'Brien County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	13,829	96%	13,281	94.5%
Black	67	0.5%	68	0.5%
American Indian	18	0.1%	36	0.3%
Asian	82	0.6%	121	0.9%
Native Hawaiian/ Pacific Islander	1	0%	5	0%
Other	287	2%	381	2.7%
Two or More Races	114	0.8%	163	1.2%
Total	14,398	100.0%	14,055	100.0%
Non-Hispanic	13,853	96.2%	13,453	95.7%
Hispanic	545	3.8%	602	4.3%

The population by race is broken down further by ethnicity in Table II.72.11. While the white non-Hispanic population changed by -7 percent between 2000 and 2010, the white Hispanic population changed by 21.7 percent. The black non-Hispanic population changed by 21.7 percent, while the black Hispanic population changed by 83.3 percent.



Table II.72.11					
Population by Race and Ethnicity					
O'Brien County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	14,623	98.6%	13,605	98.2%	-7%
Black	46	0.3%	56	0.4%	21.7%
American Indian	22	0.1%	16	0.1%	-27.3%
Asian	75	0.5%	82	0.6%	9.3%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	7	0%	6	0%	-14.3%
Two or More Races	61	0.4%	87	0.6%	42.6%
Total Non-Hispanic	14,835	100.0%	13,853	100.0%	-6.6%
Hispanic					
White	184	68.9%	224	41.1%	21.7%
Black	6	2.2%	11	2%	83.3%
American Indian	3	1.1%	2	0.4%	-33.3%
Asian	2	0.7%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	64	24%	281	51.6%	339.1%
Two or More Races	8	3%	27	5%	237.5%
Total Hispanic	267	100.0%	545	100.0%	104.1%
Total Population	15,102	100.0%	14,398	100.0%	-4.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.72.12. During this time, the total non-Hispanic population was 13,453 persons in 2016. The Hispanic population was 602.

Table II.72.12				
Population by Race and Ethnicity				
O'Brien County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	13,605	98.2%	13,122	97.5%
Black	56	0.4%	68	0.5%
American Indian	16	0.1%	18	0.1%
Asian	82	0.6%	121	0.9%
Native Hawaiian/ Pacific Islander	1	0%	5	0%
Other	6	0%	0	0%
Two or More Races	87	0.6%	119	0.9%
Total Non-Hispanic	13,853	100.0%	13,453	100.0%
Hispanic				
White	224	41.1%	159	26.4%
Black	11	2%	0	0%
American Indian	2	0.4%	18	3%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	281	51.6%	381	63.3%
Two or More Races	27	5%	44	7.3%
Total Non-Hispanic	545	100.0	602	100.0%
Total Population	14,398	100.0%	14,055	100.0%

Households by type and tenure are shown in Table II.72.13. Family households represented 64.3 percent of households, while non-family households accounted for 35.7 percent. These changed from 64.7 and 35.3 percent, respectively.

Table II.72.13				
Household Type by Tenure				
O'Brien County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,927	64.7%	3,898	64.3%
Married-Couple Family	3,342	85.1%	3,376	86.6%
Owner-Occupied	2,978	89.1%	2,890	85.6%
Renter-Occupied	364	10.9%	486	14.4%
Other Family	585	14.9%	522	15%
Male Householder, No Spouse Present	214	36.6%	174	41%
Owner-Occupied	130	60.7%	124	71.3%
Renter-Occupied	84	39.3%	50	28.7%
Female Householder, No Spouse Present	371	63.4%	348	71.1%
Owner-Occupied	202	54.4%	106	30.5%
Renter-Occupied	169	45.6%	242	69.5%
Non-Family Households	2,142	35.3%	2,168	35.7%
Owner-Occupied	1,284	59.9%	1,241	57.2%
Renter-Occupied	858	40.1%	927	42.8%
Total	6,069	100.0%	6,066	100.0%

The group quarters population was 366 in 2010, compared to 591 in 2000. Institutionalized populations experienced a -62.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a 315.8 percent change during this same time period.

Table II.72.14					
Group Quarters Population					
O'Brien 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	1.8%	29	13.9%	190%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	430	77.8%	179	86.1%	-58.4%
Other Institutions	113	20.4%	0	0%	-100%
Total	553	100.0%	208	100.0%	-62.4%
Noninstitutionalized					
College Dormitories	26	68.4%	0	0%	-100%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	12	31.6%	158	100%	1216.7%
Total	38	100.0%	158	100.0%	315.8%
Group Quarters Population	591	100.0%	366	100.0%	-38.1%

The number of foreign born persons are shown in Table II.72.15. An estimated 0.8 percent of the population was born in Guatemala, some 0.5 percent were born in Mexico, and another 0.3 percent were born in Philippines.

Table II.72.15 Place of Birth for the Foreign-Born Population O'Brien County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Guatemala	119	0.8%
#2 country of origin	Mexico	67	0.5%
#3 country of origin	Philippines	39	0.3%
#4 country of origin	Bosnia and Herzegovina	26	0.2%
#5 country of origin	Korea	26	0.2%
#6 country of origin	Netherlands	18	0.1%
#7 country of origin	Laos	17	0.1%
#8 country of origin	Germany	11	0.1%
#9 country of origin	China excluding Hong Kong and Taiwan	9	0.1%
#10 country of origin	India	8	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.72.16. An estimated 1.7 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.72.16 Limited English Proficiency and Language Spoken at Home O'Brien County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	222	1.7%
#2 LEP Language	Russian, Polish, or other Slavic languages	15	0.1%
#3 LEP Language	Chinese	4	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European 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.72.17. Some 16.1 percent of the population was disabled in 2000, or a total of 2,203 persons. The disability rate was highest for those over 65, with 34.9 percent disabled.

Table II.72.17 Disability by Age O'Brien County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	59	2.6%
16 to 64	1,155	13.6%
65 and older	989	34.9%
Total	2,203	16.1%

Table II.72.18 shows disability by type in 2000. There were 885 physical disabilities in 2000, some 774 employment disabilities, and 756 go-outside-home disabilities.

Table II.72.18 Total Disabilities Tallied: Aged 5 and Older O'Brien County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	597
Physical disability	885
Mental disability	420
Self-care disability	164
Employment disability	774
Go-outside-home disability	756
Total	3,596

Disability by age, as estimated by the 2016 ACS, is shown in Table II.72.19. The disability rate for females was 12.9 percent, compared to 12.1 percent for males. The disability rate changed precipitously higher with age, with 38.7 percent of those over 75 experiencing a disability.

Table II.72.19 Disability by Age O'Brien 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%	9	2.2%	9	1.1%
5 to 17	42	3.2%	14	1.2%	56	2.3%
18 to 34	132	9.9%	88	8%	220	9.1%
35 to 64	315	11.6%	276	10.3%	591	10.9%
65 to 74	134	22.1%	141	22.3%	275	22.2%
75 or Older	224	37.5%	355	39.5%	579	38.7%
Total	847	12.1%	883	12.9%	1,730	12.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.72.20. Some 5.7 percent have an ambulatory disability, 6 have an independent living disability, and 1.9 percent have a self-care disability.

Table II.72.20 Total Disabilities Tallied: Aged 5 and Older O'Brien County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	663	4.8%
Vision disability	264	1.9%
Cognitive disability	630	4.8%
Ambulatory disability	748	5.7%
Self-Care disability	251	1.9%
Independent living disability	638	6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.72.21. In 2016, some 7,263 persons were employed and 201 were unemployed. This totaled a labor force of 7,464 persons. The unemployment rate for O'Brien County was estimated to be 2.7 percent in 2016.

Table II.72.21 Employment, Labor Force and Unemployment O'Brien County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	7,263
Unemployed	201
Labor Force	7,464
Unemployment Rate	2.7%

In 2016, 91.1 percent of households in O'Brien County had a high school education or greater.

Table II.72.22 High School or Greater Education O'Brien County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,527
Total Households	6,066
Percent High School or Above	91.1%

As seen in Table II.72.23, some 35 percent of the population had a high school diploma or equivalent, another 37.7 percent have some college, 14.2 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.72.23 Educational Attainment O'Brien County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	942	8.7%
High School or Equivalent	3,775	35%
Some College or Associates Degree	4,067	37.7%
Bachelor's Degree	1,528	14.2%
Graduate or Professional Degree	471	4.4%
Total Population Above 18 years	10,783	100.0%

ECONOMICS

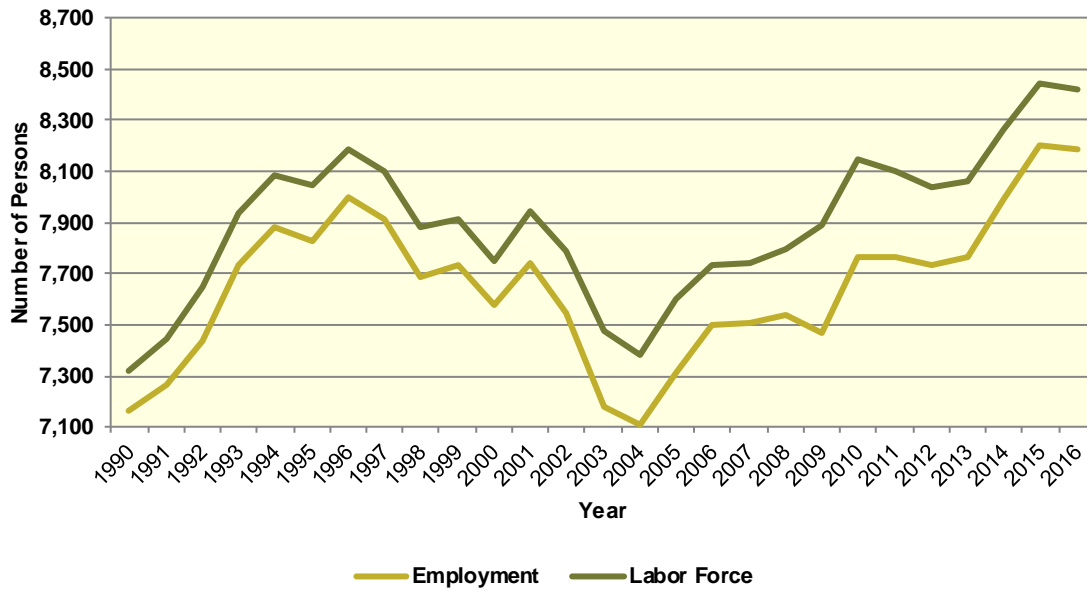
Labor Force

Table II.72.24, shows the labor force statistics for O'Brien County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in O'Brien County decreased from 2.9 percent in 2015 to 2.8 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	O'Brien County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	160	7,163	7,323	2.2%	4.4%
1991	180	7,264	7,444	2.4%	4.7%
1992	217	7,433	7,650	2.8%	4.5%
1993	203	7,731	7,934	2.6%	4%
1994	202	7,881	8,083	2.5%	3.5%
1995	215	7,830	8,045	2.7%	3.4%
1996	190	7,996	8,186	2.3%	3.5%
1997	187	7,910	8,097	2.3%	3.1%
1998	194	7,687	7,881	2.5%	2.7%
1999	173	7,737	7,910	2.2%	2.6%
2000	175	7,576	7,751	2.3%	2.6%
2001	206	7,739	7,945	2.6%	3.3%
2002	246	7,544	7,790	3.2%	4%
2003	290	7,183	7,473	3.9%	4.5%
2004	276	7,109	7,385	3.7%	4.5%
2005	288	7,312	7,600	3.8%	4.3%
2006	234	7,496	7,730	3%	3.7%
2007	233	7,508	7,741	3%	3.7%
2008	261	7,537	7,798	3.3%	4.2%
2009	418	7,471	7,889	5.3%	6.4%
2010	379	7,767	8,146	4.7%	6%
2011	339	7,765	8,104	4.2%	5.5%
2012	306	7,735	8,041	3.8%	5%
2013	294	7,765	8,059	3.6%	4.7%
2014	271	7,992	8,263	3.3%	4.3%
2015	243	8,199	8,442	2.9%	3.8%
2016	236	8,188	8,424	2.8%	3.7%

Diagram II.72.3, shows the employment and labor force for O'Brien County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,188 persons, with the labor force reaching 8,424, indicating there were a total of 236 unemployed persons.

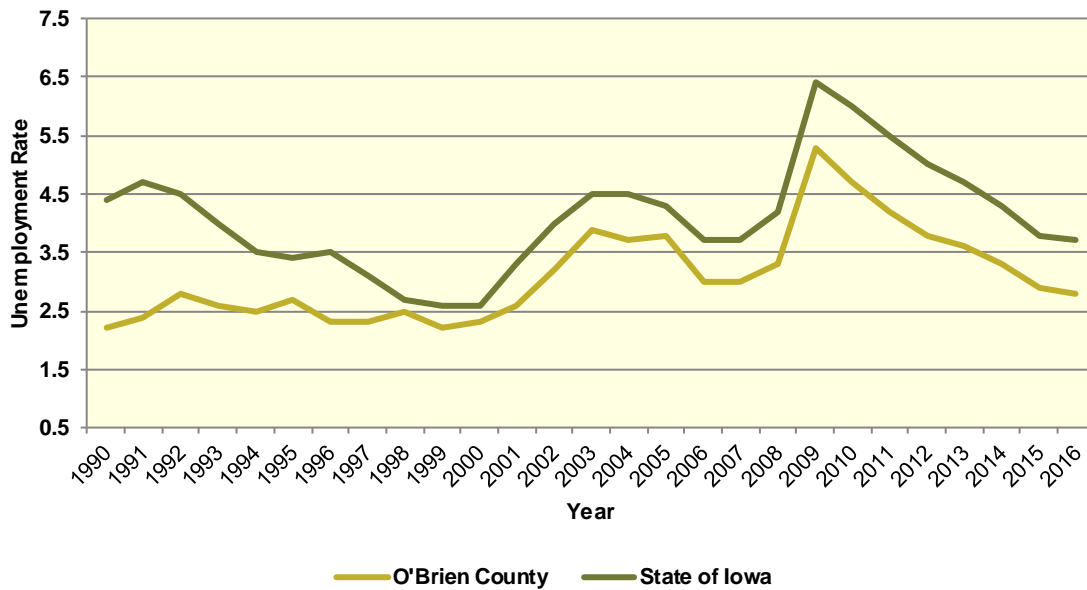
Diagram II.72.3
Employment and Labor Force
 O'Brien County
 1990 – 2016 BLS Data



Unemployment

Diagram II.72.4, shows the unemployment rate for both the State and O'Brien County. During the 1990's the average rate for O'Brien County was 2.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.6 percent. Over the course of the entire period the O'Brien County had an average unemployment rate that lower than the State, 3.1 percent for O'Brien County, versus 4.1 statewide.

Diagram II.72.4
Annual Unemployment Rate
 O'Brien 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.72.25, shows total real earnings by industry for O'Brien County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$120,710,000. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 20.6 percent to 765,000 dollars.

Table II.72.25
Real Earnings by Industry
 O'Brien 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	55,257	79,323	156,488	144,907	194,955	168,764	155,863	120,710	-22.6
Forestry, fishing, related activities, and other	0	3,302	2,663	3,177	2,535	0	0	0	0
Mining	0	94	0	0	0	0	0	0	0
Utilities	2,110	0	0	0	0	0	0	0	0
Construction	15,545	21,743	20,333	19,373	18,496	30,280	47,470	44,807	-5.6
Manufacturing	35,211	29,206	33,519	39,374	38,525	39,482	41,301	42,195	2.2
Wholesale trade	21,391	27,362	28,280	29,164	28,424	29,785	29,978	31,303	4.4
Retail trade	23,127	21,989	22,546	23,208	21,782	21,373	21,502	21,670	0.8
Transportation and warehousing	16,989	0	0	0	0	0	0	0	0
Information	5,448	3,238	2,869	3,586	3,621	3,906	3,769	3,709	-1.6
Finance and insurance	13,404	16,872	15,746	16,071	15,642	15,917	15,999	16,912	5.7
Real estate and rental and leasing	1,494	2,998	3,412	3,038	3,826	4,534	4,989	4,794	-3.9
Professional and technical services	9,582	10,568	0	0	0	0	12,465	12,546	0.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	6,434	8,449	0	0	7,505	0	0	0
Educational services	1,683	1,555	1,493	1,615	1,503	1,703	1,840	1,891	2.8
Health care and social assistance	41,236	49,207	48,934	45,904	47,443	53,538	55,892	58,171	4.1
Arts, entertainment, and recreation	788	701	746	638	555	454	415	501	20.6
Accommodation and food services	5,055	3,868	4,264	4,666	4,344	4,754	5,605	5,281	-5.8
Other services, except public administration	11,389	12,551	12,614	13,921	14,013	15,646	16,732	17,100	2.2
Government and government enterprises	45,548	55,154	53,345	52,126	52,505	53,815	54,576	54,916	0.6
Total	309,811	373,572	457,787	451,503	497,341	497,752	512,375	483,929	-5.6



Table II.72.26, shows the total employment by industry for the O'Brien County. The most recent estimates show the health care and social assistance industry was the largest employer in O'Brien County, with employment reaching 1,515 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 4.6 percent.

Table II.72.26
Employment by Industry
 O'Brien County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,088	877	867	835	869	823	858	850	-0.9
Forestry, fishing, related activities, and other	0	132	121	115	121	0	0	0	0
Mining	0	11	12	17	13	0	0	0	0
Utilities	20	0	0	0	0	0	0	0	0
Construction	425	489	461	422	417	499	599	590	-1.5
Manufacturing	809	529	584	611	674	655	669	700	4.6
Wholesale trade	467	514	524	529	529	560	584	582	-0.3
Retail trade	1,113	962	996	1,029	1,006	1,017	1,018	1,011	-0.7
Transportation and warehousing	421	0	0	0	0	0	0	0	0
Information	163	86	80	83	87	90	86	88	2.3
Finance and insurance	372	428	428	434	419	415	431	427	-0.9
Real estate and rental and leasing	176	219	263	260	251	260	250	259	3.6
Professional and technical services	203	220	0	0	0	0	264	269	1.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	249	286	0	0	241	0	0	0
Educational services	81	75	75	74	78	84	91	84	-7.7
Health care and social assistance	1,439	1,452	1,434	1,423	1,474	1,515	1,508	1,515	0.5
Arts, entertainment, and recreation	69	79	66	65	75	79	68	71	4.4
Accommodation and food services	525	401	418	452	438	457	457	406	-11.2
Other services, except public administration	492	461	466	484	487	507	538	550	2.2
Government and government enterprises	1,176	1,222	1,217	1,207	1,187	1,177	1,160	1,157	-0.3
Total	9,245	8,956	9,128	9,145	9,205	9,326	9,500	9,482	-0.2

Table II.72.27, shows the real average earnings per job by industry for O'Brien County. These figures are calculated by dividing the total real earning displayed in Tables II.72.25 and II.72.26, by industry. In 2016, the farm industry had the highest average earnings reaching 142,012 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 15.5 percent to 10,066 dollars.

Table II.72.27
Real Earnings Per Job by Industry
 O'Brien County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	50,788	90,448	180,493	173,542	224,344	205,059	181,659	142,012	-21.8
Forestry, fishing, related activities, and other	0	25,013	22,012	27,622	20,952	0	0	0	0
Mining	0	8,507	0	0	0	0	0	0	0
Utilities	105,522	0	0	0	0	0	0	0	0
Construction	36,576	44,464	44,107	45,907	44,354	60,681	79,249	75,944	-4.2
Manufacturing	43,524	55,210	57,395	64,442	57,159	60,278	61,735	60,279	-2.4
Wholesale trade	45,804	53,234	53,970	55,131	53,731	53,187	51,332	53,785	4.8
Retail trade	20,779	22,858	22,636	22,554	21,652	21,016	21,121	21,434	1.5
Transportation and warehousing	40,353	0	0	0	0	0	0	0	0
Information	33,422	37,650	35,868	43,211	41,625	43,398	43,826	42,148	-3.8
Finance and insurance	36,032	39,421	36,791	37,031	37,331	38,354	37,121	39,607	6.7
Real estate and rental and leasing	8,491	13,689	12,974	11,684	15,242	17,437	19,955	18,510	-7.2
Professional and technical services	47,203	48,037	0	0	0	0	47,216	46,639	-1.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	25,839	29,541	0	0	31,143	0	0	0
Educational services	20,781	20,727	19,907	21,828	19,272	20,274	20,219	22,512	11.3
Health care and social assistance	28,656	33,889	34,124	32,259	32,187	35,339	37,063	38,397	3.6
Arts, entertainment, and recreation	11,417	8,877	11,311	9,810	7,394	5,743	6,109	7,056	15.5
Accommodation and food services	9,629	9,645	10,202	10,323	9,917	10,402	12,264	13,007	6.1
Other services, except public administration	23,149	27,225	27,068	28,763	28,775	30,859	31,099	31,091	0
Government and government enterprises	38,731	45,134	43,833	43,186	44,233	45,722	47,049	47,464	0.9
Total	33,511	41,712	50,152	49,372	54,029	53,373	53,934	51,037	-5.4

Table II.72.28 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 \$786,772,000 a -3.4 percent change between 2015 and 2016. Table II.72.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,956 and 9,482 in 2016, which a change of -0.2 percent over this period.

Table II.72.28
Total Employment and Real Personal Income
 O'Brien 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	235,170	10,618	9,753	61,354	29,114	324,773	18,249	7,534	31,215
1970	208,092	10,328	11,311	64,251	31,888	305,215	17,368	7,525	27,652
1971	219,032	12,169	10,070	66,494	34,036	317,463	17,821	7,936	27,598
1972	265,631	12,718	8,800	70,651	35,243	367,608	20,687	7,643	34,757
1973	347,232	15,667	7,931	81,942	37,143	458,582	26,318	7,994	43,436
1974	297,384	16,844	7,201	86,394	39,406	413,540	23,668	8,056	36,914
1975	291,333	16,564	7,790	91,606	41,450	415,615	23,845	7,953	36,631
1976	258,087	17,821	8,464	90,957	43,415	383,102	22,021	8,328	30,990
1977	281,830	18,107	7,082	95,649	43,860	410,314	23,638	8,402	33,543
1978	317,940	18,643	5,682	101,867	44,760	451,606	26,180	8,350	38,076
1979	273,236	19,912	5,743	103,915	45,472	408,453	23,961	8,560	31,919
1980	233,772	19,221	5,020	115,065	49,453	384,088	22,619	8,482	27,562
1981	246,215	19,605	4,543	127,864	52,683	411,700	24,256	8,330	29,557
1982	226,176	19,131	3,971	138,936	54,950	404,903	24,016	8,405	26,910
1983	213,639	18,835	4,139	138,477	57,615	395,035	23,352	8,596	24,854
1984	247,330	20,052	4,392	137,372	59,387	428,429	25,660	8,509	29,068
1985	255,545	20,329	5,302	132,578	59,944	433,039	26,538	8,358	30,574
1986	264,574	21,042	5,716	128,626	62,588	440,462	27,658	8,301	31,872
1987	279,631	22,580	6,062	115,077	62,728	440,919	28,245	8,298	33,698
1988	296,902	24,786	6,142	108,267	61,352	447,877	28,792	8,509	34,892
1989	285,052	24,813	7,726	112,278	64,420	444,663	28,648	8,587	33,197
1990	287,645	25,935	8,004	111,010	67,109	447,834	28,984	8,794	32,709
1991	276,850	26,534	8,827	108,034	69,406	436,584	28,112	8,837	31,328
1992	284,469	27,498	9,972	105,711	73,557	446,210	28,534	8,932	31,848
1993	244,669	28,206	12,335	103,242	73,332	405,373	25,928	9,125	26,813
1994	294,877	29,397	14,016	106,300	76,318	462,113	29,535	9,204	32,037
1995	287,841	29,682	16,067	111,854	78,775	464,856	29,709	9,373	30,710
1996	334,146	27,865	18,437	116,941	81,443	523,101	33,845	9,425	35,453
1997	331,601	30,887	21,681	122,897	85,443	530,736	34,246	9,375	35,371
1998	325,803	32,099	25,065	131,265	85,489	535,523	34,645	9,551	34,112
1999	313,579	31,508	28,434	122,519	88,935	521,960	34,339	9,457	33,158
2000	325,455	31,392	33,187	122,750	91,703	541,703	35,953	9,526	34,164
2001	309,811	30,882	39,659	124,571	97,327	540,486	36,153	9,245	33,512
2002	298,843	31,151	40,721	110,976	103,908	523,297	35,339	8,987	33,253
2003	318,741	30,749	40,860	102,543	102,960	534,354	36,198	8,677	36,734
2004	358,107	31,414	43,695	100,743	103,219	574,349	39,436	8,699	41,167
2005	352,221	31,811	46,388	98,292	105,622	570,711	39,219	8,843	39,830
2006	336,173	33,183	50,173	101,939	111,782	566,884	38,940	8,997	37,365
2007	336,166	34,281	55,066	118,648	112,250	587,849	40,764	9,109	36,905
2008	378,700	35,458	58,976	126,502	121,710	650,430	45,383	9,026	41,956
2009	339,077	36,240	54,076	119,407	127,417	603,737	41,891	9,041	37,505
2010	373,572	36,880	57,518	121,262	130,261	645,733	44,849	8,956	41,712
2011	457,787	34,389	58,693	127,820	125,860	735,770	51,793	9,128	50,152
2012	451,503	34,111	61,153	147,261	126,602	752,409	53,132	9,145	49,372
2013	497,341	37,628	62,392	136,114	125,990	784,208	55,844	9,205	54,029
2014	497,752	40,108	61,243	141,928	125,144	785,960	55,892	9,326	53,372
2015	512,375	43,067	63,055	154,470	128,052	814,884	58,252	9,500	53,934
2016	483,929	44,158	63,895	155,901	127,205	786,772	56,118	9,482	51,037

Diagram II.72.5, shows real average earnings per job for O'Brien County from 1990 to 2016. Over this period the average earning per job for O'Brien County was \$38,872, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.72.5
Real Average Earnings Per Job
 O'Brien County
 BEA Data 1990 - 2016

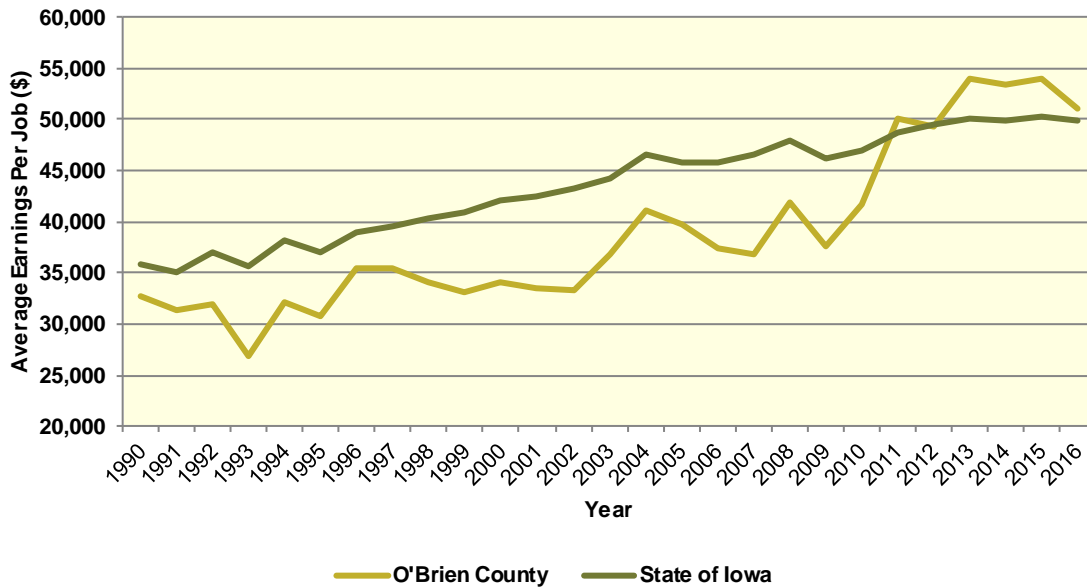
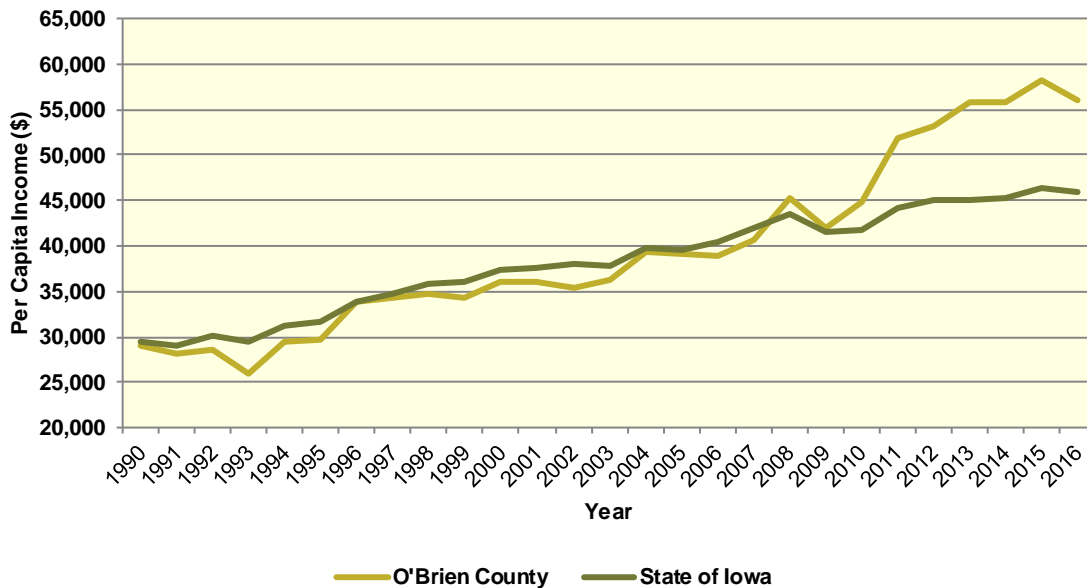


Diagram II.72.6, shows real per capita income for the O'Brien County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for O'Brien County was \$39,742, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.72.6
Real Per Capita Income
 O'Brien 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.72.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 6,723 persons in 2015 to 6,676 in 2016, a change of -0.7 percent.

Table II.72.29
Total Monthly Employment
 O'Brien County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	6,107	6,135	6,159	6,218	6,057	6,113	6,344	6,304	6,331	6,585	6,590
Feb	6,017	6,122	6,166	6,165	5,969	6,027	6,296	6,251	6,337	6,566	6,544
Mar	6,078	6,155	6,207	6,199	6,084	6,161	6,340	6,334	6,370	6,650	6,593
Apr	6,257	6,286	6,342	6,305	6,320	6,362	6,411	6,407	6,562	6,763	6,804
May	6,315	6,396	6,460	6,373	6,303	6,436	6,530	6,576	6,666	6,842	6,869
Jun	6,386	6,517	6,509	6,422	6,338	6,493	6,557	6,640	6,696	6,944	6,985
Jul	6,215	6,237	6,334	6,205	6,133	6,252	6,350	6,390	6,429	6,739	6,728
Aug	6,181	6,252	6,282	6,203	6,077	6,196	6,295	6,364	6,408	6,628	6,663
Sep	6,272	6,268	6,283	6,308	6,186	6,281	6,418	6,383	6,503	6,667	6,645
Oct	6,250	6,326	6,338	6,328	6,262	6,291	6,416	6,394	6,587	6,740	6,622
Nov	6,204	6,321	6,310	6,276	6,240	6,399	6,391	6,435	6,559	6,772	6,539
Dec	6,298	6,297	6,348	6,353	6,211	6,452	6,443	6,462	6,563	6,780	6,525
Annual	6,215	6,276	6,312	6,280	6,182	6,289	6,399	6,412	6,501	6,723	6,676
% Change	.	1%	0.6%	-0.5%	-1.6%	1.7%	1.7%	0.2%	1.4%	3.4%	-0.7%

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 \$708 in 2015. In 2016, average weekly wages saw an increased of 2.3 percent over the prior year, rising to \$724, or by 16 dollars. These data are shown in Table II.72.30.

Table II.72.30						
Average Weekly Wages						
O'Brien County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	385	392	390	417	396	
2002	384	408	409	431	408	3%
2003	394	409	416	442	415	1.7%
2004	418	429	437	464	437	5.3%
2005	424	435	467	478	451	3.2%
2006	448	465	478	506	475	5.3%
2007	468	497	497	535	499	5.1%
2008	510	516	533	566	531	6.4%
2009	510	542	535	583	543	2.3%
2010	519	547	564	594	556	2.4%
2011	543	571	594	601	577	3.8%
2012	566	572	588	604	582	0.9%
2013	570	561	599	622	588	1%
2014	612	618	658	706	649	10.4%
2015	654	680	725	772	708	9.1%
2016(p)	695	696	753	753	724	2.3%

Total business establishments reported by the QCEW are displayed in Table II.72.31. Between 2015 and 2016, the total number of business establishments in O'Brien County remained unchanged by 2.3 percent, from 589 to 589 establishments.

Table II.72.31						
Number of Business Establishments						
O'Brien County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	584	587	561	558	573	
2002	557	561	560	554	558	-2.6%
2003	560	558	560	563	560	0.4%
2004	571	571	578	570	573	2.3%
2005	578	577	579	578	578	0.9%
2006	569	575	575	572	573	-0.9%
2007	580	587	591	593	588	2.6%
2008	586	585	593	592	589	0.2%
2009	590	596	592	592	593	0.7%
2010	583	587	588	575	583	-1.7%
2011	575	577	578	580	578	-0.9%
2012	574	576	577	582	577	-0.2%
2013	575	573	577	582	577	(ND)%
2014	580	589	597	597	591	2.4%
2015	593	593	585	584	589	-0.3%
2016	581	586	595	595	589	(ND)%

Iowa Department of Revenue

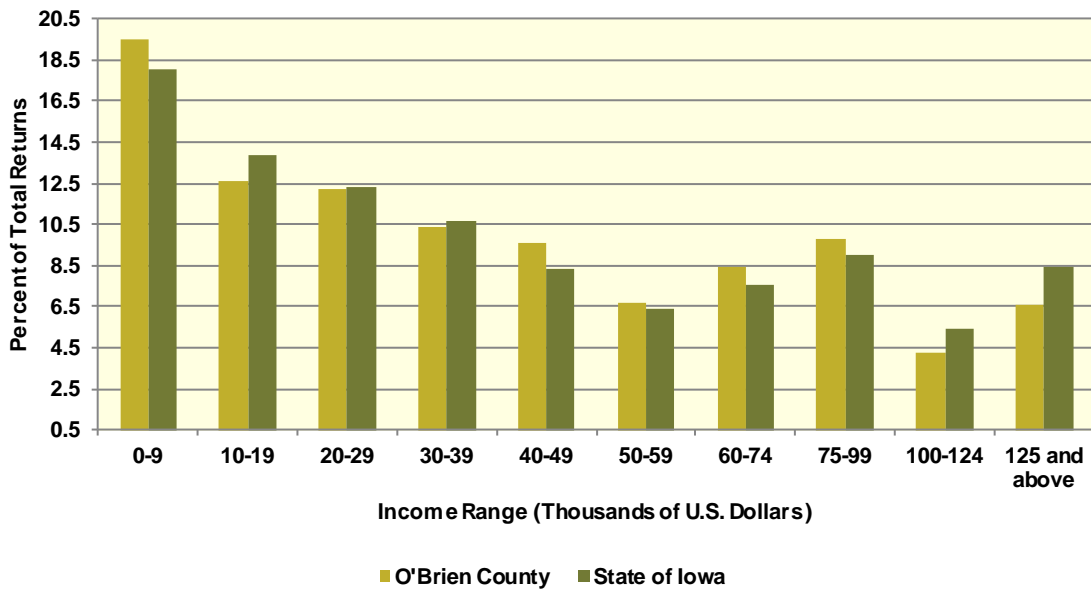
The Iowa Department of Revenue releases annual income tax statistics. Table II.72.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in O'Brien County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 1.8 percent, with 437 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 46.2 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -12.4 percent.

Table II.72.32
Number of Tax Returns by Adjusted Gross Income
 O'Brien 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	1,616	1,069	1,042	782	651	468	409	209	79	102	6,427
2003	1,552	1,051	882	776	617	498	442	269	73	105	6,265
2004	1,520	1,011	867	745	634	546	447	328	86	127	6,311
2005	1,479	975	862	712	626	516	510	355	125	143	6,303
2006	1,433	957	793	762	661	496	556	387	137	189	6,371
2007	1,362	974	870	783	632	493	566	480	183	219	6,562
2008	1,328	957	830	789	604	527	558	506	190	279	6,568
2009	1,400	949	891	716	568	491	556	478	195	295	6,539
2010	1,383	954	853	729	557	500	526	521	199	299	6,521
2011	1,371	927	858	708	595	474	541	545	230	379	6,628
2012	1,261	853	858	685	585	451	563	571	243	457	6,527
2013	1,313	924	740	677	627	458	577	590	274	406	6,586
2014	1,321	903	766	677	630	446	583	617	287	419	6,649
2015	1,293	836	808	691	635	446	560	650	284	437	6,640
Change 10 - 15	-6.5%	-12.4%	-5.3%	-5.2%	14%	-10.8%	6.5%	24.8%	42.7%	46.2%	1.8%

Diagram II.72.7
2015 Income Distribution
 O'Brien County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,696 in 2010 to 1,381 in 2016, with the poverty rate reaching 10.1 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.72.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,081	7.4%
2001	1,069	7.5%
2002	1,165	8.2%
2003	1,082	7.7%
2004	1,220	8.7%
2005	1,224	8.9%
2006	1,272	9.3%
2007	1,123	8.4%
2008	1,195	9%
2009	1,249	9.4%
2010	1,696	12%
2011	1,228	8.8%
2012	1,275	9.2%
2013	1,296	9.4%
2014	1,417	10.3%
2015	1,258	9.2%
2016	1,381	10.1%

The rate of poverty for O'Brien County is shown in Table II.72.34. In 2016, there were an estimated 1,278 persons living in poverty. This represented a 9.3 percent poverty rate, compared to 7.3 percent poverty in 2000. In 2016, some 15.3 percent of those in poverty were under age 6, and 13.2 percent were 65 or older.

Table II.72.34				
Poverty by Age				
O'Brien 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	116	11%	195	15.3%
6 to 17	188	17.8%	194	15.2%
18 to 64	581	55.1%	720	56.3%
65 or Older	169	16%	169	13.2%
Total	1,054	100.0%	1,278	100.0%
Poverty Rate	7.3%	.	9.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by 0 percent in O'Brien County between 2010 and 2016, from 6,649 to 6647. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.72.35.

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 O'Brien County decreased from 14 authorizations in 2015 to 11 in 2016.

The real value of single-family building permits decreased from \$321,320 in 2015 to \$275,455 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.72.36.

Table II.72.35				
Housing Units				
State of Iowa vs. O'Brien County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	O'Brien County	% Growth Since Census
2000 Census Base	1,232,625	.	6,506	.
2010 Census	1,336,417	8.4%	6,649	2.2%
July 2011 Estimate	1,341,974	0.4%	6,643	-0.1%
July 2012 Estimate	1,346,403	0.7%	6,637	-0.2%
July 2013 Estimate	1,353,274	1.3%	6,635	-0.2%
July 2014 Estimate	1,362,458	1.9%	6,636	-0.2%
July 2015 Estimate	1,370,778	2.6%	6,644	-0.1%
July 2016 Estimate	1,380,162	3.3%	6,647	0%

Table II.72.36
Building Permits and Valuation
 O'Brien 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	20	0	4	7	31	130,713	57,760
1981	15	0	0	0	15	163,023	0
1982	10	2	8	0	20	138,192	0
1983	14	4	0	0	18	102,691	0
1984	12	2	0	0	14	119,215	0
1985	2	0	0	0	2	110,008	0
1986	6	2	4	0	12	112,053	0
1987	9	0	0	0	9	111,049	0
1988	7	0	0	0	7	120,717	0
1989	9	0	4	0	13	132,687	0
1990	10	2	4	10	26	189,519	125,167
1991	20	0	0	8	28	128,657	60,572
1992	25	0	3	0	28	148,831	0
1993	27	0	4	0	31	158,391	0
1994	25	0	0	0	25	156,774	0
1995	13	2	3	30	48	158,763	59,180
1996	22	2	4	11	39	136,423	155,478
1997	18	2	3	13	36	195,556	76,923
1998	19	2	3	42	66	200,827	97,139
1999	15	0	3	0	18	187,515	0
2000	23	2	3	12	40	200,587	45,364
2001	15	0	8	6	29	174,850	177,423
2002	24	0	0	0	24	226,325	0
2003	19	0	0	0	19	218,560	0
2004	18	0	0	0	18	211,920	0
2005	21	0	0	0	21	223,903	0
2006	23	2	0	0	25	218,260	0
2007	23	0	0	14	37	226,750	130,852
2008	13	2	0	0	15	209,476	0
2009	20	0	0	0	20	230,581	0
2010	7	0	0	0	7	263,443	0
2011	8	0	0	0	8	266,316	0
2012	8	0	0	0	8	280,029	0
2013	6	0	0	8	14	249,661	80,788
2014	14	8	0	0	22	278,400	0
2015	14	0	0	0	14	321,320	0
2016	11	2	4	29	46	275,455	96,552



Diagram II.72.8 Single Family Permits

O'Brien County
Census Bureau Data, 1980–2016

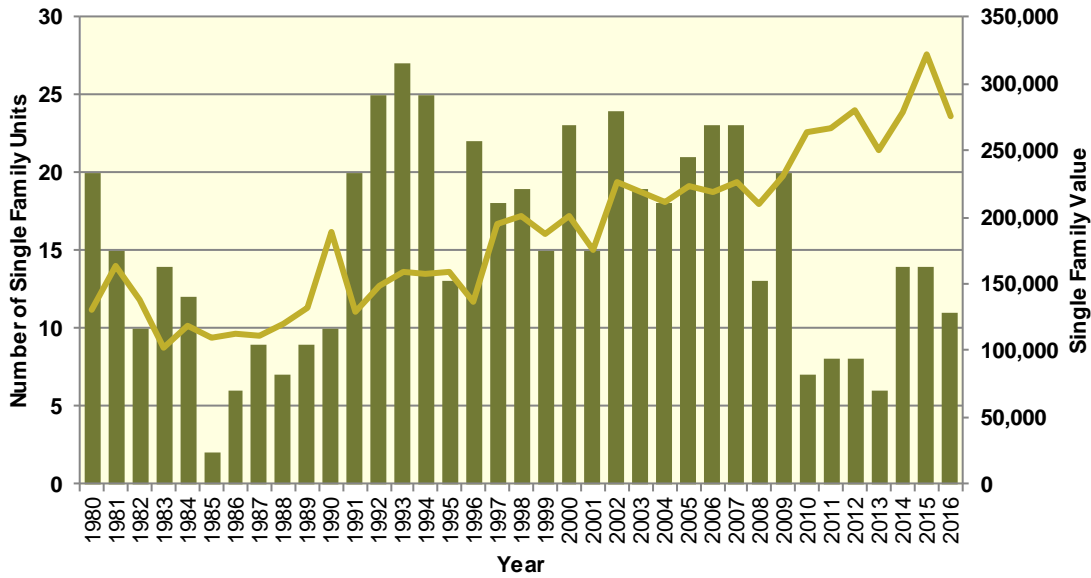
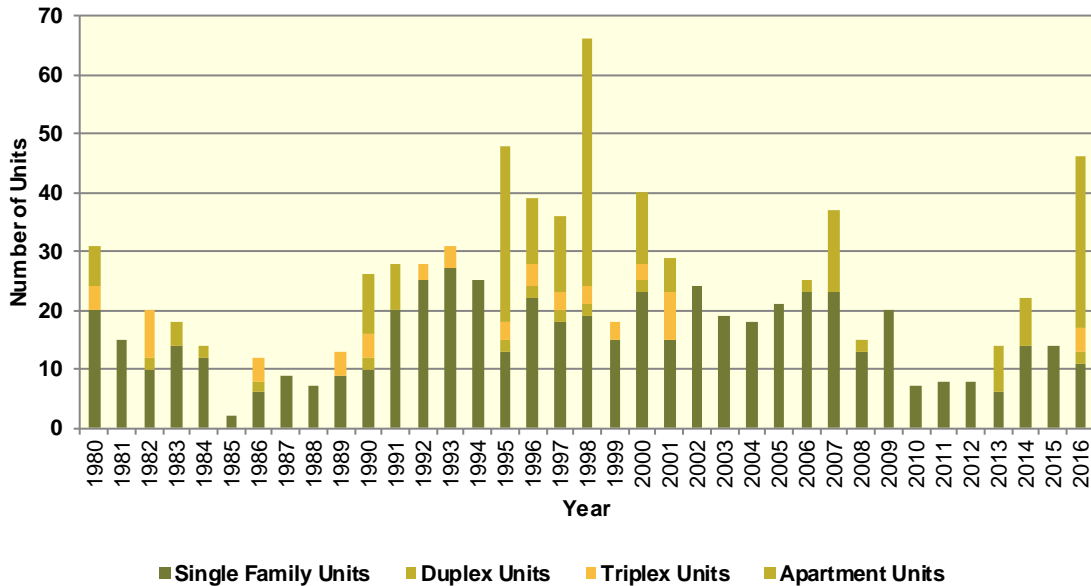


Diagram II.72.9 Total Permits by Unit Type

O'Brien County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.72.37. In 2016, there were 6,647 housing units, up from 6,509 in 2000. Single-family units accounted for 83.9 percent of units in 2016, compared to 88.2 in 2000. Apartment units accounted for 8.3 percent in 2016, compared to 6 percent in 2000.

Table II.72.37 Housing Units by Type O'Brien County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	5,743	88.2%	5,575	83.9%
Duplex	99	1.5%	158	2.4%
Tri- or Four-Plex	145	2.2%	222	3.3%
Apartment	392	6%	553	8.3%
Mobile Home	130	2%	139	2.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	6,509	100.0%	6,647	100.0%

Some 91.3 percent of housing was occupied in 2010, compared to 92.2 percent in 2000. Owner-occupied housing changed -0.5 percent between 2000 and 2010, ending with owner-occupied units representing 75.7 percent of unit. Vacant units changed by 14.2 percent, resulting in 580 vacant units in 2010.

Table II.72.38 Housing Units by Tenure O'Brien County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,001	92.2%	6,069	91.3%	1.1%
Owner-Occupied	4,615	76.9%	4,594	75.7%	-0.5%
Renter-Occupied	1,386	23.1%	1,475	24.3%	6.4%
Vacant Housing Units	508	7.8%	580	8.7%	14.2%
Total Housing Units	6,509	100.0%	6,649	100.0%	2.2%

Table II.72.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,647 housing units. An estimated 71.9 percent were owner-occupied, and 8.7 percent were vacant.

Table II.72.39 Housing Units by Tenure O'Brien County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,069	91.3%	6,066	91.3%
Owner-Occupied	4,594	75.7%	4,361	71.9%
Renter-Occupied	1,475	24.3%	1,705	28.1%
Vacant Housing Units	580	8.7%	581	8.7%
Total Housing Units	6,649	100.0%	6,647	100.0%

Households by household size are shown in Table II.72.40. There were a total of 6,069 households in 2010, up from 6,001 in 2000. One person households changed by 6,001 percent

between 2000 and 2010, while two person households changed by 3 percent. Three and four person households changed by -8 and -20.5 respectively, representing 11.2 percent and 9.8 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,680	28%	1,909	31.5%	13.6%
Two Persons	2,260	37.7%	2,328	38.4%	3%
Three Persons	738	12.3%	679	11.2%	-8%
Four Persons	747	12.4%	594	9.8%	-20.5%
Five Persons	407	6.8%	377	6.2%	-7.4%
Six Persons	127	2.1%	136	2.2%	7.1%
Seven Persons or More	42	0.7%	46	0.8%	9.5%
Total	6,001	100.0%	6,069	100.0%	1.1%

Households by income is shown in Table II.72.41. Households earning more than \$100,000 per year represented 16.1 percent of households in 2016, compared to 3.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.8 percent of households in 2010, compared to 19.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12 percent of households in 2016, compared to 14.5 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	871	14.5%	728	12%
\$15,000 to \$19,999	493	8.2%	375	6.2%
\$20,000 to \$24,999	508	8.5%	360	5.9%
\$25,000 to \$34,999	1,037	17.3%	547	9%
\$35,000 to \$49,999	1,352	22.5%	831	13.7%
\$50,000 to \$74,999	1,189	19.8%	1,262	20.8%
\$75,000 to \$99,999	323	5.4%	984	16.2%
\$100,000 or More	224	3.7%	979	16.1%
Total	5,997	100.0%	6,066	100.0%

Table II.72.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 9.9 percent and 1.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.8 percent, 6.5 percent, and 8, respectively. Housing units built prior to 1939 represented 28.8 percent of households in 2016.

Table II.72.42				
Households by Year Home Built				
O'Brien 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	2,330	38.8%	1,746	28.8%
1940 to 1949	563	9.4%	455	7.5%
1950 to 1959	838	14%	654	10.8%
1960 to 1969	613	10.2%	703	11.6%
1970 to 1979	959	16%	958	15.8%
1980 to 1989	348	5.8%	395	6.5%
1990 to 1999	350	5.8%	483	8%
2000 to 2009	.	.	600	9.9%
2010 or Later	.	.	72	1.2%
Total	6,001	100.0%	6,066	100.0%

The distribution of unit types by race are shown in Table II.72.43. An estimated 83.9 percent of white households occupy single family homes, while 85.7 percent of black households do. Some 8.9 percent of white households occupied apartments, while 14.3 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.72.43							
Distribution of Units in Structure by Race							
O'Brien County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	83.9%	85.7%	100%	100%	0%	87.5%	100%
Duplex	2.5%	0%	0%	0%	0%	9.7%	0%
Tri- or Four-Plex	3.1%	0%	0%	0%	0%	0%	0%
Apartment	8.9%	14.3%	0%	0%	0%	2.8%	0%
Mobile Home	1.6%	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.72.44. An estimated 25.3 percent of vacant units were for rent in 2010, a 14.8 percent change since 2000. In addition, some 14.7 percent of vacant units were for sale, a change of -17.5 percent between 2000 and 2010. "Other" vacant units represented 45.7 percent of vacant units in 2010. This is a change of 35.2 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.72.44 Disposition of Vacant Housing Units O'Brien County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	128	25.2%	147	25.3%	14.8%
For Sale	103	20.3%	85	14.7%	-17.5%
Rented or Sold, Not Occupied	63	12.4%	43	7.4%	-31.7%
For Seasonal, Recreational, or Occasional Use	17	3.3%	40	6.9%	135.3%
For Migrant Workers	1	0.2%	0	0%	-100%
Other Vacant	196	38.6%	265	45.7%	35.2%
Total	508	100.0%	580	100.0%	14.2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.72.45. By 2016, for rent units accounted for 10.3 percent of vacant units, while for sale units accounted for 12.2 percent. "Other" vacant units accounted for 56.6 percent of vacant units, representing a total of 329 "other" vacant units.

Table II.72.45 Disposition of Vacant Housing Units O'Brien County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	147	25.3%	60	10.3%
For Sale	85	14.7%	71	12.2%
Rented Not Occupied	3	0.5%	26	4.5%
Sold Not Occupied	40	6.9%	16	2.8%
For Seasonal, Recreational, or Occasional Use	40	6.9%	79	13.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	265	45.7%	329	56.6%
Total	580	100.0%	581	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.72.46. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.72.46 Overcrowding and Severe Overcrowding O'Brien 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	4,587	99.5%	15	0.3%	9	0.2%	4,611
2016 Five-Year ACS	4,339	99.5%	6	0.1%	16	0.4%	4,361
Renter							
2000 Census	1,340	96.4%	43	3.1%	7	0.5%	1,390
2016 Five-Year ACS	1,667	97.8%	28	1.6%	10	0.6%	6,066
Total							
2000 Census	5,927	98.8%	58	1%	16	0.3%	6,001
2016 Five-Year ACS	6,006	99%	34	0.6%	26	0.4%	6,066

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 18 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in O'Brien County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.72.47 Households with Incomplete Plumbing Facilities O'Brien County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,978	6,048
Lacking Complete Plumbing Facilities	23	18
Total Households	6,001	6,066
Percent Lacking	0.4%	0.3%

There were 160 households lacking complete kitchen facilities in 2016, compared to 45 households in 2000. This was a change from 0.7 percent of households in 2000 to 2.6 percent in 2016.

Table II.72.48 Households with Incomplete Kitchen Facilities O'Brien County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,956	5,906
Lacking Complete Kitchen Facilities	45	160
Total Households	6,001	6,066
Percent Lacking	0.7%	2.6%

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

mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In O'Brien County, 12.2 of households had a cost burden and 7.5 percent had a severe cost burden. Some 16 percent of renters were cost burdened, and 18.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.8 percent and a severe cost burden rate of 2.9 percent. Owner occupied households with a mortgage had a cost burden rate of 11.5 percent, and severe cost burden at 3.1 percent.

Table II.72.49
Cost Burden and Severe Cost Burden by Tenure
 O'Brien 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	1,539	85.2%	198	11%	60	3.3%	9	0.5%	1,806
2016 Five-Year ACS	1,865	84.4%	255	11.5%	69	3.1%	22	1%	2,211
Owner Without a Mortgage									
2000 Census	1,915	94%	85	4.2%	25	1.2%	13	0.6%	2,038
2016 Five-Year ACS	1,861	86.6%	211	9.8%	62	2.9%	16	0.7%	2,150
Renter									
2000 Census	797	63.8%	190	15.2%	85	6.8%	178	14.2%	1,250
2016 Five-Year ACS	901	52.8%	272	16%	323	18.9%	209	12.3%	1,705
Total									
2000 Census	4,251	83.5%	473	9.3%	170	3.3%	200	3.9%	5,094
2016 Five-Year ACS	4,627	76.3%	738	12.2%	454	7.5%	247	4.1%	6,066

Housing Problems by Income

Table II.72.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for O'Brien County. As can be seen in 2017 the MFI was \$66,800, which compared to \$69,900 for the State of Iowa.

Table II.72.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 450 owner-occupied and 240 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 169 owner-occupied 190 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,695 households without a housing problem.

Table II.72.50
Median Family Income
 O'Brien County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	44,000	49,100
2001	46,800	52,500
2002	46,800	53,700
2003	48,100	54,900
2004	49,300	55,800
2005	51,450	57,650
2006	51,500	57,800
2007	51,700	58,100
2008	52,300	58,500
2009	55,400	62,000
2010	55,800	62,400
2011	59,300	64,000
2012	60,100	64,800
2013	63,100	64,700
2014	63,100	65,300
2015	63,900	67,500
2016	65,600	68,400
2017	66,800	69,900

Table II.72.51
Housing Problems by Income and Tenure
 O'Brien 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	4	0	4	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	0	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	105	50	4	0	10	169
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	110	125	120	55	40	450
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	25	285	570	440	2,450	3,770
Total	315	468	694	499	2,504	4,480
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	65	20	25	10	10	130
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	15	10	0	10	35
Housing cost burden greater than 50% of income (and none of the above problems)	140	50	0	0	0	190
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	160	10	0	15	240
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	45	160	255	135	330	925
Total	335	405	300	145	365	1,550
Total						
Lacking complete plumbing or kitchen facilities	65	24	25	14	14	142
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	19	10	0	10	49
Housing cost burden greater than 50% of income (and none of the above problems)	245	100	4	0	10	359
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	165	285	130	55	55	690
Zero/negative income (and none of the above problems)	85	0	0	0	0	85
has none of the 4 housing problems	70	445	825	575	2,780	4,695
Total	650	873	994	644	2,869	6,030

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.72.52 on the following page, of the 129 loans in 2016, 63 loans were for Home Purchases, 9 were for Home Improvement and 57 were for refinancing.

Table II.72.52				
Owner-Occupied Single Family Home Loans by Loan Type				
O'Brien County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	53	7	66	126
2009	30	7	85	122
2010	27	3	74	104
2011	30	4	67	101
2012	35	5	71	111
2013	29	7	70	106
2014	62	3	53	118
2015	45	5	40	90
2016	63	9	57	129

Table II.72.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$86,886 in 2012 and \$107,381 in 2016. Overall, average loans were \$95,873 in 2008 and \$107,450 in 2016.

Table II.72.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
O'Brien County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$100,019	\$56,857	\$96,682	\$95,873
2009	\$89,633	\$39,857	\$111,682	\$102,139
2010	\$86,222	\$15,000	\$108,419	\$99,962
2011	\$79,567	\$29,500	\$109,657	\$97,545
2012	\$86,886	\$26,600	\$114,901	\$102,090
2013	\$88,276	\$44,714	\$98,786	\$92,340
2014	\$98,000	\$25,667	\$120,604	\$106,314
2015	\$101,511	\$62,800	\$123,600	\$109,178
2016	\$107,381	\$62,889	\$114,561	\$107,450

Table II.72.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,041,000 in 2012 and \$6,765,000 in 2016. Overall, average loans were \$12,080,000 in 2008 and \$13,861,000 in 2016.



Table II.72.54 Total Volume of Owner-Occupied Single Family Loans O'Brien County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$5,301,000	\$398,000	\$6,381,000	\$12,080,000
2009	\$2,689,000	\$279,000	\$9,493,000	\$12,461,000
2010	\$2,328,000	\$45,000	\$8,023,000	\$10,396,000
2011	\$2,387,000	\$118,000	\$7,347,000	\$9,852,000
2012	\$3,041,000	\$133,000	\$8,158,000	\$11,332,000
2013	\$2,560,000	\$313,000	\$6,915,000	\$9,788,000
2014	\$6,076,000	\$77,000	\$6,392,000	\$12,545,000
2015	\$4,568,000	\$314,000	\$4,944,000	\$9,826,000
2016	\$6,765,000	\$566,000	\$6,530,000	\$13,861,000

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.72.55 presents some basic statistics about the completed surveys.

Table II.72.55 Survey of Rental Properties O'Brien County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	5	138	4.3	10.8

Table II.72.56, shows the amount of total and vacant units with their associated vacancy rates. There were 138 apartment units reported in the survey, with 6 of them available, which resulted in a vacancy rate of 4.3 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.72.56 Rental Vacancy Survey by Type O'Brien County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	138	6	4.3%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	138	6	4.3%

Table II.72.57, reports units by bedroom size. As can be seen there were 32 two bedroom apartment units and 0 three bedroom units. Overall, the 32 two bedroom units accounted for 23.2 percent of all units. Several respondents choose not to provide bedroom sizes, which accounted for the 38 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.72.57						
Rental Units by Bedroom Size						
O'Brien 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	68	0	0	.	68
Two	0	32	0	0	.	32
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	38	0	0	0	38
Total	0	138	0	0	0	138

Table II.72.58 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 2.9 percent.

Table II.72.58			
Apartment Units by Bedroom Size			
O'Brien County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	68	2	2.9%
Two	32	2	6.2%
Three	0	0	0%
Four	0	0	0%
Don't know	38	2	5.3%
Total	138	6	4.3%

Average market-rate rents by unit type are shown in Table II.72.59. 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.72.59					
Average Market Rate Rents by Bedroom Size					
O'Brien 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	\$472.7	\$0	\$0	\$472.7
Two	\$0	\$494	\$0	\$0	\$494
Three	\$0	\$580	\$0	\$0	\$580
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$524.9	\$0	\$0	\$524.9

The average rent and availability of apartment units is displayed in Table II.72.60. 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 1.7 percent.

Table II.72.60 Apartment Market Rate Rents by Vacancy Status O'Brien County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	14	2	14.3%
\$500 to \$750	116	2	1.7%
\$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	8	2	25%
Total	138	6	4.3%

Respondents were asked if utilities are included in the rent and as shown in Table II.72.61 below 5 respondents, or 100 percent, included some sort of utility in the rent.

Table II.72.61 Are there any utilities included with the rent? O'Brien County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.72.62. There were 2 respondents who included electricity, 1 respondent who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.72.62 Which utilities are included with the rent? O'Brien County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	5
Trash Collection	5

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.72.63 there were 47 accessible apartment units. Respondents also indicated there were a total of 11 persons with disabilities currently residing in accessible units.

Table II.72.63						
Accessible Units by Bedroom Size						
O'Brien 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	22	0	0		22
Two	0	21	0	0		21
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	4	0	0	0	4
Total	0	47	0	0	0	47

Table II.72.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 65.6 percent or 21 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 34.1 percent of all apartment units were considered accessible by survey respondents.

Table II.72.64				
Apartment Units by Accessibility and Bedroom Size				
O'Brien County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	46	22	68	32.4%
Two	11	21	32	65.6%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	34	4	38	10.5%
Total	91	47	138	34.1%

Perceived Need for Rental Units

Table II.72.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 2 number of persons on the wait list.

Table II.72.65 Do you keep a waiting list? O'Brien County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	2

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.72.66, 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.72.66 How would you rate the need for renovation of existing units in the city? O'Brien 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	2	2	2	2
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	3	3	3	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.72.67, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.72.67 How would you rate the need for construction of new units in the city? O'Brien County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	3.5	3.5	3.5	3.5

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.72.68, shows the *strong growth scenario* for the O'Brien County. As can be seen there were 4,361 owner-occupied and 1,705 renter-occupied households in 2016, for a total of 6,066 households. In 2030, there will be a projected 6,047 households, of which 4,624 are projected to be owner occupied and the remaining 1,423 are expected to be renter-occupied.

By 2050, there are projected to be 4,392 owner-occupied households, of which 312 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 681 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,312 renter households, of which 277 renter households are expected to have incomes between 0 and 30.0 percent of median family income 256 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 5,704 occupied units by 2050, of which 589 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.72.68
Housing Demand Forecast
 O'Brien County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	310	333	331	329	326	322	317	312
30.1-50%	452	485	482	479	475	470	463	455
50.1-80%	676	725	720	717	710	702	692	681
80.1-95%	370	396	394	392	388	384	378	372
95.1-115%	491	527	524	521	516	510	503	495
115+%	2,062	2,211	2,198	2,186	2,167	2,141	2,110	2,077
Total	4,361	4,676	4,648	4,624	4,583	4,528	4,463	4,392
Renter								
0-30%	360	311	305	301	295	290	283	277
30.1-50%	449	388	381	375	368	361	353	345
50.1-80%	332	287	282	277	273	267	262	256
80.1-95%	89	77	75	74	73	71	70	68
95.1-115%	144	124	122	120	118	116	113	111
115+%	331	286	281	277	272	266	261	255
Total	1,705	1,474	1,446	1,423	1,399	1,372	1,342	1,312
Total								
0-30%	670	644	636	629	621	612	601	589
30.1-50%	901	873	863	854	843	831	816	801
50.1-80%	1,008	1,012	1,002	994	983	969	953	936
80.1-95%	458	473	469	466	461	455	448	440
95.1-115%	635	651	646	641	634	626	616	605
115+%	2,393	2,497	2,479	2,463	2,439	2,407	2,371	2,331
Total	6,066	6,149	6,095	6,047	5,982	5,900	5,805	5,704

