

**VOLUME II:
PLYMOUTH COUNTY**

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Plymouth County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Plymouth County's population increased from 24,986 in 2010 to 25,200 in 2016, or by 0.9 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 5.5 percent, and the number of people from 55 to 64 years of age increased by 13.3 percent. The white population decreased by 0.6 percent, while the black population increased by 146.9 percent. The Hispanic population increased from 742 to 1,187 people between 2010 and 2016 or by 60 percent. These data are presented in Table II.76.1.

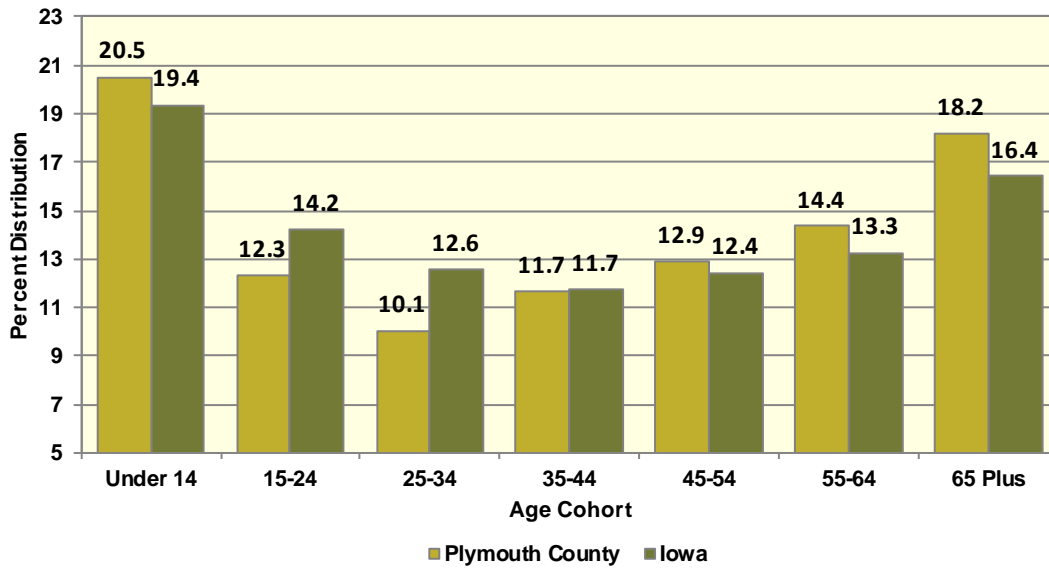
Subject	Plymouth County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	24,986	25,200	0.9%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	5,274	5,172	-1.9%	603,673	607,020	0.6%
15 to 24 years	2,775	3,102	11.8%	430,187	445,808	3.6%
25 to 34 years	2,680	2,533	-5.5%	382,583	394,373	3.1%
35 to 44 years	2,959	2,940	-0.6%	364,548	367,535	0.8%
45 to 54 years	3,955	3,254	-17.7%	439,726	389,744	-11.4%
55 to 64 years	3,194	3,618	13.3%	372,750	415,998	11.6%
65 and Over	4,149	4,581	10.4%	452,888	514,215	13.5%
Race						
White	24,466	24,319	-0.6%	2,839,615	2,864,884	0.9%
Black	81	200	146.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	79	156	97.5%	13,563	15,924	17.4%
Asian	120	178	48.3%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	26	43	65.4%	2,419	3,592	48.5%
Two or more races	214	304	42.1%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	742	1,187	60%	151,544	182,606	20.5%

Table II.76.2, presents the population of Plymouth County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 12,373 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 12,613 persons, were female. In 2016, the number of males rose to 12,490 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 12,710 persons being female.



Table II.76.2 Population by Age and Gender Plymouth 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	2,731	2,543	5,274	2,618	2,554	5,172	-1.9%
15 to 24 years	1,396	1,379	2,775	1,573	1,529	3,102	11.8%
25 to 34 years	1,357	1,323	2,680	1,289	1,244	2,533	-5.5%
35 to 44 years	1,519	1,440	2,959	1,472	1,468	2,940	-0.6%
45 to 54 years	1,955	2,000	3,955	1,629	1,625	3,254	-17.7%
55 to 64 years	1,613	1,581	3,194	1,834	1,784	3,618	13.3%
65 and Over	1,802	2,347	4,149	2,075	2,506	4,581	10.4%
Total	12,373	12,613	24,986	12,490	12,710	25,200	0.9%
% of Total	49.5%	50.5%	.	49.6%	50.4%	.	

Diagram II.76.1
Age Distribution
Plymouth County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Plymouth County increased from 23,388 to 24,849 persons, or by 6.2 percent. Between 2000 and 2010, Plymouth County population, changed by 137 persons, to a total population of 24,986 persons. The most recent estimates indicated that Plymouth County’s population rose an additional 214 persons since the 2010 Census, to 25,200 persons in July 2016.

1990 Census	23,388
Natural Increase 90-00	793
Net Migration 90-00	668
2000 Census	24,849
Natural Increase 00-09	651
Net Migration 00-09	-596
2009 Population Estimate	24,904
2010 Census	24,986
Natural Increase 10-16	302
Net Migration 10-16	-88
2016 Population Estimate	25,200

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.76.3, Plymouth County had a natural increase, of 793 persons between 1990 and 2000. During the April 2000 to July 2009 period, Plymouth County’s natural increase was estimated at 651 persons. Between 2010 and 2016, the natural increase was estimated at 302 persons, and the net migration was -88 persons.

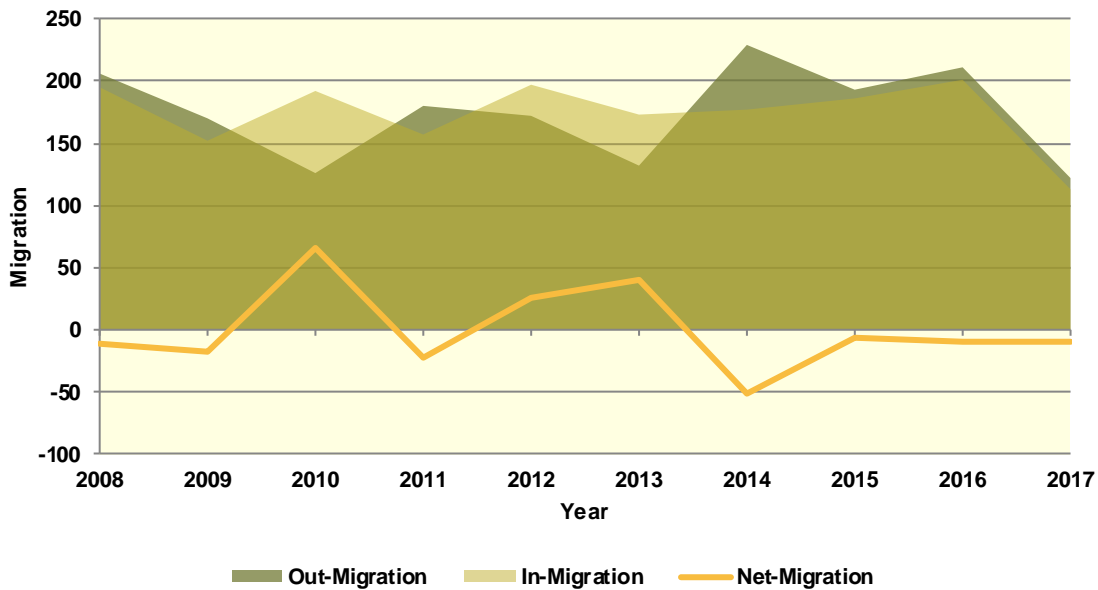
Population Migration Trends

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.76.4 in 2008 there was a total of 195 in-migrations with a total of 206 out-migrations, which led to a net-migration of -11 persons. The most recent first half 2017 data saw a net-migration of -9 persons, with 113 persons entering Plymouth County and 122 persons leaving Plymouth County.

Diagram II.76.2, 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 2010 with 66 people entering and the migration lowest net migration occurred in 2014 with 52 entering Plymouth County.

Diagram II.76.2
Net In-migration by Gender
 Plymouth County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.76.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -33 percent of net-migrants, or 3 persons were male, with the remaining 133 percent, or -12 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	105	80	94	73	89	84	82	86	88	64
Female	90	72	98	84	108	89	95	100	113	49
Total	195	152	192	157	197	173	177	186	201	113
Out										
Male	88	84	56	86	94	62	124	78	103	61
Female	118	86	70	94	78	70	105	115	108	61
Total	206	170	126	180	172	132	229	193	211	122
Net										
Male	17	-4	38	-13	-5	22	-42	8	-15	3
Female	-28	-14	28	-10	30	19	-10	-15	5	-12
Total	-11	-18	66	-23	25	41	-52	-7	-10	-9

Table II.76.5, shows net-migration for Plymouth 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 18 persons entering Plymouth County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 14 persons leaving Plymouth County.

Table II.76.5										
Migration by Age Range										
Plymouth County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	3	0	2	3	2	1	5	3
18-22	19	12	20	13	21	16	18	17	24	10
23-25	22	32	22	24	21	14	13	27	16	10
26-35	55	44	52	58	51	56	43	60	53	38
36-45	50	24	41	29	37	28	44	39	44	28
46-55	24	18	29	23	29	25	27	16	34	14
56-65	16	16	14	7	21	20	17	16	10	5
66 +	8	4	11	3	15	11	13	10	15	5
Total	195	152	192	157	197	173	177	186	201	113
Out										
14-17	4	3	3	4	2	1	5	4	3	1
18-22	29	26	17	24	29	18	21	29	40	24
23-25	45	30	23	32	37	20	43	25	29	24
26-35	46	34	32	40	38	32	62	53	57	31
36-45	34	28	14	32	21	19	35	23	25	10
46-55	32	24	16	29	22	19	30	27	26	17
56-65	11	21	16	12	12	13	20	20	20	10
66 +	5	4	5	7	11	10	13	12	11	5
Total	206	170	126	180	172	132	229	193	211	122
Net										
14-17	-3	-1	0	-4	0	2	-3	-3	2	2
18-22	-10	-14	3	-11	-8	-2	-3	-12	-16	-14
23-25	-23	2	-1	-8	-16	-6	-30	2	-13	-14
26-35	9	10	20	18	13	24	-19	7	-4	7
36-45	16	-4	27	-3	16	9	9	16	19	18
46-55	-8	-6	13	-6	7	6	-3	-11	8	-3
56-65	5	-5	-2	-5	9	7	-3	-4	-10	-5
66 +	3	0	6	-4	4	1	0	-2	4	0
Total	-11	-18	66	-23	25	41	-52	-7	-10	-9

School Age Enrollment

Table II.76.6, show the school enrollment from the Iowa Department of Education for Plymouth County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 4,902 students and was 5,120 in 2017, a change of 4.4 percent. Enrollment for students in grades 1 to 5 was 1,760 students in 2010 and 1,900 in 2017, which was a change of 8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,563 and 1,389 in 2017, which was a change of -11.1 percent.

Table II.76.6
School Enrollment

Plymouth County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	419	1,935	1,251	1,815	998	5,470
2001	445	1,928	1,279	1,728	31	5,411
2002	451	1,883	1,231	1,708	18	5,291
2003	443	1,840	1,209	1,633	27	5,152
2004	404	1,811	1,210	1,670	41	5,136
2005	384	1,805	1,217	1,648	7	5,054
2006	465	1,827	1,166	1,649	20	5,107
2007	408	1,797	1,141	1,671	17	5,017
2008	462	1,778	1,120	1,612	38	4,972
2009	495	1,763	1,131	1,575	35	4,947
2010	450	1,760	1,129	1,563	25	4,902
2011	577	1,762	1,092	1,512	122	4,943
2012	611	1,725	1,077	1,483	137	4,896
2013	632	1,713	1,041	1,503	145	4,889
2014	583	1,794	1,062	1,532	126	4,971
2015	610	1,793	1,051	1,515	148	4,969
2016	645	1,857	1,063	1,483	180	5,048
2017	659	1,900	1,172	1,389	206	5,120
% Change 10-17	46.4%	8%	3.8%	-11.1%	724%	4.4%

Census Demographic Data

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

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

Population Estimates

Table II.76.7, shows population by age for the 2000 and 2010 Census. The population changed by 0.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 4.7 percent to a total of 4,149 persons in 2010. Those aged 25 to 34 changed by 0.1 percent, and those aged under 5 changed by 0.7 percent.



Table II.76.7					
Population by Age					
Plymouth County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,641	6.6%	1,652	6.6%	0.7%
5 to 19	6,063	24.4%	5,400	21.6%	-10.9%
20 to 24	1,135	4.6%	997	4%	-12.2%
25 to 34	2,677	10.8%	2,680	10.7%	0.1%
35 to 54	7,266	29.2%	6,914	27.7%	-4.8%
55 to 64	2,103	8.5%	3,194	12.8%	51.9%
65 or Older	3,964	16%	4,149	16.6%	4.7%
Total	24,849	100.0%	24,986	100.0%	0.6%

The elderly population is further explored in Table II.76.8. Those aged 65 to 66 changed by 25.2 percent between 2000 and 2010, resulting in a population of 477 persons. Those aged 85 or older changed by 15.1 percent during the same time period, and resulted in 670 persons over age 85 in 2010.

Table II.76.8					
Elderly Population by Age					
Plymouth County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	381	9.6%	477	11.5%	25.2%
67 to 69	595	15%	643	15.5%	8.1%
70 to 74	996	25.1%	832	20.1%	-16.5%
75 to 79	776	19.6%	839	20.2%	8.1%
80 to 84	634	16%	688	16.6%	8.5%
85 or Older	582	14.7%	670	16.1%	15.1%
Total	3,964	100.0%	4,149	100.0%	4.7%

Population by race and ethnicity is shown in Table II.76.9. The white population changed by -1.3 percent between 2000 and 2010, and resulted in representing 96.4 percent of the population in 2010. The black population changed by 5.6 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 126.2 percent between 2000 and 2010, compared to the -1.1 percent growth rate for non-Hispanics.

Table II.76.9					
Population by Race and Ethnicity					
Plymouth County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	24,393	98.2%	24,086	96.4%	-1.3%
Black	72	0.3%	76	0.3%	5.6%
American Indian	36	0.1%	71	0.3%	97.2%
Asian	66	0.3%	117	0.5%	77.3%
Native Hawaiian/ Pacific Islander	14	0.1%	16	0.1%	14.3%
Other	115	0.5%	370	1.5%	221.7%
Two or More Races	153	0.6%	250	1%	63.4%
Total	24,849	100.0%	24,986	100.0%	0.6%
Hispanic	328	1.3%	742	3%	126.2%
Non-Hispanic	24,521	98.7%	24,244	97%	-1.1%

Population by race and ethnicity through 2016 is shown in Table II.76.10. The white population represented 95.4 percent of the population in 2016, compared with black households accounting for 0.5 percent of the population. Hispanic households represented 4 percent of the population in 2016.

Table II.76.10				
Population by Race and Ethnicity				
Plymouth County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	24,086	96.4%	23,828	95.4%
Black	76	0.3%	122	0.5%
American Indian	71	0.3%	46	0.2%
Asian	117	0.5%	142	0.6%
Native Hawaiian/ Pacific Islander	16	0.1%	58	0.2%
Other	370	1.5%	505	2%
Two or More Races	250	1%	271	1.1%
Total	24,986	100.0%	24,972	100.0%
Non-Hispanic	24,244	97%	23,966	96%
Hispanic	742	3%	1,006	4%

The population by race is broken down further by ethnicity in Table II.76.11. While the white non-Hispanic population changed by -1.8 percent between 2000 and 2010, the white Hispanic population changed by 70.8 percent. The black non-Hispanic population changed by 9 percent, while the black Hispanic population changed by -40 percent.

Table II.76.11					
Population by Race and Ethnicity					
Plymouth County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	24,215	98.8%	23,782	98.1%	-1.8%
Black	67	0.3%	73	0.3%	9%
American Indian	35	0.1%	51	0.2%	45.7%
Asian	65	0.3%	115	0.5%	76.9%
Native Hawaiian/ Pacific Islander	13	0.1%	16	0.1%	23.1%
Other	12	0%	5	0%	-58.3%
Two or More Races	114	0.5%	202	0.8%	77.2%
Total Non-Hispanic	24,521	100.0%	24,244	100.0%	-1.1%
Hispanic					
White	178	54.3%	304	41%	70.8%
Black	5	1.5%	3	0.4%	-40%
American Indian	1	0.3%	20	2.7%	1900%
Asian	1	0.3%	2	0.3%	100%
Native Hawaiian/ Pacific Islander	1	0.3%	0	0%	-100%
Other	103	31.4%	365	49.2%	254.4%
Two or More Races	39	11.9%	48	6.5%	23.1%
Total Hispanic	328	100.0%	742	100.0%	126.2%
Total Population	24,849	100.0%	24,986	100.0%	0.6%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.76.12. During this time, the total non-Hispanic population was 23,966 persons in 2016. The Hispanic population was 1,006.

Table II.76.12				
Population by Race and Ethnicity				
Plymouth County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	23,782	98.1%	23,328	97.3%
Black	73	0.3%	122	0.5%
American Indian	51	0.2%	43	0.2%
Asian	115	0.5%	142	0.6%
Native Hawaiian/ Pacific Islander	16	0.1%	58	0.2%
Other	5	0%	15	0.1%
Two or More Races	202	0.8%	258	1.1%
Total Non-Hispanic	24,244	100.0%	23,966	100.0%
Hispanic				
White	304	41%	500	49.7%
Black	3	0.4%	0	0%
American Indian	20	2.7%	3	0.3%
Asian	2	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	365	49.2%	490	48.7%
Two or More Races	48	6.5%	13	1.3%
Total Non-Hispanic	742	100.0	1,006	100.0%
Total Population	24,986	100.0%	24,972	100.0%

Households by type and tenure are shown in Table II.76.13. Family households represented 69.2 percent of households, while non-family households accounted for 30.8 percent. These changed from 70.4 and 29.6 percent, respectively.

Table II.76.13				
Household Type by Tenure				
Plymouth County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	6,953	70.4%	6,921	69.2%
Married-Couple Family	5,893	84.8%	5,720	82.6%
Owner-Occupied	5,293	89.8%	5,185	90.6%
Renter-Occupied	600	10.2%	535	9.4%
Other Family	1,060	15.2%	1,201	15.3%
Male Householder, No Spouse Present	407	38.4%	289	33.9%
Owner-Occupied	270	66.3%	172	59.5%
Renter-Occupied	137	33.7%	117	40.5%
Female Householder, No Spouse Present	653	61.6%	912	54.4%
Owner-Occupied	366	56%	549	60.2%
Renter-Occupied	287	44%	363	39.8%
Non-Family Households	2,922	29.6%	3,087	30.8%
Owner-Occupied	1,770	60.6%	2,002	64.9%
Renter-Occupied	1,152	39.4%	1,085	35.1%
Total	9,875	100.0%	10,008	100.0%

The group quarters population was 349 in 2010, compared to 379 in 2000. Institutionalized populations experienced a -19.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a 158.3 percent change during this same time period.

Table II.76.14					
Group Quarters Population					
Plymouth 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	19	5.4%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	284	80%	287	100%	1.1%
Other Institutions	52	14.6%	0	0%	-100%
Total	355	100.0%	287	100.0%	-19.2%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	24	100%	62	100%	158.3%
Total	24	100.0%	62	100.0%	158.3%
Group Quarters Population	379	100.0%	349	100.0%	-7.9%

The number of foreign born persons are shown in Table II.76.15. An estimated 0.9 percent of the population was born in Mexico, some 0.4 percent were born in Honduras, and another 0.3 percent were born in Guatemala.

Table II.76.15			
Place of Birth for the Foreign-Born Population			
Plymouth County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	237	0.9%
#2 country of origin	Honduras	103	0.4%
#3 country of origin	Guatemala	63	0.3%
#4 country of origin	Germany	29	0.1%
#5 country of origin	Ethiopia	28	0.1%
#6 country of origin	Vietnam	26	0.1%
#7 country of origin	Philippines	22	0.1%
#8 country of origin	Korea	21	0.1%
#9 country of origin	Russia	18	0.1%
#10 country of origin	Other Western Africa	12	0%

Limited English Proficiency and the language spoken at home are shown in Table II.76.16. An estimated 1.9 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Vietnamese.

Table II.76.16
Limited English Proficiency and Language Spoken at Home
 Plymouth County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	450	1.9%
#2 LEP Language	Vietnamese	37	0.2%
#3 LEP Language	Russian, Polish, or other Slavic languages	15	0.1%
#4 LEP Language	French, Haitian, or Cajun	12	0.1%
#5 LEP Language	German or other West Germanic languages	6	0%
#6 LEP Language	Tagalog	5	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Asian and Pacific Island languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.76.17. Some 13.7 percent of the population was disabled in 2000, or a total of 3,134 persons. The disability rate was highest for those over 65, with 31.7 percent disabled.

Table II.76.17
Disability by Age
 Plymouth County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	206	4.6%
16 to 64	1,761	12%
65 and older	1,167	31.7%
Total	3,134	13.7%

Table II.76.18 shows disability by type in 2000. There were 1,450 physical disabilities in 2000, some 1,000 employment disabilities, and 1,047 go-outside-home disabilities.

Table II.76.18
Total Disabilities Tallied: Aged 5 and Older
 Plymouth County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	687
Physical disability	1,450
Mental disability	751
Self-care disability	368
Employment disability	1,000
Go-outside-home disability	1,047
Total	5,303

Disability by age, as estimated by the 2016 ACS, is shown in Table II.76.19. The disability rate for females was 11.7 percent, compared to 12.5 percent for males. The disability rate changed precipitously higher with age, with 47.2 percent of those over 75 experiencing a disability.

Table II.76.19						
Disability by Age						
Plymouth County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	2	0.3%	0	0%	2	0.1%
5 to 17	332	13.6%	161	7%	493	10.4%
18 to 34	113	5.3%	112	5.2%	225	5.2%
35 to 64	467	9.3%	392	8%	859	8.7%
65 to 74	229	21.4%	246	21.7%	475	21.6%
75 or Older	379	49.3%	556	45.8%	935	47.2%
Total	1,522	12.5%	1,467	11.7%	2,989	12.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.76.20. Some 5.8 percent have an ambulatory disability, 4.2 have an independent living disability, and 2.9 percent have a self-care disability.

Table II.76.20		
Total Disabilities Tallied: Aged 5 and Older		
Plymouth County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,010	4.1%
Vision disability	390	1.6%
Cognitive disability	1,180	5.1%
Ambulatory disability	1,338	5.8%
Self-Care disability	682	2.9%
Independent living disability	782	4.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.76.21. In 2016, some 12,848 persons were employed and 473 were unemployed. This totaled a labor force of 13,321 persons. The unemployment rate for Plymouth County was estimated to be 3.6 percent in 2016.

Table II.76.21	
Employment, Labor Force and Unemployment	
Plymouth County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	12,848
Unemployed	473
Labor Force	13,321
Unemployment Rate	3.6%

In 2016, 93.1 percent of households in Plymouth County had a high school education or greater.



Table II.76.22	
High School or Greater Education	
Plymouth County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	9,314
Total Households	10,008
Percent High School or Above	93.1%

As seen in Table II.76.23, some 33.8 percent of the population had a high school diploma or equivalent, another 38.9 percent have some college, 14.8 percent have a Bachelor's Degree, and 3.7 percent of the population had a graduate or professional degree.

Table II.76.23		
Educational Attainment		
Plymouth County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,634	8.7%
High School or Equivalent	6,326	33.8%
Some College or Associates Degree	7,282	38.9%
Bachelor's Degree	2,768	14.8%
Graduate or Professional Degree	688	3.7%
Total Population Above 18 years	18,698	100.0%

ECONOMICS

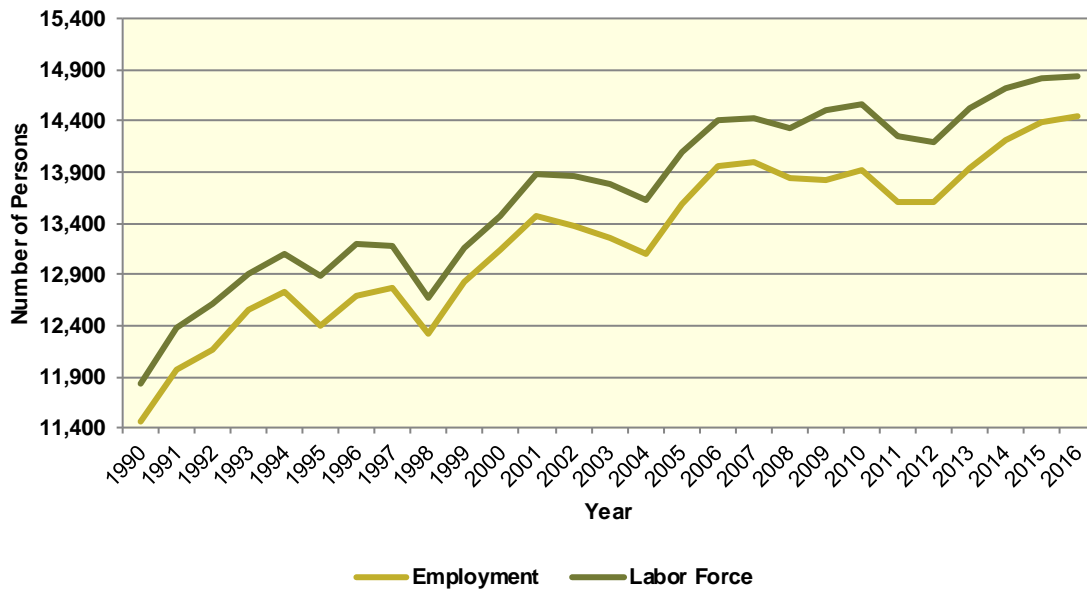
Labor Force

Table II.76.24, shows the labor force statistics for Plymouth County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.5 percent. The highest level of unemployment occurred during 2009 rising to a rate of 4.7 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 Plymouth County decreased from 2.9 percent in 2015 to 2.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Plymouth County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	370	11,464	11,834	3.1%	4.4%
1991	405	11,977	12,382	3.3%	4.7%
1992	439	12,171	12,610	3.5%	4.5%
1993	357	12,555	12,912	2.8%	4%
1994	362	12,734	13,096	2.8%	3.5%
1995	503	12,391	12,894	3.9%	3.4%
1996	489	12,700	13,189	3.7%	3.5%
1997	412	12,765	13,177	3.1%	3.1%
1998	353	12,318	12,671	2.8%	2.7%
1999	323	12,830	13,153	2.5%	2.6%
2000	339	13,137	13,476	2.5%	2.6%
2001	400	13,476	13,876	2.9%	3.3%
2002	471	13,383	13,854	3.4%	4%
2003	523	13,251	13,774	3.8%	4.5%
2004	525	13,093	13,618	3.9%	4.5%
2005	493	13,594	14,087	3.5%	4.3%
2006	452	13,958	14,410	3.1%	3.7%
2007	439	13,994	14,433	3%	3.7%
2008	482	13,851	14,333	3.4%	4.2%
2009	675	13,824	14,499	4.7%	6.4%
2010	652	13,916	14,568	4.5%	6%
2011	635	13,613	14,248	4.5%	5.5%
2012	581	13,611	14,192	4.1%	5%
2013	582	13,938	14,520	4%	4.7%
2014	508	14,205	14,713	3.5%	4.3%
2015	425	14,385	14,810	2.9%	3.8%
2016	391	14,456	14,847	2.6%	3.7%

Diagram II.76.3, shows the employment and labor force for Plymouth County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 14,456 persons, with the labor force reaching 14,847, indicating there were a total of 391 unemployed persons.

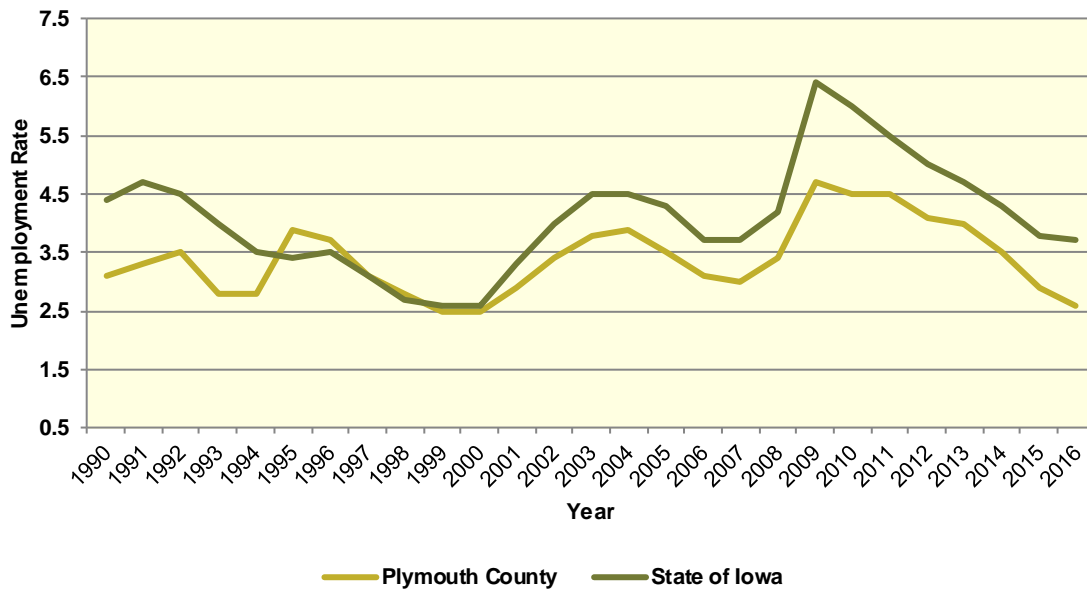
Diagram II.76.3
Employment and Labor Force
 Plymouth County
 1990 – 2016 BLS Data



Unemployment

Diagram II.76.4, shows the unemployment rate for both the State and Plymouth County. During the 1990’s the average rate for Plymouth County was 3.1 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 3.7 percent. Over the course of the entire period the Plymouth County had an average unemployment rate that lower than the State, 3.4 percent for Plymouth County, versus 4.1 statewide.

Diagram II.76.4
Annual Unemployment Rate
 Plymouth 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.76.25, shows total real earnings by industry for Plymouth County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$209,588,000. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 14.4 percent.

Table II.76.25
Real Earnings by Industry
 Plymouth 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	78,657	128,805	205,898	188,869	298,681	218,731	208,652	168,316	-19.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	9,747	9,189	8,918	8,665	9,110	9,113	9,089	9,654	6.2
Construction	31,661	27,411	32,174	35,969	35,403	37,069	44,755	42,732	-4.5
Manufacturing	148,858	142,669	145,909	159,693	163,900	157,319	183,178	209,588	14.4
Wholesale trade	33,927	28,364	23,972	32,253	41,291	36,539	30,463	30,654	0.6
Retail trade	36,192	33,619	34,852	34,534	34,520	35,152	35,250	35,612	1
Transportation and warehousing	44,020	72,608	76,237	79,363	80,945	80,853	82,216	87,513	6.4
Information	4,492	6,056	5,581	5,097	4,308	4,123	4,553	4,313	-5.3
Finance and insurance	20,603	27,313	22,195	23,807	22,997	22,869	23,866	23,319	-2.3
Real estate and rental and leasing	3,091	443	-1,722	-60	3,362	9,543	9,983	8,336	-16.5
Professional and technical services	8,975	17,024	17,210	13,852	0	12,352	0	0	0
Management of companies and enterprises	0	0	0	0	0	64,249	0	0	0
Administrative and waste services	0	0	0	0	7,075	6,318	10,580	11,636	10
Educational services	6,216	4,643	4,653	4,737	4,713	5,180	5,284	5,458	3.3
Health care and social assistance	33,152	36,381	35,085	36,198	34,998	34,819	36,507	37,711	3.3
Arts, entertainment, and recreation	810	879	1,314	1,384	1,493	1,703	1,694	1,831	8.1
Accommodation and food services	10,822	10,292	10,408	11,212	11,131	11,577	12,608	13,127	4.1
Other services, except public administration	19,902	22,540	22,607	24,220	24,564	25,481	26,032	25,688	-1.3
Government and government enterprises	64,817	87,989	85,235	83,964	84,985	87,702	89,088	92,148	3.4
Total	568,708	722,853	797,676	819,320	948,752	870,048	890,253	888,177	-0.2



Table II.76.26, shows the total employment by industry for the Plymouth County. The most recent estimates show the manufacturing industry was the largest employer in Plymouth County, with employment reaching 2,808 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 6.7 percent.

Table II.76.26
Employment by Industry
Plymouth County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,598	1,414	1,404	1,355	1,412	1,339	1,398	1,385	-0.9
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	96	81	78	77	79	76	76	76	0
Construction	731	677	704	722	720	784	837	785	-6.2
Manufacturing	2,333	2,229	2,292	2,433	2,526	2,506	2,632	2,808	6.7
Wholesale trade	707	443	434	411	406	453	454	476	4.8
Retail trade	1,524	1,425	1,423	1,387	1,397	1,382	1,390	1,426	2.6
Transportation and warehousing	815	1,321	1,356	1,398	1,453	1,412	1,294	1,363	5.3
Information	131	122	129	130	116	105	103	104	1
Finance and insurance	520	665	703	673	667	616	623	606	-2.7
Real estate and rental and leasing	320	414	444	483	489	493	488	505	3.5
Professional and technical services	289	387	377	311	0	314	0	0	0
Management of companies and enterprises	0	0	0	0	0	504	0	0	0
Administrative and waste services	0	0	0	0	285	267	342	336	-1.8
Educational services	264	223	211	213	235	226	222	227	2.3
Health care and social assistance	1,121	1,040	1,041	1,062	1,064	1,040	1,075	1,071	-0.4
Arts, entertainment, and recreation	110	147	183	167	185	190	176	169	-4
Accommodation and food services	856	937	950	961	930	922	923	905	-2
Other services, except public administration	800	871	860	857	876	868	898	892	-0.7
Government and government enterprises	1,504	1,624	1,627	1,612	1,595	1,609	1,620	1,628	0.5
Total	14,192	15,022	15,174	15,357	15,643	15,444	15,562	15,788	1.5

Table II.76.27, shows the real average earnings per job by industry for Plymouth County. These figures are calculated by dividing the total real earning displayed in Tables II.76.25 and II.76.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 127,026 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 12.6 percent to 10,066 dollars.

Table II.76.27
Real Earnings Per Job by Industry
 Plymouth County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	49,222	91,093	146,651	139,387	211,531	163,354	149,251	121,528	-18.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	101,533	113,439	114,334	112,538	115,314	119,910	119,594	127,026	6.2
Construction	43,311	40,488	45,701	49,818	49,171	47,282	53,471	54,436	1.8
Manufacturing	63,806	64,006	63,660	65,636	64,885	62,777	69,597	74,640	7.2
Wholesale trade	47,987	64,027	55,235	78,474	101,701	80,659	67,099	64,399	-4
Retail trade	23,748	23,592	24,492	24,899	24,710	25,436	25,360	24,973	-1.5
Transportation and warehousing	54,012	54,965	56,222	56,769	55,709	57,261	63,536	64,206	1.1
Information	34,293	49,642	43,267	39,207	37,141	39,266	44,206	41,471	-6.2
Finance and insurance	39,621	41,072	31,572	35,374	34,478	37,126	38,309	38,480	0.4
Real estate and rental and leasing	9,660	1,069	-3,878	-125	6,875	19,358	20,457	16,507	-19.3
Professional and technical services	31,057	43,990	45,651	44,541	0	39,338	0	0	0
Management of companies and enterprises	0	0	0	0	0	127,478	0	0	0
Administrative and waste services	0	0	0	0	24,824	23,665	30,934	34,631	11.9
Educational services	23,544	20,819	22,050	22,238	20,055	22,919	23,800	24,044	1
Health care and social assistance	29,574	34,982	33,703	34,085	32,893	33,480	33,960	35,211	3.7
Arts, entertainment, and recreation	7,367	5,977	7,180	8,290	8,069	8,963	9,625	10,834	12.6
Accommodation and food services	12,643	10,984	10,956	11,667	11,969	12,556	13,660	14,505	6.2
Other services, except public administration	24,877	25,878	26,288	28,261	28,041	29,356	28,989	28,798	-0.7
Government and government enterprises	43,096	54,180	52,388	52,087	53,282	54,507	54,993	56,602	2.9
Total	40,072	48,120	52,569	53,352	60,650	56,336	57,207	56,256	-1.7

Table II.76.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$1,390,506,000 a 0.2 percent change between 2015 and 2016. Table II.76.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 15,022 and 15,788 in 2016, which a change of 1.5 percent over this period.

Table II.76.28
Total Employment and Real Personal Income
 Plymouth 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	300,082	13,589	36,581	72,801	32,132	428,007	17,559	9,802	30,613
1970	278,459	14,095	36,673	77,808	35,695	414,540	17,055	9,889	28,160
1971	274,092	15,326	37,933	81,271	37,807	415,777	17,067	10,128	27,062
1972	325,056	16,328	40,344	87,599	39,554	476,225	19,545	10,146	32,039
1973	433,250	19,534	43,902	99,166	43,754	600,537	24,922	10,283	42,133
1974	322,958	21,017	46,937	103,571	46,898	499,348	20,710	10,473	30,839
1975	325,078	21,269	47,566	114,908	51,745	518,028	21,336	10,583	30,718
1976	281,950	23,190	50,061	116,170	53,722	478,713	19,427	11,231	25,106
1977	318,627	22,984	52,049	123,654	54,986	526,330	20,967	11,069	28,785
1978	401,067	24,760	53,613	122,244	57,579	609,742	24,354	10,947	36,636
1979	349,540	26,512	49,327	123,805	57,791	553,950	22,185	11,393	30,679
1980	249,046	25,999	47,376	138,940	62,657	472,019	19,048	11,244	22,150
1981	307,030	26,339	49,090	157,099	66,511	553,392	22,244	10,881	28,218
1982	270,761	25,867	45,606	173,601	69,217	533,317	21,830	10,767	25,147
1983	231,122	26,032	45,462	174,076	71,819	496,446	20,439	11,125	20,774
1984	314,589	26,982	46,773	179,072	73,546	586,998	24,380	11,099	28,344
1985	332,854	27,948	47,333	175,759	76,334	604,332	25,518	10,918	30,487
1986	336,027	29,773	47,510	170,674	78,366	602,803	25,544	10,976	30,615
1987	388,846	34,521	46,010	161,253	79,019	640,607	27,188	11,118	34,975
1988	340,241	34,196	51,007	157,305	78,382	592,738	25,022	11,147	30,523
1989	393,539	36,779	53,735	167,156	80,488	658,139	28,069	11,779	33,409
1990	398,858	39,151	54,950	163,690	82,677	661,025	28,271	12,211	32,664
1991	403,880	41,828	56,566	161,551	85,781	665,949	28,375	12,703	31,795
1992	443,811	43,260	65,229	160,021	90,479	716,279	30,207	12,732	34,858
1993	431,603	46,168	69,826	156,721	92,585	704,566	29,426	12,912	33,426
1994	464,659	47,955	78,700	148,446	95,029	738,879	30,462	13,004	35,732
1995	444,936	48,355	88,676	173,076	96,745	755,078	31,024	13,064	34,058
1996	513,168	45,850	97,164	185,247	97,857	847,585	34,260	13,313	38,547
1997	516,501	50,826	102,701	189,554	99,097	857,029	34,710	13,641	37,864
1998	519,617	53,741	114,825	191,295	103,047	875,042	35,602	14,140	36,748
1999	537,668	56,927	120,160	182,263	111,417	894,582	36,109	14,454	37,198
2000	569,007	59,480	124,471	186,452	117,226	937,676	37,703	14,841	38,340
2001	568,708	59,248	110,957	187,371	122,709	930,496	37,449	14,192	40,072
2002	585,493	63,177	117,694	171,584	132,051	943,646	38,159	14,092	41,548
2003	601,638	63,731	119,216	163,023	125,129	945,276	38,026	14,228	42,286
2004	690,495	65,099	125,211	169,994	126,791	1,047,392	41,826	14,378	48,024
2005	689,811	69,378	133,700	164,237	134,584	1,052,954	42,152	14,909	46,268
2006	657,270	70,336	136,154	179,157	143,494	1,045,739	41,859	15,135	43,427
2007	660,239	70,402	142,873	208,964	146,313	1,087,987	43,719	15,304	43,142
2008	706,359	69,437	141,350	209,546	162,323	1,150,141	46,194	15,119	46,720
2009	671,828	72,596	113,018	210,841	171,014	1,094,106	43,933	15,144	44,363
2010	722,853	74,860	111,421	206,913	179,920	1,146,247	45,909	15,022	48,120
2011	797,676	68,647	117,086	206,892	177,246	1,230,254	49,545	15,174	52,569
2012	819,320	70,019	104,897	224,425	172,312	1,250,935	50,263	15,357	53,351
2013	948,752	80,460	108,598	220,561	170,075	1,367,526	54,821	15,643	60,650
2014	870,048	78,164	128,011	237,850	173,754	1,331,500	53,446	15,444	56,336
2015	890,253	82,520	141,543	259,953	178,402	1,387,632	55,699	15,562	57,207
2016	888,177	88,714	147,847	260,984	182,212	1,390,506	55,179	15,788	56,256



Diagram II.76.5, shows real average earnings per job for Plymouth County from 1990 to 2016. Over this period the average earning per job for Plymouth County was \$43,391, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.76.5
Real Average Earnings Per Job
 Plymouth County
 BEA Data 1990 - 2016

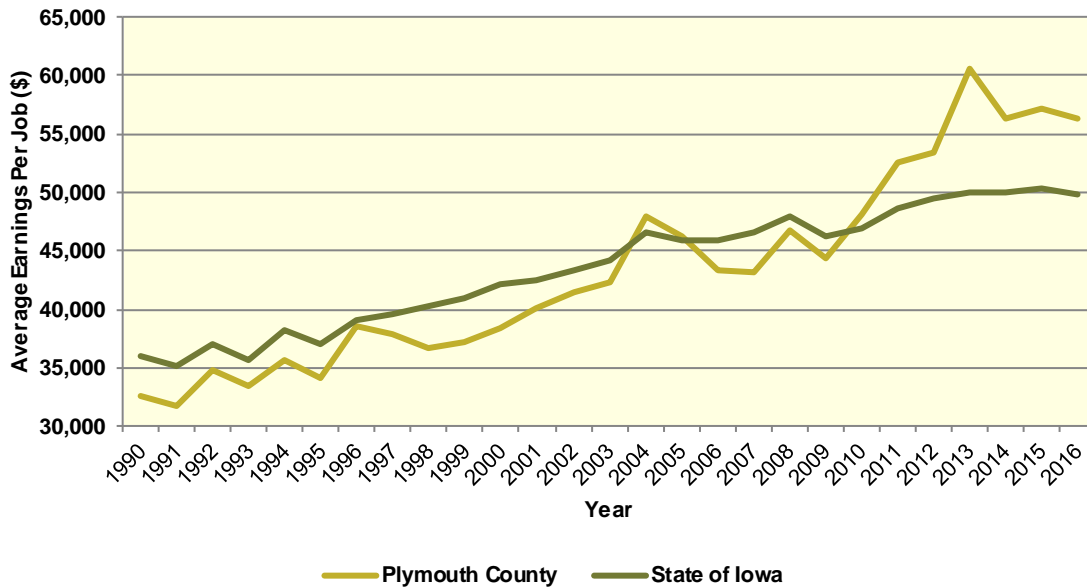
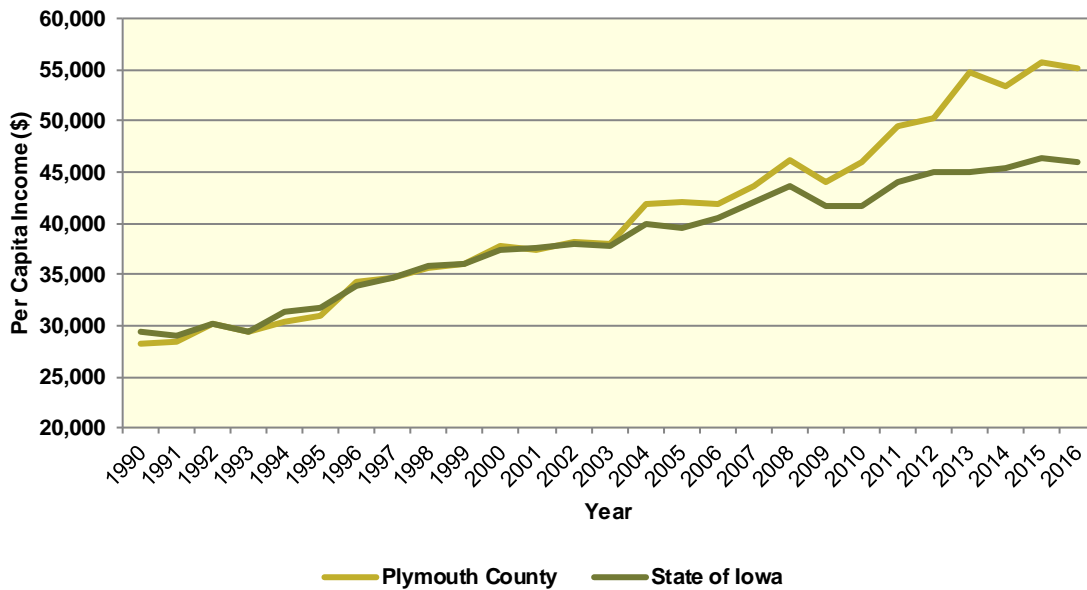


Diagram II.76.6, shows real per capita income for the Plymouth County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Plymouth County was \$40,531, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.76.6
Real Per Capita Income
 Plymouth 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.76.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 10,990 persons in 2015 to 11,189 in 2016, a change of 1.8 percent.

Table II.76.29
Total Monthly Employment
 Plymouth County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	10,320	10,334	10,271	10,064	9,929	10,111	10,310	10,577	10,685	10,552	10,890
Feb	10,285	10,393	10,225	10,043	10,025	10,174	10,412	10,562	10,693	10,574	10,905
Mar	10,383	10,499	10,290	10,196	10,172	10,331	10,580	10,790	10,855	10,712	11,040
Apr	10,585	10,425	10,372	10,397	10,414	10,459	10,740	10,987	11,056	10,868	11,117
May	10,730	10,793	10,518	10,671	10,608	10,510	10,916	11,258	11,217	11,113	11,204
Jun	10,805	10,856	10,524	10,768	10,761	10,749	11,103	11,404	11,239	11,246	11,422
Jul	10,893	11,028	10,800	11,075	10,579	10,534	10,950	11,302	11,077	11,478	11,538
Aug	10,481	10,584	10,298	10,334	10,471	10,693	10,742	11,787	11,096	11,155	11,217
Sep	10,393	10,583	10,235	10,290	10,412	10,435	11,367	10,739	10,692	11,070	11,177
Oct	10,248	10,491	10,279	10,132	10,201	10,471	10,600	10,774	10,590	11,036	11,270
Nov	10,350	10,417	10,196	9,960	10,119	10,328	10,647	10,685	10,528	11,107	11,209
Dec	10,421	10,425	10,236	9,909	10,039	10,432	10,715	10,835	10,615	10,965	11,284
Annual	10,491	10,569	10,354	10,320	10,311	10,436	10,757	10,975	10,862	10,990	11,189
% Change	.	0.7%	-2%	-0.3%	-0.1%	1.2%	3.1%	2%	-1%	1.2%	1.8%

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 \$828 in 2015. In 2016, average weekly wages saw an increased of 4.8 percent over the prior year, rising to \$868, or by 40 dollars. These data are shown in Table II.76.30.

Table II.76.30						
Average Weekly Wages						
Plymouth County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	501	496	506	552	514	
2002	541	541	543	603	557	8.4%
2003	555	552	551	581	560	0.5%
2004	558	577	569	664	592	5.7%
2005	627	600	627	641	624	5.4%
2006	631	622	625	664	635	1.8%
2007	634	660	643	696	658	3.6%
2008	669	647	661	703	670	1.8%
2009	695	660	652	767	693	3.4%
2010	735	688	672	730	706	1.9%
2011	738	702	730	724	723	2.4%
2012	787	726	721	754	746	3.2%
2013	830	744	724	760	764	2.4%
2014	790	761	756	804	778	1.8%
2015	840	793	792	890	828	6.4%
2016(p)	870	825	848	928	868	4.8%

Total business establishments reported by the QCEW are displayed in Table II.76.31. Between 2015 and 2016, the total number of business establishments in Plymouth County decreased by 4.8 percent, from 844 to 841 establishments.

Table II.76.31						
Number of Business Establishments						
Plymouth County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	749	751	698	701	725	
2002	709	717	715	715	714	-1.5%
2003	715	722	726	729	723	1.3%
2004	743	745	754	751	748	3.5%
2005	766	764	756	757	761	1.7%
2006	752	752	753	754	753	-1.1%
2007	769	775	781	778	776	3.1%
2008	775	784	787	794	785	1.2%
2009	789	798	807	809	801	2%
2010	811	810	804	806	808	0.9%
2011	795	792	797	803	797	-1.4%
2012	802	811	819	827	815	2.3%
2013	823	827	841	835	832	2.1%
2014	838	844	843	842	842	1.2%
2015	841	850	848	838	844	0.2%
2016	838	835	845	847	841	-0.4%

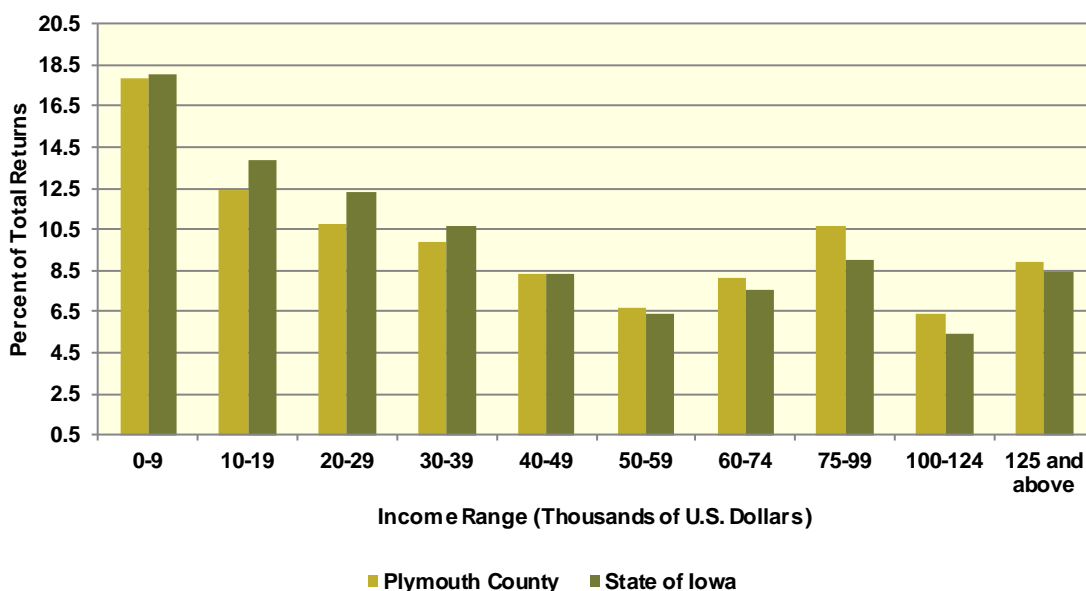
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.76.32, 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 Plymouth County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 3.7 percent, with 1,044 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 60.6 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -9.4 percent.

Table II.76.32 Number of Tax Returns by Adjusted Gross Income Plymouth 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	2,654	1,695	1,347	1,101	1,048	873	916	741	223	280	10,878
2003	2,461	1,670	1,348	1,132	1,089	855	947	804	235	328	10,869
2004	2,424	1,638	1,325	1,034	1,068	903	1,026	890	258	352	10,918
2005	2,259	1,621	1,307	1,071	1,012	865	1,074	950	315	430	10,904
2006	2,250	1,490	1,365	1,070	994	851	1,079	1,059	363	445	10,966
2007	2,318	1,549	1,340	1,140	958	855	1,080	1,144	437	512	11,333
2008	2,116	1,468	1,338	1,132	1,000	821	1,093	1,132	513	591	11,204
2009	2,088	1,514	1,419	1,199	945	802	1,015	1,128	519	603	11,232
2010	2,072	1,567	1,384	1,136	970	773	1,034	1,133	563	650	11,282
2011	2,100	1,503	1,377	1,126	908	793	1,013	1,161	592	753	11,326
2012	2,064	1,452	1,298	1,148	919	807	1,012	1,178	630	858	11,366
2013	2,139	1,421	1,309	1,098	983	746	1,010	1,195	689	897	11,487
2014	2,120	1,421	1,276	1,176	996	794	975	1,190	723	977	11,648
2015	2,092	1,446	1,254	1,152	979	779	956	1,246	746	1,044	11,694
Change 10 - 15	1%	-7.7%	-9.4%	1.4%	0.9%	0.8%	-7.5%	10%	32.5%	60.6%	3.7%

Diagram II.76.7
2015 Income Distribution
 Plymouth 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 increase from 1,962 in 2010 to 2,091 in 2016, with the poverty rate reaching 8.4 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.76.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,551	6.3%
2001	1,478	6%
2002	1,637	6.6%
2003	1,601	6.4%
2004	1,768	7.1%
2005	1,741	7.1%
2006	1,753	7.2%
2007	1,539	6.4%
2008	1,739	7.3%
2009	1,708	7.2%
2010	1,962	8%
2011	1,809	7.4%
2012	1,911	7.8%
2013	2,054	8.3%
2014	1,863	7.6%
2015	2,034	8.3%
2016	2,091	8.4%

The rate of poverty for Plymouth County is shown in Table II.76.34. In 2016, there were an estimated 2,111 persons living in poverty. This represented a 8.6 percent poverty rate, compared to 6 percent poverty in 2000. In 2016, some 8.1 percent of those in poverty were under age 6, and 12 percent were 65 or older.

Table II.76.34 Poverty by Age Plymouth 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	191	13%	170	8.1%
6 to 17	286	19.5%	598	28.3%
18 to 64	753	51.4%	1,089	51.6%
65 or Older	234	16%	254	12%
Total	1,464	100.0%	2,111	100.0%
Poverty Rate	6%	.	8.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.5 percent in Plymouth County between 2010 and 2016, from 10,550 to 10,711. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.76.35.

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 Plymouth County increased from 54 authorizations in 2015 to 61 in 2016.

The real value of single-family building permits decreased from \$219,986 in 2015 to \$218,501 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.76.36.

Table II.76.35 Housing Units State of Iowa vs. Plymouth County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Plymouth County	% Growth Since Census
2000 Census Base	1,232,625	.	9,883	.
2010 Census	1,336,417	8.4%	10,550	6.7%
July 2011 Estimate	1,341,974	0.4%	10,563	0.1%
July 2012 Estimate	1,346,403	0.7%	10,587	0.4%
July 2013 Estimate	1,353,274	1.3%	10,610	0.6%
July 2014 Estimate	1,362,458	1.9%	10,660	1%
July 2015 Estimate	1,370,778	2.6%	10,682	1.3%
July 2016 Estimate	1,380,162	3.3%	10,711	1.5%

Table II.76.36
Building Permits and Valuation
 Plymouth 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	41	8	8	0	57	126,986	0
1981	41	2	3	6	52	126,924	51,677
1982	51	0	32	31	114	94,356	54,066
1983	42	4	7	0	53	110,224	0
1984	50	0	3	32	85	106,936	33,826
1985	36	8	3	0	47	104,081	0
1986	40	6	4	0	50	103,058	0
1987	52	6	0	18	76	105,825	51,699
1988	41	0	0	8	49	128,108	44,948
1989	52	2	4	0	58	103,836	0
1990	69	0	9	0	78	96,495	0
1991	77	6	3	0	86	140,608	0
1992	92	0	3	0	95	124,796	0
1993	115	4	0	24	143	141,123	25,708
1994	105	4	8	16	133	149,683	32,095
1995	73	0	4	6	83	157,251	44,385
1996	110	2	0	0	112	161,051	0
1997	105	4	4	10	123	181,665	100,000
1998	110	10	4	0	124	198,277	0
1999	96	0	3	5	104	178,136	111,359
2000	91	4	0	6	101	195,030	68,046
2001	91	2	3	5	101	185,766	106,454
2002	87	2	0	0	89	173,440	0
2003	84	4	0	35	123	201,023	69,205
2004	98	10	0	0	108	207,473	0
2005	93	6	4	0	103	215,634	0
2006	89	0	0	0	89	219,349	0
2007	73	2	0	12	87	207,310	124,036
2008	47	2	0	0	49	215,514	0
2009	38	0	0	0	38	213,406	0
2010	44	0	0	0	44	238,745	0
2011	41	2	0	0	43	215,789	0
2012	43	0	0	0	43	300,138	0
2013	58	2	0	0	60	243,830	0
2014	37	0	0	0	37	271,560	0
2015	54	0	0	0	54	219,986	0
2016	61	0	0	0	61	218,501	0



Diagram II.76.8
Single Family Permits
 Plymouth County
 Census Bureau Data, 1980–2016

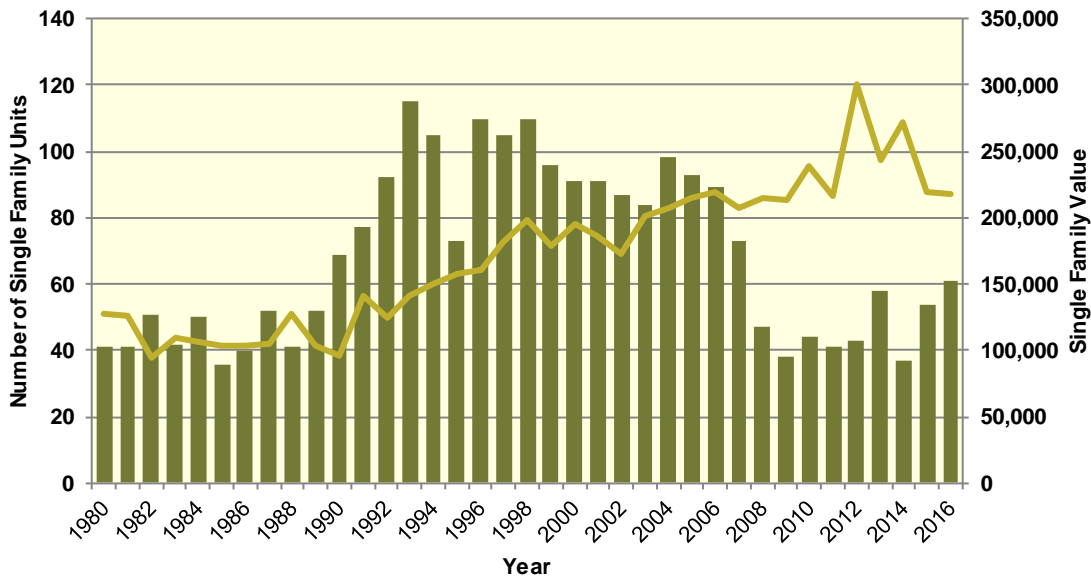
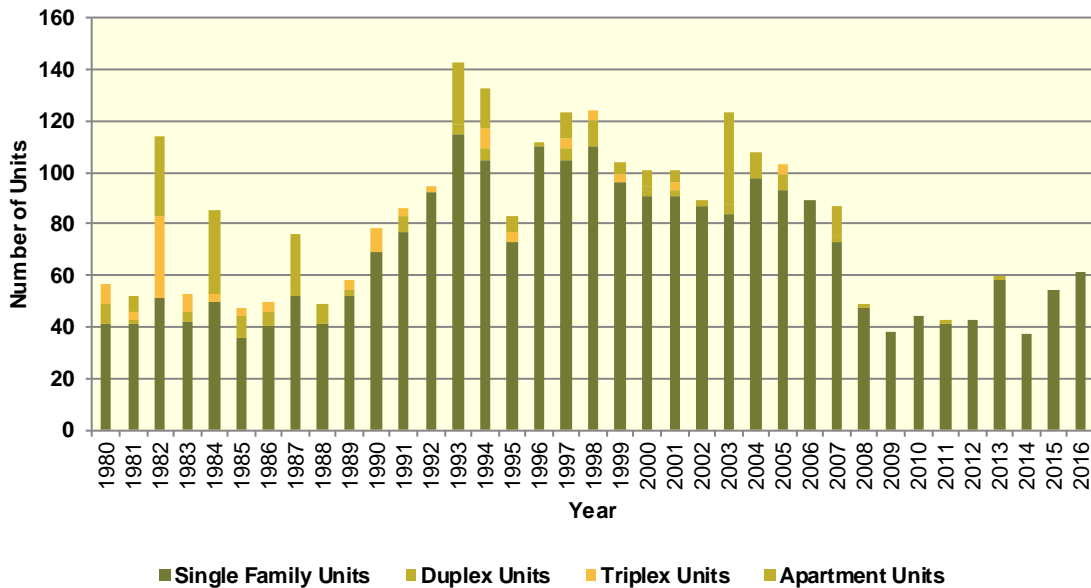


Diagram II.76.9
Total Permits by Unit Type
 Plymouth County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.76.37. In 2016, there were 10,657 housing units, up from 9,880 in 2000. Single-family units accounted for 88.4 percent of units in 2016, compared to 83.4 in 2000. Apartment units accounted for 5.2 percent in 2016, compared to 6.1 percent in 2000.

Table II.76.37 Housing Units by Type Plymouth 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	8,239	83.4%	9,416	88.4%
Duplex	202	2%	145	1.4%
Tri- or Four-Plex	343	3.5%	170	1.6%
Apartment	606	6.1%	558	5.2%
Mobile Home	490	5%	368	3.5%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	9,880	100.0%	10,657	100.0%

Some 93.6 percent of housing was occupied in 2010, compared to 94.9 percent in 2000. Owner-occupied housing changed 6 percent between 2000 and 2010, ending with owner-occupied units representing 78 percent of unit. Vacant units changed by 32.9 percent, resulting in 675 vacant units in 2010.

Table II.76.38 Housing Units by Tenure Plymouth County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	9,372	94.9%	9,875	93.6%	5.4%
Owner-Occupied	7,260	77.5%	7,699	78%	6%
Renter-Occupied	2,112	22.5%	2,176	22%	3%
Vacant Housing Units	508	5.1%	675	6.4%	32.9%
Total Housing Units	9,880	100.0%	10,550	100.0%	6.8%

Table II.76.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 10,657 housing units. An estimated 79 percent were owner-occupied, and 6.1 percent were vacant.

Table II.76.39 Housing Units by Tenure Plymouth County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	9,875	93.6%	10,008	93.9%
Owner-Occupied	7,699	78%	7,908	79%
Renter-Occupied	2,176	22%	2,100	21%
Vacant Housing Units	675	6.4%	649	6.1%
Total Housing Units	10,550	100.0%	10,657	100.0%

Households by household size are shown in Table II.76.40. There were a total of 9,875 households in 2010, up from 9,372 in 2000. One person households changed by 13.2 percent between 2000 and 2010, while two person households changed by 14.7 percent. Three and four person households changed by -5.7 and -7.4 respectively, representing 13.3 percent and 12.9 percent of the population in 2010.

Table II.76.40					
Households by Household Size					
Plymouth County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,253	24%	2,550	25.8%	13.2%
Two Persons	3,240	34.6%	3,716	37.6%	14.7%
Three Persons	1,396	14.9%	1,317	13.3%	-5.7%
Four Persons	1,374	14.7%	1,273	12.9%	-7.4%
Five Persons	753	8%	662	6.7%	-12.1%
Six Persons	253	2.7%	253	2.6%	0%
Seven Persons or More	103	1.1%	104	1.1%	1%
Total	9,372	100.0%	9,875	100.0%	5.4%

Households by income is shown in Table II.76.41. Households earning more than \$100,000 per year represented 21.8 percent of households in 2016, compared to 7.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22 percent of households in 2010, compared to 23.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8 percent of households in 2016, compared to 12.2 percent in 2000.

Table II.76.41				
Households by Income				
Plymouth 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	1,145	12.2%	796	8%
\$15,000 to \$19,999	678	7.2%	476	4.8%
\$20,000 to \$24,999	627	6.7%	433	4.3%
\$25,000 to \$34,999	1,372	14.6%	906	9.1%
\$35,000 to \$49,999	1,771	18.9%	1,441	14.4%
\$50,000 to \$74,999	2,241	23.9%	2,202	22%
\$75,000 to \$99,999	833	8.9%	1,577	15.8%
\$100,000 or More	718	7.7%	2,177	21.8%
Total	9,385	100.0%	10,008	100.0%

Table II.76.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 8.7 percent and 1.4 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 14.5 percent, 9.1 percent, and 11.9, respectively. Housing units built prior to 1939 represented 29.6 percent of households in 2016.

Table II.76.42				
Households by Year Home Built				
Plymouth 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	3,195	34.1%	2,967	29.6%
1940 to 1949	742	7.9%	583	5.8%
1950 to 1959	1,053	11.2%	832	8.3%
1960 to 1969	970	10.3%	1,054	10.5%
1970 to 1979	1,427	15.2%	1,456	14.5%
1980 to 1989	682	7.3%	906	9.1%
1990 to 1999	1,303	13.9%	1,195	11.9%
2000 to 2009	.	.	875	8.7%
2010 or Later	.	.	140	1.4%
Total	9,372	100.0%	10,008	100.0%

The distribution of unit types by race are shown in Table II.76.43. An estimated 89.3 percent of white households occupy single family homes, while 100 percent of black households do. Some 4.9 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 58.1 percent of American Indian households occupy single family homes.

Table II.76.43							
Distribution of Units in Structure by Race							
Plymouth County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.3%	100%	58.1%	100%	100%	69.3%	51%
Duplex	1.1%	0%	0%	0%	0%	18.2%	0%
Tri- or Four-Plex	1.3%	0%	0%	0%	0%	0%	13.7%
Apartment	4.9%	0%	0%	0%	0%	0%	35.3%
Mobile Home	3.4%	0%	41.9%	0%	0%	12.4%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.76.44. An estimated 26.4 percent of vacant units were for rent in 2010, a 6 percent change since 2000. In addition, some 16.6 percent of vacant units were for sale, a change of -6.7 percent between 2000 and 2010. "Other" vacant units represented 46.7 percent of vacant units in 2010. This is a change of 135.1 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.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	168	33.1%	178	26.4%	6%
For Sale	120	23.6%	112	16.6%	-6.7%
Rented or Sold, Not Occupied	59	11.6%	22	3.3%	-62.7%
For Seasonal, Recreational, or Occasional Use	27	5.3%	48	7.1%	77.8%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	134	26.4%	315	46.7%	135.1%
Total	508	100.0%	675	100.0%	32.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.76.45. By 2016, for rent units accounted for 10.9 percent of vacant units, while for sale units accounted for 3.9 percent. “Other” vacant units accounted for 73.2 percent of vacant units, representing a total of 475 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	178	26.4%	71	10.9%
For Sale	112	16.6%	25	3.9%
Rented Not Occupied	3	0.4%	0	0%
Sold Not Occupied	19	2.8%	48	7.4%
For Seasonal, Recreational, or Occasional Use	48	7.1%	30	4.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	315	46.7%	475	73.2%
Total	675	100.0%	649	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.76.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.



Table II.76.46 Overcrowding and Severe Overcrowding Plymouth 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	7,207	99.3%	46	0.6%	2	0%	7,255
2016 Five-Year ACS	7,886	99.7%	20	0.3%	2	0%	7,908
Renter							
2000 Census	2,078	98.2%	25	1.2%	14	0.7%	2,117
2016 Five-Year ACS	2,079	99%	6	0.3%	15	0.7%	10,008
Total							
2000 Census	9,285	99.1%	71	0.8%	16	0.2%	9,372
2016 Five-Year ACS	9,965	99.6%	26	0.3%	17	0.2%	10,008

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 34 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Plymouth County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.76.47 Households with Incomplete Plumbing Facilities Plymouth County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	9,349	9,974
Lacking Complete Plumbing Facilities	23	34
Total Households	9,372	10,008
Percent Lacking	0.2%	0.3%

There were 136 households lacking complete kitchen facilities in 2016, compared to 66 households in 2000. This was a change from 0.7 percent of households in 2000 to 1.4 percent in 2016.

Table II.76.48 Households with Incomplete Kitchen Facilities Plymouth County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	9,306	9,872
Lacking Complete Kitchen Facilities	66	136
Total Households	9,372	10,008
Percent Lacking	0.7%	1.4%

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

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

In Plymouth County, 11.5 of households had a cost burden and 6.6 percent had a severe cost burden. Some 16.5 percent of renters were cost burdened, and 14.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.3 percent and a severe cost burden rate of 3.1 percent. Owner occupied households with a mortgage had a cost burden rate of 13.1 percent, and severe cost burden at 5.4 percent.

Table II.76.49
Cost Burden and Severe Cost Burden by Tenure
 Plymouth 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	2,561	84.4%	372	12.3%	99	3.3%	2	0.1%	3,034
2016 Five-Year ACS	3,642	81.2%	588	13.1%	240	5.4%	14	0.3%	4,484
Owner Without a Mortgage									
2000 Census	2,085	91%	111	4.8%	68	3%	28	1.2%	2,292
2016 Five-Year ACS	3,088	90.2%	215	6.3%	105	3.1%	16	0.5%	3,424
Renter									
2000 Census	1,181	63%	311	16.6%	196	10.5%	187	10%	1,875
2016 Five-Year ACS	1,219	58%	346	16.5%	313	14.9%	222	10.6%	2,100
Total									
2000 Census	5,827	80.9%	794	11%	363	5%	217	3%	7,201
2016 Five-Year ACS	7,949	79.4%	1,149	11.5%	658	6.6%	252	2.5%	10,008

Housing Problems by Income

Table II.76.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Plymouth County. As can be seen in 2017 the MFI was \$74,000, which compared to \$69,900 for the State of Iowa.

Table II.76.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 885 owner-occupied and 385 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 378 owner-occupied 184 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 7,880 households without a housing problem.

Table II.76.50
Median Family Income
 Plymouth County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	49,300	49,100
2001	53,900	52,500
2002	54,700	53,700
2003	57,500	54,900
2004	59,500	55,800
2005	60,850	57,650
2006	60,700	57,800
2007	61,300	58,100
2008	61,600	58,500
2009	64,400	62,000
2010	64,700	62,400
2011	69,000	64,000
2012	70,000	64,800
2013	73,600	64,700
2014	73,600	65,300
2015	76,200	67,500
2016	75,000	68,400
2017	74,000	69,900

Table II.76.51
Housing Problems by Income and Tenure
 Plymouth 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	25	4	0	10	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	0	4	4	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	215	95	60	4	4	378
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	270	340	100	80	885
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
has none of the 4 housing problems	55	430	1,050	860	4,210	6,605
Total	405	820	1,458	968	4,314	7,965
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	65	20	0	4	4	93
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	180	4	0	0	0	184
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	120	215	25	25	0	385
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	115	175	515	155	315	1,275
Total	484	414	544	184	319	1,945
Total						
Lacking complete plumbing or kitchen facilities	65	45	4	4	14	132
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	8	4	10	22
Housing cost burden greater than 50% of income (and none of the above problems)	395	99	60	4	4	562
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	215	485	365	125	80	1,270
Zero/negative income (and none of the above problems)	44	0	0	0	0	44
has none of the 4 housing problems	170	605	1,565	1,015	4,525	7,880
Total	889	1,234	2,002	1,152	4,633	9,910

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.76.52 on the following page, of the 756 loans in 2016, 301 loans were for Home Purchases, 97 were for Home Improvement and 358 were for refinancing.

Table II.76.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Plymouth County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	180	60	264	504
2009	152	36	476	664
2010	134	45	355	534
2011	124	40	303	467
2012	154	56	398	608
2013	179	40	255	474
2014	263	70	191	524
2015	277	74	266	617
2016	301	97	358	756

Table II.76.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$131,532 in 2012 and \$158,887 in 2016. Overall, average loans were \$116,976 in 2008 and \$161,700 in 2016.

Table II.76.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Plymouth County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$128,778	\$47,767	\$124,659	\$116,976
2009	\$126,500	\$38,750	\$136,834	\$129,151
2010	\$129,590	\$52,622	\$139,383	\$129,614
2011	\$130,492	\$46,275	\$140,498	\$129,771
2012	\$131,532	\$76,375	\$138,867	\$131,253
2013	\$149,810	\$75,725	\$137,973	\$137,190
2014	\$152,232	\$52,000	\$133,293	\$131,939
2015	\$139,220	\$55,216	\$189,135	\$150,665
2016	\$158,887	\$68,711	\$189,260	\$161,700

Table II.76.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$20,256,000 in 2012 and \$47,825,000 in 2016. Overall, average loans were \$58,956,000 in 2008 and \$122,245,000 in 2016.



Table II.76.54 Total Volume of Owner-Occupied Single Family Loans Plymouth County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$23,180,000	\$2,866,000	\$32,910,000	\$58,956,000
2009	\$19,228,000	\$1,395,000	\$65,133,000	\$85,756,000
2010	\$17,365,000	\$2,368,000	\$49,481,000	\$69,214,000
2011	\$16,181,000	\$1,851,000	\$42,571,000	\$60,603,000
2012	\$20,256,000	\$4,277,000	\$55,269,000	\$79,802,000
2013	\$26,816,000	\$3,029,000	\$35,183,000	\$65,028,000
2014	\$40,037,000	\$3,640,000	\$25,459,000	\$69,136,000
2015	\$38,564,000	\$4,086,000	\$50,310,000	\$92,960,000
2016	\$47,825,000	\$6,665,000	\$67,755,000	\$122,245,000

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.76.55 presents some basic statistics about the completed surveys.

Table II.76.55 Survey of Rental Properties Plymouth County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	5	215	4.7	33.5

Table II.76.56, shows the amount of total and vacant units with their associated vacancy rates. There were 215 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 4.7 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.76.56 Rental Vacancy Survey by Type Plymouth County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	215	10	4.7%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	215	10	4.7%

Table II.76.57, reports units by bedroom size. As can be seen there were 20 two bedroom apartment units and 8 three bedroom units. Overall, the 20 two bedroom units accounted for 9.3 percent of all units, and the 8 three bedroom units accounted for 3.7 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 119 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.76.57 Rental Units by Bedroom Size Plymouth 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	20	0	0	.	20
Three	0	8	0	0	.	8
Four	0	0	0	0	.	0
Don’t Know	0	119	0	0	0	119
Total	0	215	0	0	0	215

Table II.76.58 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 4.4 percent.

Table II.76.58 Apartment Units by Bedroom Size Plymouth County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	68	3	4.4%
Two	20	1	5%
Three	8	0	0%
Four	0	0	0%
Don’t know	119	6	5%
Total	215	10	4.7%

Average market-rate rents by unit type are shown in Table II.76.59. 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.76.59 Average Market Rate Rents by Bedroom Size Plymouth 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	\$689	\$0	\$0	\$689

The average rent and availability of apartment units is displayed in Table II.76.60.

Table II.76.60 Apartment Market Rate Rents by Vacancy Status Plymouth County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	48	4	8.3%
\$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	167	6	3.6%
Total	215	10	4.7%

Respondents were asked if utilities are included in the rent and as shown in Table II.76.61 5 respondents, or 100 percent, included some sort of utility in the rent.

Table II.76.61 Are there any utilities included with the rent? Plymouth 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.76.62. There were 3 respondents who included electricity, 0 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.76.62 Which utilities are included with the rent? Plymouth County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	0
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.76.63, there were 39 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

Table II.76.63 Accessible Units by Bedroom Size Plymouth 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	19	0	0		19
Two	0	7	0	0		7
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	13	0	0	0	13
Total	0	39	0	0	0	39

Table II.76.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 35 percent or 7 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 18.1 percent of all apartment units were considered accessible by survey respondents.

Table II.76.64 Apartment Units by Accessibility and Bedroom Size Plymouth County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	49	19	68	27.9%
Two	13	7	20	35%
Three	8	0	8	0%
Four	0	0	0	0%
Don’t know	106	13	119	10.9%
Total	176	39	215	18.1%

Perceived Need for Rental Units

Table II.76.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 5 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.76.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme

Table II.76.65 Do you keep a waiting list? Plymouth County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	0
Waitlist Size	0

need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.76.66 How would you rate the need for renovation of existing units in the city? Plymouth County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.76.67, 1 respondent 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, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.76.67 How would you rate the need for construction of new units in the city? Plymouth County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

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.76.68, shows the *strong growth scenario* for the Plymouth County. As can be seen there were 7,908 owner-occupied and 2,100 renter-occupied households in 2016, for a total of 10,008 households. In 2030, there will be a projected 10,421 households, of which 8,118 are projected to be owner occupied and the remaining 2,303 are expected to be renter-occupied.

By 2050, there are projected to be 8,072 owner-occupied households, of which 410 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,470 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,211 renter households, of which 551 renter households are expected to have incomes between 0 and 30.0 percent of median family income 626 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 10,283 occupied units by 2050, of which 961 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.76.68
Housing Demand Forecast
 Plymouth County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	401	412	412	412	413	413	412	410
30.1-50%	819	842	842	841	844	843	841	836
50.1-80%	1,440	1,479	1,479	1,478	1,483	1,482	1,477	1,470
80.1-95%	730	750	750	749	752	751	749	745
95.1-115%	1,058	1,086	1,086	1,086	1,089	1,089	1,085	1,080
115+%	3,459	3,553	3,553	3,551	3,562	3,560	3,549	3,531
Total	7,908	8,122	8,123	8,118	8,143	8,139	8,113	8,072
Renter								
0-30%	523	588	581	574	570	565	558	551
30.1-50%	443	497	491	485	482	478	472	466
50.1-80%	594	668	660	652	648	642	634	626
80.1-95%	164	184	182	180	179	177	175	173
95.1-115%	152	171	169	167	165	164	162	160
115+%	224	252	249	246	244	242	239	236
Total	2,100	2,361	2,331	2,303	2,288	2,267	2,241	2,211
Total								
0-30%	925	1,000	993	986	983	978	970	961
30.1-50%	1,262	1,339	1,333	1,326	1,326	1,321	1,313	1,302
50.1-80%	2,035	2,147	2,139	2,130	2,131	2,124	2,112	2,096
80.1-95%	894	934	932	929	930	928	924	918
95.1-115%	1,210	1,257	1,255	1,252	1,255	1,253	1,247	1,240
115+%	3,683	3,805	3,802	3,797	3,806	3,802	3,788	3,767
Total	10,008	10,482	10,454	10,421	10,431	10,406	10,354	10,283