

**VOLUME II:
POCAHONTAS
COUNTY**

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Pocahontas County

DEMOGRAPHICS

Population Estimates

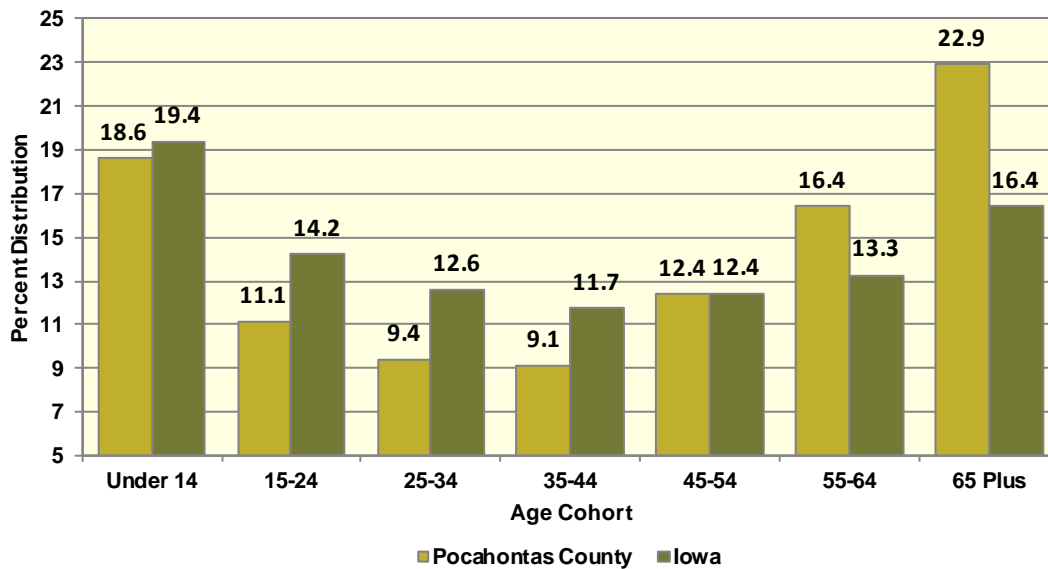
The Census Bureau's current census estimates indicate that Pocahontas County's population decreased from 7,310 in 2010 to 6,886 in 2016, or by 5.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 1.1 percent, and the number of people from 55 to 64 years of age increased by 6.6 percent. The white population decreased by 7.9 percent, while the black population increased by 238.5 percent. The Hispanic population increased from 166 to 280 people between 2010 and 2016 or by 68.7 percent. These data are presented in Table II.77.1.

Table II.77.1						
Profile of Population Characteristics						
Pocahontas County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Pocahontas County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	7,310	6,886	-5.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,261	1,282	1.7%	603,673	607,020	0.6%
15 to 24 years	755	767	1.6%	430,187	445,808	3.6%
25 to 34 years	654	647	-1.1%	382,583	394,373	3.1%
35 to 44 years	693	629	-9.2%	364,548	367,535	0.8%
45 to 54 years	1,271	853	-32.9%	439,726	389,744	-11.4%
55 to 64 years	1,059	1,129	6.6%	372,750	415,998	11.6%
65 and Over	1,617	1,579	-2.4%	452,888	514,215	13.5%
Race						
White	7,186	6,619	-7.9%	2,839,615	2,864,884	0.9%
Black	26	88	238.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	25	35	40%	13,563	15,924	17.4%
Asian	12	21	75%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	11	17	54.5%	2,419	3,592	48.5%
Two or more races	50	106	112%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	166	280	68.7%	151,544	182,606	20.5%

Table II.77.2, presents the population of Pocahontas County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,633 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 3,677 persons, were female. In 2016, the number of males rose to 3,420 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 3,466 persons being female.

Table II.77.2 Population by Age and Gender Pocahontas 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	644	617	1,261	622	660	1,282	1.7%
15 to 24 years	404	351	755	401	366	767	1.6%
25 to 34 years	341	313	654	332	315	647	-1.1%
35 to 44 years	349	344	693	335	294	629	-9.2%
45 to 54 years	656	615	1,271	417	436	853	-32.9%
55 to 64 years	541	518	1,059	581	548	1,129	6.6%
65 and Over	698	919	1,617	732	847	1,579	-2.4%
Total	3,633	3,677	7,310	3,420	3,466	6,886	-5.8%
% of Total	49.7%	50.3%	.	49.7%	50.3%	.	

**Diagram II.77.1
Age Distribution**
Pocahontas County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Pocahontas County decreased from 9,525 to 8,662 persons, or by -9.1 percent. Between 2000 and 2010, Pocahontas County population, changed by -1,352 persons, to a total population of 7,310 persons. The most recent estimates indicated that Pocahontas County's population fell an additional -424 persons since the 2010 Census, to 6,886 persons in July 2016.

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.77.3, Pocahontas County had a natural increase, of -377 persons between 1990 and 2000. During the April 2000 to July 2009 period, Pocahontas County's natural increase was estimated at -321 persons. Between 2010 and 2016, the natural increase was estimated at -99 persons, and the net migration was -325 persons.

1990 Census	9,525
Natural Increase 90-00	-377
Net Migration 90-00	-486
2000 Census	8,662
Natural Increase 00-09	-321
Net Migration 00-09	-946
2009 Population Estimate	7,395
2010 Census	7,310
Natural Increase 10-16	-99
Net Migration 10-16	-325
2016 Population Estimate	6,886

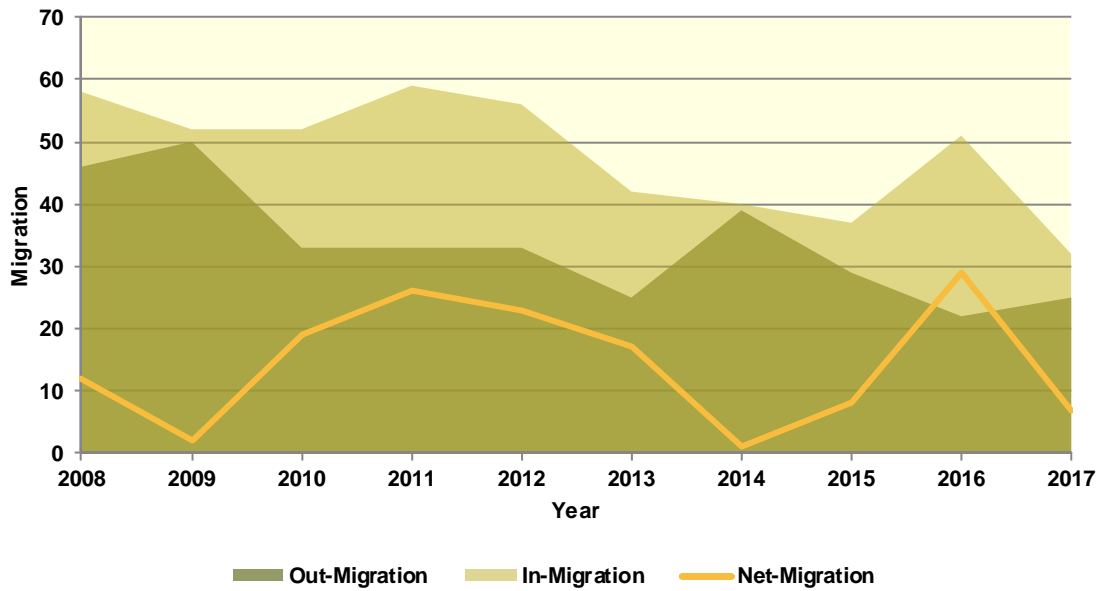
Population Migration Trends

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.77.4 in 2008 there was a total of 58 in-migrations with a total of 46 out-migrations, which led to a net-migration of 12 persons. The most recent first half 2017 data saw a net-migration of 7 persons, with 32 persons entering Pocahontas County and 25 persons leaving Pocahontas County.

Diagram II.77.2, 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 2016 with 29 people entering and the migration lowest net migration occurred in 2014 with 1 entering Pocahontas County.

Diagram II.77.2
Net In-migration by Gender
 Pocahontas County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.77.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 43 percent of net-migrants, or 3 persons were male, with the remaining 57 percent, or 4 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	26	20	26	28	26	21	28	19	26	16
Female	32	32	26	31	30	21	12	18	25	16
Total	58	52	52	59	56	42	40	37	51	32
Out										
Male	23	27	13	19	15	12	22	8	9	13
Female	23	23	20	14	18	13	17	21	13	12
Total	46	50	33	33	33	25	39	29	22	25
Net										
Male	3	-7	13	9	11	9	6	11	17	3
Female	9	9	6	17	12	8	-5	-3	12	4
Total	12	2	19	26	23	17	1	8	29	7

Table II.77.5, shows net-migration for Pocahontas 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 7 persons entering Pocahontas County. Those in the age range of 36 to 45 had the lowest levels of net migration, with 4 persons leaving Pocahontas County.

Table II.77.5										
Migration by Age Range										
Pocahontas County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	1	0	0	0	0	0	0	0
18-22	8	8	6	7	7	4	4	3	4	2
23-25	7	4	8	6	5	7	1	3	3	1
26-35	12	16	9	12	19	12	15	15	10	12
36-45	12	11	11	11	3	7	2	6	9	2
46-55	6	2	10	12	10	7	5	4	13	11
56-65	10	5	4	7	11	3	7	4	6	3
66 +	2	4	3	4	1	2	6	2	6	1
Total	58	52	52	59	56	42	40	37	51	32
Out										
14-17	1	2	2	0	1	0	1	0	1	1
18-22	3	9	4	9	4	4	2	4	3	0
23-25	12	4	6	2	6	8	8	3	2	3
26-35	10	10	5	9	10	4	14	10	2	5
36-45	7	9	3	2	4	3	3	1	3	6
46-55	8	4	5	4	1	3	1	3	3	5
56-65	2	9	3	3	4	1	2	5	6	2
66 +	3	3	5	4	3	2	8	3	2	3
Total	46	50	33	33	33	25	39	29	22	25
Net										
14-17	0	0	-1	0	-1	0	-1	0	-1	-1
18-22	5	-1	2	-2	3	0	2	-1	1	2
23-25	-5	0	2	4	-1	-1	-7	0	1	-2
26-35	2	6	4	3	9	8	1	5	8	7
36-45	5	2	8	9	-1	4	-1	5	6	-4
46-55	-2	-2	5	8	9	4	4	1	10	6
56-65	8	-4	1	4	7	2	5	-1	0	1
66 +	-1	1	-2	0	-2	0	-2	-1	4	-2
Total	12	2	19	26	23	17	1	8	29	7

School Age Enrollment

Table II.77.6, show the school enrollment from the Iowa Department of Education for Pocahontas County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 952 students and was 1,039 in 2017, a change of 9.1 percent. Enrollment for students in grades 1 to 5 was 306 students in 2010 and 359 in 2017, which was a change of 17.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 375 and 305 in 2017, which was a change of -18.7 percent.

Table II.77.6
School Enrollment
 Pocahontas County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	117	506	332	463	110	1,435
2001	115	450	326	489	25	1,405
2002	127	427	348	501	12	1,415
2003	149	370	333	446	33	1,331
2004	120	332	318	440	38	1,248
2005	92	326	282	461	31	1,161
2006	80	292	256	454	2	1,082
2007	100	311	226	447	17	1,084
2008	145	309	215	412	61	1,081
2009	146	308	206	374	63	1,034
2010	159	306	112	375	85	952
2011	160	317	101	350	85	928
2012	142	315	108	320	64	885
2013	174	384	234	329	91	1,121
2014	176	379	237	317	87	1,109
2015	160	376	227	318	69	1,081
2016	159	382	214	328	70	1,083
2017	155	359	220	305	70	1,039
% Change 10-17	-2.5%	17.3%	96.4%	-18.7%	-17.6%	9.1%

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.77.7, shows population by age for the 2000 and 2010 Census. The population changed by -15.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -14 percent to a total of 1,617 persons in 2010. Those aged 25 to 34 changed by -3.8 percent, and those aged under 5 changed by 1.7 percent.

Table II.77.7					
Population by Age					
Pocahontas County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	424	4.9%	431	5.9%	1.7%
5 to 19	1,958	22.6%	1,286	17.6%	-34.3%
20 to 24	280	3.2%	299	4.1%	6.8%
25 to 34	680	7.9%	654	8.9%	-3.8%
35 to 54	2,526	29.2%	1,964	26.9%	-22.2%
55 to 64	913	10.5%	1,059	14.5%	16%
65 or Older	1,881	21.7%	1,617	22.1%	-14%
Total	8,662	100.0%	7,310	100.0%	-15.6%

The elderly population is further explored in Table II.77.8. Those aged 65 to 66 changed by -7.1 percent between 2000 and 2010, resulting in a population of 144 persons. Those aged 85 or older changed by 5.8 percent during the same time period, and resulted in 308 persons over age 85 in 2010.

Table II.77.8					
Elderly Population by Age					
Pocahontas County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	155	8.2%	144	8.9%	-7.1%
67 to 69	248	13.2%	230	14.2%	-7.3%
70 to 74	439	23.3%	387	23.9%	-11.8%
75 to 79	444	23.6%	288	17.8%	-35.1%
80 to 84	304	16.2%	260	16.1%	-14.5%
85 or Older	291	15.5%	308	19%	5.8%
Total	1,881	100.0%	1,617	100.0%	-14%

Population by race and ethnicity is shown in Table II.77.9. The white population changed by -16.5 percent between 2000 and 2010, and resulted in representing 97.5 percent of the population in 2010. The black population changed by 23.8 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 115.6 percent between 2000 and 2010, compared to the -16.8 percent growth rate for non-Hispanics.

Table II.77.9					
Population by Race and Ethnicity					
Pocahontas County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	8,531	98.5%	7,126	97.5%	-16.5%
Black	21	0.2%	26	0.4%	23.8%
American Indian	15	0.2%	12	0.2%	-20%
Asian	15	0.2%	12	0.2%	-20%
Native Hawaiian/ Pacific Islander	1	0%	10	0.1%	900%
Other	26	0.3%	45	0.6%	73.1%
Two or More Races	53	0.6%	79	1.1%	49.1%
Total	8,662	100.0%	7,310	100.0%	-15.6%
Hispanic	77	0.9%	166	2.3%	115.6%
Non-Hispanic	8,585	99.1%	7,144	97.7%	-16.8%

Population by race and ethnicity through 2016 in shown in Table II.77.10. The white population represented 96 percent of the population in 2016, compared with black households accounting for 1.5 percent of the population. Hispanic households represented 3.5 percent of the population in 2016.

Table II.77.10				
Population by Race and Ethnicity				
Pocahontas County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,126	97.5%	6,778	96%
Black	26	0.4%	103	1.5%
American Indian	12	0.2%	6	0.1%
Asian	12	0.2%	16	0.2%
Native Hawaiian/ Pacific Islander	10	0.1%	10	0.1%
Other	45	0.6%	49	0.7%
Two or More Races	79	1.1%	99	1.4%
Total	7,310	100.0%	7,061	100.0%
Non-Hispanic	7,144	97.7%	6,814	96.5%
Hispanic	166	2.3%	247	3.5%

The population by race is broken down further by ethnicity in Table II.77.11. While the white non-Hispanic population changed by -17 percent between 2000 and 2010, the white Hispanic population changed by 102.4 percent. The black non-Hispanic population changed by 23.8 percent, while the black Hispanic population changed by 0 percent.

Table II.77.11					
Pocahontas County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	8,490	98.9%	7,043	98.6%	-17%
Black	21	0.2%	26	0.4%	23.8%
American Indian	14	0.2%	9	0.1%	-35.7%
Asian	15	0.2%	12	0.2%	-20%
Native Hawaiian/ Pacific Islander	1	0%	8	0.1%	700%
Other	2	0%	0	0%	-100%
Two or More Races	42	0.5%	46	0.6%	9.5%
Total Non-Hispanic	8,585	100.0%	7,144	100.0%	-16.8%
Hispanic					
White	41	53.2%	83	50%	102.4%
Black	0	0%	0	0%	0%
American Indian	1	1.3%	3	1.8%	200%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	2	1.2%	
Other	24	31.2%	45	27.1%	87.5%
Two or More Races	11	14.3%	33	19.9%	200%
Total Hispanic	77	100.0%	166	100.0%	115.6%
Total Population	8,662	100.0%	7,310	100.0%	-15.6%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.77.12. During this time, the total non-Hispanic population was 6,814 persons in 2016. The Hispanic population was 247.

Table II.77.12				
Population by Race and Ethnicity				
Pocahontas County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,043	98.6%	6,631	97.3%
Black	26	0.4%	90	1.3%
American Indian	9	0.1%	6	0.1%
Asian	12	0.2%	16	0.2%
Native Hawaiian/ Pacific Islander	8	0.1%	0	0%
Other	0	0%	0	0%
Two or More Races	46	0.6%	71	1%
Total Non-Hispanic	7,144	100.0%	6,814	100.0%
Hispanic				
White	83	50%	147	59.5%
Black	0	0%	13	5.3%
American Indian	3	1.8%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	2	1.2%	10	4%
Other	45	27.1%	49	19.8%
Two or More Races	33	19.9%	28	11.3%
Total Hispanic	166	100.0	247	100.0%
Total Population	7,310	100.0%	7,061	100.0%

Households by type and tenure are shown in Table II.77.13. Family households represented 59.2 percent of households, while non-family households accounted for 40.8 percent. These changed from 63.6 and 36.4 percent, respectively.

Table II.77.13				
Household Type by Tenure				
Pocahontas County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,056	63.6%	1,908	59.2%
Married-Couple Family	1,730	84.1%	1,621	85%
Owner-Occupied	1,566	90.5%	1,433	88.4%
Renter-Occupied	164	9.5%	188	11.6%
Other Family	326	15.9%	287	17.1%
Male Householder, No Spouse Present	126	38.7%	132	43.9%
Owner-Occupied	80	63.5%	70	53%
Renter-Occupied	46	36.5%	62	47%
Female Householder, No Spouse Present	200	61.3%	155	69.7%
Owner-Occupied	131	65.5%	90	58.1%
Renter-Occupied	69	34.5%	65	41.9%
Non-Family Households	1,177	36.4%	1,314	40.8%
Owner-Occupied	813	69.1%	838	63.8%
Renter-Occupied	364	30.9%	476	36.2%
Total	3,233	100.0%	3,222	100.0%

The group quarters population was 141 in 2010, compared to 162 in 2000. Institutionalized populations experienced a -12.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.77.14					
Group Quarters Population					
Pocahontas 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	7	4.3%	5	3.5%	-28.6%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	150	93.2%	136	96.5%	-9.3%
Other Institutions	4	2.5%	0	0%	-100%
Total	161	100.0%	141	100.0%	-12.4%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	1	100%	0	0%	-100%
Total	1	100.0%	0	100.0%	-100%
Group Quarters Population	162	100.0%	141	100.0%	-13%

The number of foreign born persons are shown in Table II.77.15. An estimated 0.7 percent of the population was born in Mexico, some 0.2 percent were born in Russia, and another 0.2 percent were born in Netherlands.

Table II.77.15			
Place of Birth for the Foreign-Born Population			
Pocahontas County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	49	0.7%
#2 country of origin	Russia	17	0.2%
#3 country of origin	Netherlands	14	0.2%
#4 country of origin	Denmark	13	0.2%
#5 country of origin	Guatemala	12	0.2%
#6 country of origin	Honduras	11	0.2%
#7 country of origin	Philippines	10	0.1%
#8 country of origin	El Salvador	9	0.1%
#9 country of origin	Other Western Europe	6	0.1%
#10 country of origin	Canada	4	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.77.16. An estimated 1 percent of the population speaks Spanish at home, followed by 0.3 percent speaking German or other West Germanic languages.

Table II.77.16
Limited English Proficiency and Language Spoken at Home
 Pocahontas County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	64	1%
#2 LEP Language	German or other West Germanic languages	17	0.3%
#3 LEP Language	French, Haitian, or Cajun	2	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.77.17. Some 16.6 percent of the population was disabled in 2000, or a total of 1,336 persons. The disability rate was highest for those over 65, with 34.4 percent disabled.

Table II.77.17
Disability by Age
 Pocahontas County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	68	4.6%
16 to 64	673	13.8%
65 and older	595	34.4%
Total	1,336	16.6%

Table II.77.18 shows disability by type in 2000. There were 640 physical disabilities in 2000, some 419 employment disabilities, and 435 go-outside-home disabilities.

Table II.77.18
Total Disabilities Tallied: Aged 5 and Older
 Pocahontas County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	344
Physical disability	640
Mental disability	324
Self-care disability	202
Employment disability	419
Go-outside-home disability	435
Total	2,364

Disability by age, as estimated by the 2016 ACS, is shown in Table II.77.19. The disability rate for females was 12 percent, compared to 14 percent for males. The disability rate changed precipitously higher with age, with 34.7 percent of those over 75 experiencing a disability.

Table II.77.19 Disability by Age Pocahontas County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	30	5%	16	2.6%	46	3.8%
18 to 34	43	7.2%	52	9.6%	95	8.3%
35 to 64	187	13.3%	143	10.8%	330	12.1%
65 to 74	99	28%	71	19.1%	170	23.5%
75 or Older	120	38.7%	135	31.8%	255	34.7%
Total	479	14%	417	12%	896	13%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.77.20. Some 5.6 percent have an ambulatory disability, 4.5 have an independent living disability, and 2 percent have a self-care disability.

Table II.77.20 Total Disabilities Tallied: Aged 5 and Older Pocahontas County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	343	5%
Vision disability	134	1.9%
Cognitive disability	253	3.9%
Ambulatory disability	364	5.6%
Self-Care disability	129	2%
Independent living disability	238	4.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.77.21. In 2016, some 3,446 persons were employed and 172 were unemployed. This totaled a labor force of 3,618 persons. The unemployment rate for Pocahontas County was estimated to be 4.8 percent in 2016.

Table II.77.21 Employment, Labor Force and Unemployment Pocahontas County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,446
Unemployed	172
Labor Force	3,618
Unemployment Rate	4.8%

In 2016, 93.3 percent of households in Pocahontas County had a high school education or greater.

Table II.77.22	
High School or Greater Education	
Pocahontas County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,007
Total Households	3,222
Percent High School or Above	93.3%

As seen in Table II.77.23, some 39.3 percent of the population had a high school diploma or equivalent, another 37.5 percent have some college, 13.5 percent have a Bachelor's Degree, and 2.7 percent of the population had a graduate or professional degree.

Table II.77.23		
Educational Attainment		
Pocahontas County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	381	7%
High School or Equivalent	2,154	39.3%
Some College or Associates Degree	2,057	37.5%
Bachelor's Degree	740	13.5%
Graduate or Professional Degree	147	2.7%
Total Population Above 18 years	5,479	100.0%

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Labor Force

Table II.77.24, shows the labor force statistics for Pocahontas 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 2003 rising to a rate of 5.7 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 Pocahontas County decreased from 3.1 percent in 2015 to 2.9 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.77.24 Labor Force Statistics Pocahontas County 1990 - 2016 BLS Data					
Year	Pocahontas County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	95	4,249	4,344	2.2%	4.4%
1991	131	4,189	4,320	3%	4.7%
1992	148	4,187	4,335	3.4%	4.5%
1993	118	4,134	4,252	2.8%	4%
1994	116	4,240	4,356	2.7%	3.5%
1995	162	4,233	4,395	3.7%	3.4%
1996	131	4,305	4,436	3%	3.5%
1997	102	4,276	4,378	2.3%	3.1%
1998	97	4,126	4,223	2.3%	2.7%
1999	141	4,005	4,146	3.4%	2.6%
2000	113	4,077	4,190	2.7%	2.6%
2001	152	4,251	4,403	3.5%	3.3%
2002	186	3,982	4,168	4.5%	4%
2003	220	3,625	3,845	5.7%	4.5%
2004	198	3,603	3,801	5.2%	4.5%
2005	160	3,702	3,862	4.1%	4.3%
2006	125	3,976	4,101	3%	3.7%
2007	131	4,001	4,132	3.2%	3.7%
2008	135	4,104	4,239	3.2%	4.2%
2009	237	3,895	4,132	5.7%	6.4%
2010	207	3,850	4,057	5.1%	6%
2011	179	3,902	4,081	4.4%	5.5%
2012	168	3,994	4,162	4%	5%
2013	160	4,041	4,201	3.8%	4.7%
2014	152	4,189	4,341	3.5%	4.3%
2015	134	4,182	4,316	3.1%	3.8%
2016	126	4,258	4,384	2.9%	3.7%

Diagram II.77.3, shows the employment and labor force for Pocahontas County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,258 persons, with the labor force reaching 4,384, indicating there were a total of 126 unemployed persons.



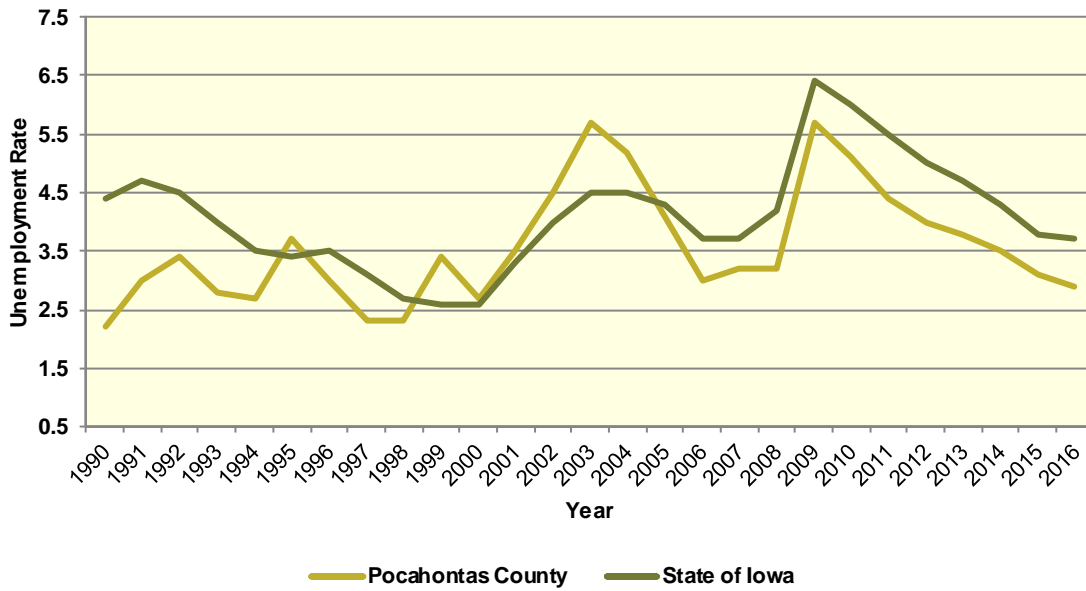
Diagram II.77.3
Employment and Labor Force
 Pocahontas County
 1990 – 2016 BLS Data



Unemployment

Diagram II.77.4, shows the unemployment rate for both the State and Pocahontas County. During the 1990’s the average rate for Pocahontas County was 2.9 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.1 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.8 percent. Over the course of the entire period the Pocahontas County had an average unemployment rate that lower than the State, 3.5 percent for Pocahontas County, versus 4.1 statewide.

Diagram II.77.4
Annual Unemployment Rate
 Pocahontas 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.77.25, shows total real earnings by industry for Pocahontas County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$50,352,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 36.2 percent.

Table II.77.25
Real Earnings by Industry
 Pocahontas 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	40,181	57,426	120,180	117,102	117,707	88,089	87,599	50,352	-42.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	7,167	0	0	0	1,025	1,204	0	-100
Construction	6,314	8,682	26,936	16,790	14,486	30,156	25,016	34,066	36.2
Manufacturing	31,727	20,313	24,682	30,125	29,310	26,461	25,302	24,920	-1.5
Wholesale trade	7,112	10,640	0	0	0	11,283	11,172	0	-100
Retail trade	8,297	11,244	11,333	12,121	12,147	12,383	11,961	12,312	2.9
Transportation and warehousing	0	11,882	0	17,156	20,231	21,631	22,328	23,983	7.4
Information	2,623	2,408	2,265	2,268	2,149	2,365	0	2,389	0
Finance and insurance	6,351	0	0	0	0	0	0	0	0
Real estate and rental and leasing	450	0	0	0	0	0	0	0	0
Professional and technical services	2,814	0	0	2,765	3,101	3,163	3,214	3,104	-3.4
Management of companies and enterprises	0	0	0	0	374	0	0	0	0
Administrative and waste services	0	0	0	799	0	1,051	1,131	1,242	9.8
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	329	401	355	365	384	406	340	0	-100
Accommodation and food services	1,703	1,302	1,309	1,525	1,445	1,172	1,797	0	-100
Other services, except public administration	5,069	5,539	5,150	5,333	5,211	4,946	0	4,425	0
Government and government enterprises	27,116	33,745	31,210	30,995	31,354	30,801	31,444	31,526	0.3
Total	158,981	198,595	270,805	271,272	272,265	257,073	252,090	228,669	-9.3



Table II.77.26, shows the total employment by industry for the Pocahontas County. The most recent estimates show the farm industry was the largest employer in Pocahontas County, with employment reaching 742 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 15.3 percent.

Table II.77.26									
Employment by Industry									
Pocahontas County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	797	756	751	718	759	705	750	742	-1.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	25	0	0	0	0	0	0	0
Construction	220	181	358	246	234	398	339	391	15.3
Manufacturing	724	414	471	579	577	522	480	457	-4.8
Wholesale trade	157	192	0	0	0	193	187	0	-100
Retail trade	450	399	421	398	387	403	396	409	3.3
Transportation and warehousing	0	285	0	440	525	512	513	494	-3.7
Information	84	71	73	67	65	62	0	64	0
Finance and insurance	201	0	0	0	0	0	0	0	0
Real estate and rental and leasing	77	0	0	0	0	0	0	0	0
Professional and technical services	101	0	0	97	103	99	99	104	5.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	55	0	63	55	56	1.8
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	43	49	47	43	48	48	41	0	-100
Accommodation and food services	204	183	182	166	151	126	136	0	-100
Other services, except public administration	229	186	187	197	197	207	0	212	0
Government and government enterprises	686	642	620	626	615	595	602	607	0.8
Total	4,751	4,341	4,430	4,564	4,676	4,699	4,614	4,637	0.5



Table II.77.27, shows the real average earnings per job by industry for Pocahontas County. These figures are calculated by dividing the total real earning displayed in Tables II.77.25 and II.77.26, by industry. In 2016, the construction industry had the highest average earnings reaching 87,125 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 18.1 percent.

Table II.77.27
Real Earnings Per Job by Industry
 Pocahontas County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	50,415	75,960	160,027	163,095	155,081	124,949	116,798	67,860	-41.9
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	0	286,689	0	0	0	0	0	0	0
Construction	28,700	47,968	75,241	68,250	61,904	75,768	73,794	87,125	18.1
Manufacturing	43,822	49,064	52,403	52,029	50,797	50,691	52,712	54,530	3.4
Wholesale trade	45,302	55,415	0	0	0	58,462	59,745	0	0
Retail trade	18,437	28,181	26,920	30,454	31,389	30,727	30,206	30,103	-0.3
Transportation and warehousing	0	41,690	0	38,991	38,536	42,249	43,525	48,549	11.5
Information	31,223	33,913	31,032	33,847	33,069	38,138	0	37,328	0
Finance and insurance	31,598	0	0	0	0	0	0	0	0
Real estate and rental and leasing	5,841	0	0	0	0	0	0	0	0
Professional and technical services	27,865	0	0	28,500	30,109	31,953	32,462	29,846	-8.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	14,521	0	16,678	20,558	22,179	7.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	7,644	8,179	7,551	8,498	7,992	8,449	8,303	0	0
Accommodation and food services	8,349	7,117	7,190	9,188	9,568	9,298	13,216	0	0
Other services, except public administration	22,133	29,779	27,540	27,072	26,452	23,895	0	20,873	0
Government and government enterprises	39,528	52,563	50,339	49,512	50,982	51,766	52,232	51,937	-0.6
Total	33,463	45,749	61,130	59,437	58,226	54,708	54,636	49,314	-9.7

Table II.77.28 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 \$348,079,000 a -7 percent change between 2015 and 2016. Table II.77.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,341 and 4,637 in 2016, which a change of 0.5 percent over this period.

Table II.77.28
Total Employment and Real Personal Income
 Pocahontas 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	187,915	7,817	-3,347	40,917	21,766	239,434	18,749	5,604	33,532
1970	184,163	7,989	-4,129	42,852	24,163	239,061	18,738	5,727	32,158
1971	173,906	8,552	-4,511	43,841	25,703	230,386	18,096	5,726	30,372
1972	187,639	8,661	-3,472	47,564	26,136	249,206	20,259	5,587	33,583
1973	288,934	10,880	-3,707	56,509	28,146	359,001	29,534	5,878	49,154
1974	229,806	11,083	-2,411	58,470	29,752	304,534	25,392	5,794	39,662
1975	216,162	11,247	-3,344	64,154	32,114	297,839	24,378	5,874	36,798
1976	147,481	11,431	-1,647	64,271	34,207	232,880	19,303	5,811	25,379
1977	189,607	11,151	-1,059	67,970	32,683	278,049	23,467	5,629	33,685
1978	224,173	11,642	-477	70,382	33,017	315,453	26,675	5,421	41,352
1979	171,410	12,409	192	72,907	34,177	266,277	22,770	5,613	30,539
1980	158,277	11,527	1,482	80,161	35,218	263,611	23,262	5,470	28,935
1981	180,053	11,546	1,468	88,946	37,444	296,364	26,555	5,375	33,498
1982	144,987	11,138	876	92,401	39,745	266,871	24,330	5,278	27,470
1983	111,571	11,094	1,402	95,982	39,068	236,929	21,683	5,310	21,011
1984	136,403	12,341	993	91,453	39,335	255,843	23,609	5,380	25,355
1985	175,964	12,313	1,511	89,613	40,245	295,019	27,477	5,207	33,793
1986	174,885	13,040	1,118	85,758	41,426	290,147	27,983	5,151	33,952
1987	157,139	13,769	927	78,574	41,707	264,578	26,423	5,145	30,542
1988	163,204	14,973	665	71,210	41,039	261,145	26,469	5,282	30,899
1989	176,087	15,876	-71	72,584	42,061	274,785	28,290	5,405	32,579
1990	154,401	16,028	-97	68,752	44,005	251,033	26,444	5,466	28,248
1991	143,528	15,870	2,416	67,527	44,747	242,349	25,792	5,399	26,584
1992	169,975	15,929	3,898	65,002	48,448	271,393	29,144	5,280	32,192
1993	121,687	15,932	5,072	59,786	48,080	218,692	23,856	5,239	23,227
1994	184,992	16,340	6,020	58,018	49,792	282,481	30,906	5,192	35,631
1995	169,506	16,670	7,096	62,665	50,735	273,332	29,928	5,368	31,577
1996	209,467	15,180	8,397	66,917	51,216	320,817	35,766	5,391	38,855
1997	211,021	17,521	9,631	68,847	51,864	323,843	36,534	5,384	39,194
1998	182,850	18,167	11,258	69,057	52,185	297,183	33,546	5,289	34,572
1999	169,134	16,503	15,784	63,203	52,219	283,836	32,224	5,016	33,719
2000	176,786	15,902	18,285	64,306	52,700	296,174	34,431	4,923	35,910
2001	158,981	14,937	20,261	64,106	58,342	286,753	33,875	4,751	33,462
2002	168,397	14,839	18,505	57,194	60,619	289,876	34,695	4,476	37,623
2003	164,969	14,491	16,590	52,072	59,881	279,021	34,151	4,203	39,250
2004	200,280	14,108	15,453	48,757	57,713	308,096	38,497	4,188	47,823
2005	188,254	14,927	14,977	43,836	57,967	290,107	37,027	4,232	44,484
2006	180,818	15,987	15,200	45,869	59,549	285,448	37,100	4,432	40,798
2007	187,665	16,214	15,014	52,280	60,930	299,675	39,086	4,467	42,012
2008	244,883	19,317	15,645	54,494	64,002	359,707	47,897	4,609	53,132
2009	212,854	18,001	17,398	52,646	68,007	332,904	45,017	4,407	48,299
2010	198,595	17,793	18,125	50,228	68,589	317,744	43,664	4,341	45,749
2011	270,805	18,524	13,785	56,251	66,859	389,176	53,917	4,430	61,129
2012	271,272	18,117	16,730	67,307	64,815	402,008	56,138	4,564	59,438
2013	272,265	19,992	17,746	58,954	63,045	392,019	54,866	4,676	58,226
2014	257,073	21,826	14,274	59,438	64,522	373,482	52,433	4,699	54,708
2015	252,090	20,758	16,964	61,036	64,794	374,127	53,516	4,614	54,636
2016	228,669	23,025	15,784	62,321	64,330	348,079	50,549	4,637	49,314

Diagram II.77.5, shows real average earnings per job for Pocahontas County from 1990 to 2016. Over this period the average earning per job for Pocahontas County was \$41,844, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.77.5
Real Average Earnings Per Job
 Pocahontas County
 BEA Data 1990 - 2016

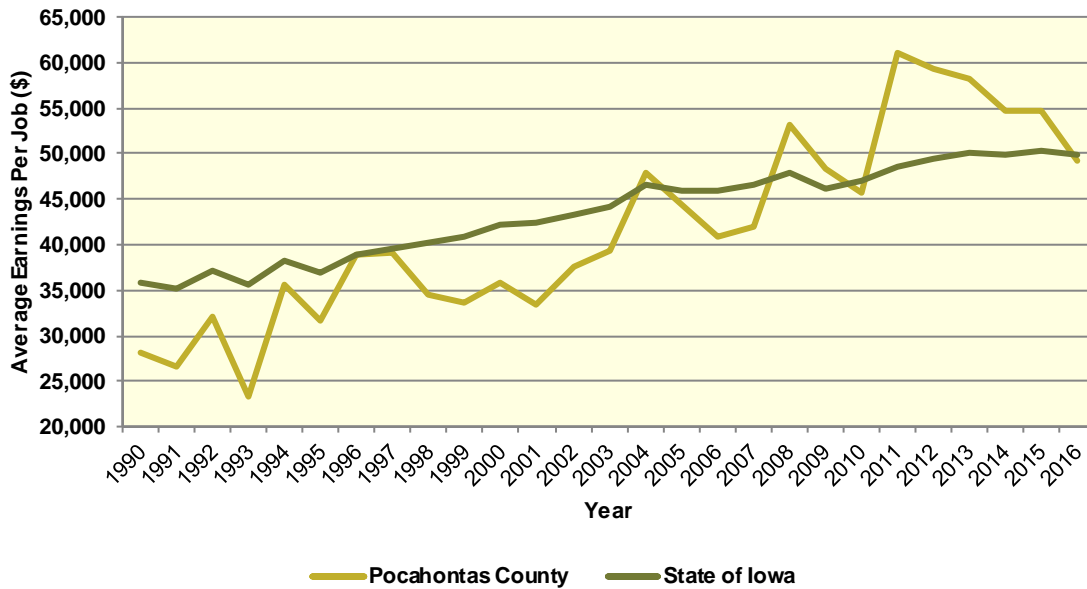
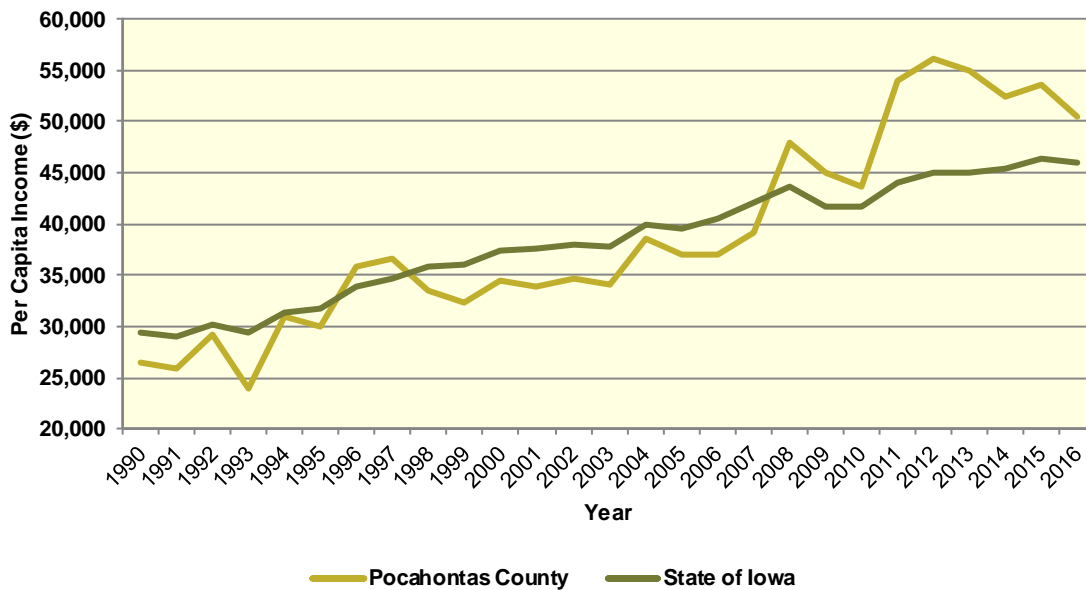


Diagram II.77.6, shows real per capita income for the Pocahontas County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Pocahontas County was \$38,926, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.77.6
Real Per Capita Income
 Pocahontas 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.77.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 2,923 persons in 2015 to 2,953 in 2016, a change of 1 percent.

Table II.77.29
Total Monthly Employment
 Pocahontas County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,635	2,688	2,715	2,722	2,505	2,528	2,540	2,913	2,838	2,762	2,775
Feb	2,657	2,690	2,677	2,689	2,495	2,511	2,598	2,873	2,815	2,773	2,786
Mar	2,697	2,690	2,664	2,686	2,555	2,542	2,702	2,828	2,831	2,828	2,805
Apr	2,674	2,679	2,707	2,718	2,629	2,593	2,793	2,833	2,888	2,893	2,915
May	2,754	2,754	2,784	2,723	2,683	2,652	2,880	2,877	3,019	3,036	2,980
Jun	2,862	2,797	2,862	2,775	2,735	2,831	2,974	2,920	3,155	3,085	3,048
Jul	2,632	2,675	2,823	2,713	2,539	2,719	2,877	2,843	3,044	2,980	3,002
Aug	2,606	2,629	2,880	2,622	2,537	2,762	2,896	2,943	3,106	2,937	3,094
Sep	2,747	2,734	3,040	2,648	2,631	2,880	3,013	2,875	3,174	3,020	3,176
Oct	2,760	2,736	3,021	2,640	2,597	2,815	3,069	2,943	3,171	2,989	3,096
Nov	2,734	2,711	2,991	2,649	2,609	2,776	2,988	2,976	3,070	2,904	2,919
Dec	2,779	2,745	3,037	2,672	2,604	2,682	3,030	3,086	2,943	2,874	2,836
Annual	2,711	2,711	2,850	2,688	2,593	2,691	2,863	2,909	3,005	2,923	2,953
% Change	.	(ND)%	5.1%	-5.7%	-3.5%	3.8%	6.4%	1.6%	3.3%	-2.7%	1%

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 \$739 in 2015. In 2016, average weekly wages saw an increased of 8 percent over the prior year, rising to \$798, or by 59 dollars. These data are shown in Table II.77.30.

Table II.77.30						
Average Weekly Wages						
Pocahontas County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	398	419	388	430	409	
2002	404	436	398	468	427	4.4%
2003	446	466	409	473	449	5.2%
2004	419	461	427	489	450	0.2%
2005	440	485	459	495	470	4.4%
2006	467	492	477	525	491	4.5%
2007	502	516	502	552	518	5.5%
2008	532	543	597	639	580	12%
2009	551	544	566	591	563	-2.9%
2010	546	577	567	628	580	3%
2011	559	630	720	727	662	14.1%
2012	602	626	604	692	632	-4.5%
2013	629	656	611	695	648	2.5%
2014	652	690	738	810	724	11.7%
2015	669	741	744	799	739	2.1%
2016(p)	690	773	872	846	798	8%

Total business establishments reported by the QCEW are displayed in Table II.77.31. Between 2015 and 2016, the total number of business establishments in Pocahontas County decreased by 8 percent, from 299 to 296 establishments.

Table II.77.31						
Number of Business Establishments						
Pocahontas County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	315	313	296	300	306	
2002	298	304	304	299	301	-1.6%
2003	290	287	293	289	290	-3.7%
2004	293	294	288	280	289	-0.3%
2005	282	277	277	285	280	-3.1%
2006	284	286	290	289	287	2.5%
2007	290	292	290	285	289	0.7%
2008	288	284	290	289	288	-0.3%
2009	286	287	298	296	292	1.4%
2010	298	297	293	288	294	0.7%
2011	286	281	279	283	282	-4.1%
2012	281	283	286	291	285	1.1%
2013	294	295	297	300	297	4.2%
2014	298	301	301	303	301	1.3%
2015	298	301	297	298	299	-0.7%
2016	296	295	295	297	296	-1%

Iowa Department of Revenue

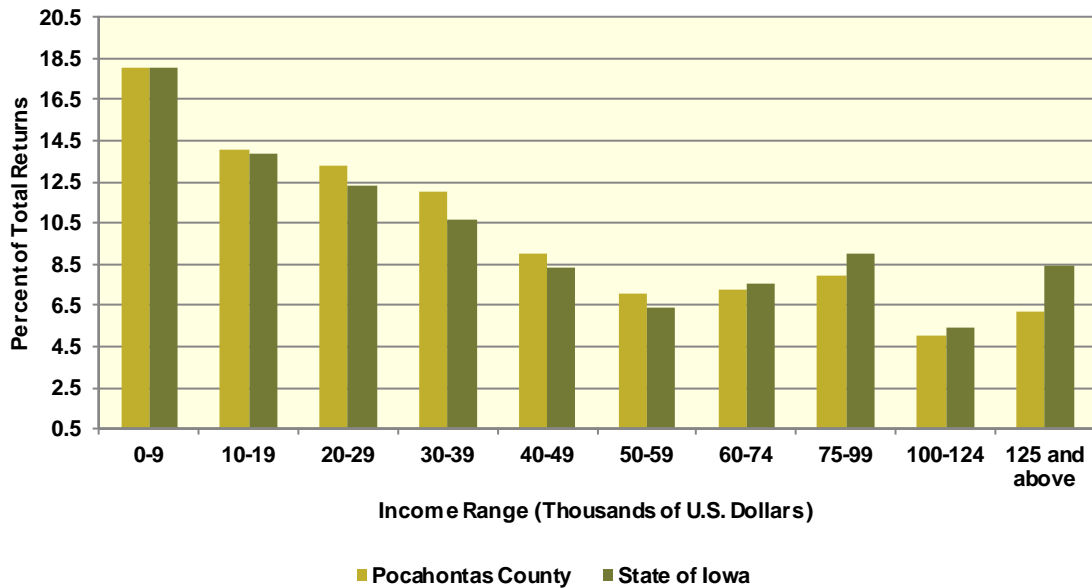
The Iowa Department of Revenue releases annual income tax statistics. Table II.77.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Pocahontas County.

As can be seen, the total number of returns between 2010 and 2015 increased by 0.3 percent, with 204 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 56.9 percent. This compared to the income class of \$10,000-19,999, which saw the lowest percentage change between 2010 and 2015 of -10.4 percent.

Table II.77.32
Number of Tax Returns by Adjusted Gross Income
 Pocahontas 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	904	625	561	378	316	217	187	108	24	14	3,334
2003	851	636	544	356	337	208	204	119	37	24	3,316
2004	828	593	509	412	318	210	202	146	37	37	3,292
2005	801	550	509	413	297	231	225	176	51	51	3,304
2006	740	527	503	419	327	229	262	198	71	72	3,348
2007	703	517	517	404	298	254	286	237	84	89	3,389
2008	652	477	519	356	297	248	277	276	118	125	3,345
2009	662	478	472	375	267	227	268	271	121	113	3,254
2010	657	457	461	387	277	216	253	283	136	130	3,257
2011	658	500	455	368	297	207	239	291	137	194	3,346
2012	571	474	429	388	276	226	246	284	164	257	3,315
2013	565	436	447	395	292	236	238	268	149	248	3,274
2014	595	445	442	375	291	221	253	276	168	211	3,277
2015	589	461	433	393	296	231	236	261	164	204	3,268
Change 10 - 15	-10.4%	0.9%	-6.1%	1.6%	6.9%	6.9%	-6.7%	-7.8%	20.6%	56.9%	0.3%

Diagram II.77.7
2015 Income Distribution
 Pocahontas 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 868 in 2010 to 792 in 2016, with the poverty rate reaching 11.8 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.77.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	759	9%
2001	747	9%
2002	817	10%
2003	769	9.6%
2004	824	10.5%
2005	875	11.3%
2006	768	10.1%
2007	844	11.2%
2008	795	10.8%
2009	753	10.5%
2010	868	12.2%
2011	872	12.5%
2012	874	12.5%
2013	802	11.5%
2014	897	12.9%
2015	898	13.1%
2016	792	11.8%

The rate of poverty for Pocahontas County is shown in Table II.77.34. In 2016, there were an estimated 885 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 9.1 percent poverty in 2000. In 2016, some 7.5 percent of those in poverty were under age 6, and 13.2 percent were 65 or older.

Table II.77.34				
Poverty by Age				
Pocahontas 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	72	9.3%	66	7.5%
6 to 17	204	26.5%	185	20.9%
18 to 64	382	49.5%	517	58.4%
65 or Older	113	14.7%	117	13.2%
Total	771	100.0%	885	100.0%
Poverty Rate	9.1%	.	12.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.9 percent in Pocahontas County between 2010 and 2016, from 3,794 to 3,758. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.77.35.

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 Pocahontas County remained unchanged from 2 authorizations in 2015 to 2 in 2016.

The real value of single-family building permits decreased from \$278,622 in 2015 to \$250,000 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.77.36.

Table II.77.35				
Housing Units				
State of Iowa vs. Pocahontas County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Pocahontas County	% Growth Since Census
2000 Census Base	1,232,625	.	3,989	.
2010 Census	1,336,417	8.4%	3,794	-4.9%
July 2011 Estimate	1,341,974	0.4%	3,787	-0.2%
July 2012 Estimate	1,346,403	0.7%	3,782	-0.3%
July 2013 Estimate	1,353,274	1.3%	3,776	-0.5%
July 2014 Estimate	1,362,458	1.9%	3,771	-0.6%
July 2015 Estimate	1,370,778	2.6%	3,765	-0.8%
July 2016 Estimate	1,380,162	3.3%	3,758	-0.9%

Table II.77.36
Building Permits and Valuation
 Pocahontas County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	12	0	12	0	24	168,376	0
1981	8	0	16	0	24	152,609	0
1982	6	2	0	0	8	126,896	0
1983	6	0	0	0	6	162,297	0
1984	11	0	0	8	19	149,531	50,231
1985	1	0	0	0	1	168,065	0
1986	2	0	0	0	2	115,761	0
1987	2	0	0	0	2	128,716	0
1988	4	0	0	0	4	146,673	0
1989	3	0	0	0	3	95,949	0
1990	4	0	0	0	4	166,605	0
1991	1	0	0	0	1	129,220	0
1992	6	0	0	0	6	151,084	0
1993	5	0	0	0	5	86,380	0
1994	8	0	0	0	8	134,987	0
1995	4	0	0	0	4	103,862	0
1996	4	0	0	5	9	163,971	51,405
1997	5	0	0	10	15	114,286	127,286
1998	3	0	0	0	3	179,056	0
1999	32	0	0	0	32	68,338	0
2000	0	0	0	0	0	0	0
2001	1	0	0	0	1	332,668	0
2002	2	0	0	0	2	170,358	0
2003	13	0	0	0	13	159,618	0
2004	7	0	0	0	7	189,357	0
2005	3	0	0	0	3	205,961	0
2006	8	0	0	0	8	217,442	0
2007	4	0	0	0	4	286,238	0
2008	2	0	0	0	2	106,682	0
2009	5	0	0	0	5	183,885	0
2010	4	0	0	0	4	261,477	0
2011	3	0	0	0	3	179,791	0
2012	2	0	0	0	2	172,122	0
2013	0	0	0	0	0	0	0
2014	4	0	0	0	4	176,651	0
2015	2	0	0	0	2	278,622	0
2016	2	0	0	0	2	250,000	0



Diagram II.77.8
Single Family Permits
 Pocahontas County
 Census Bureau Data, 1980–2016

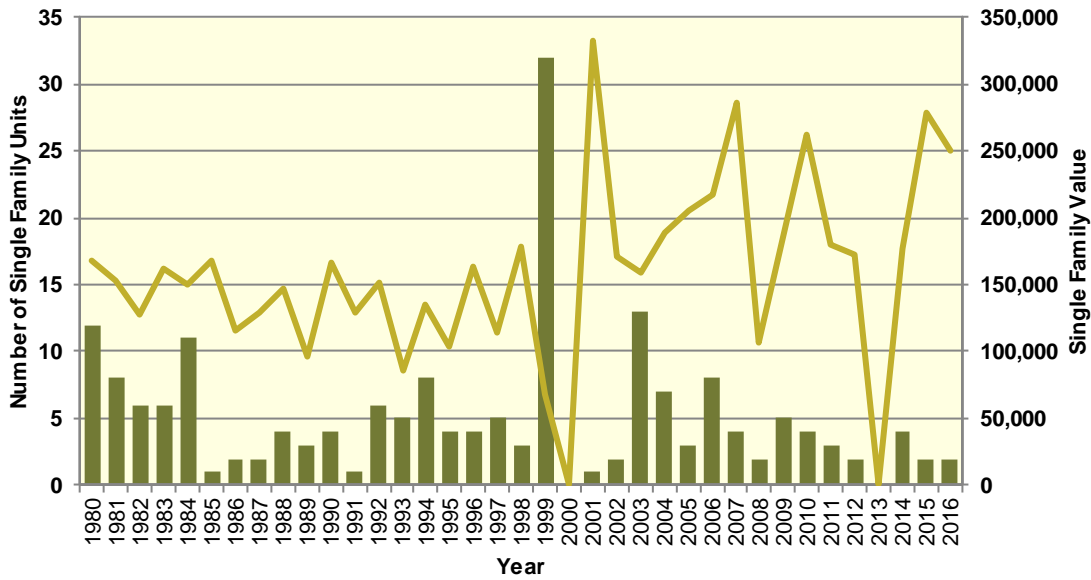
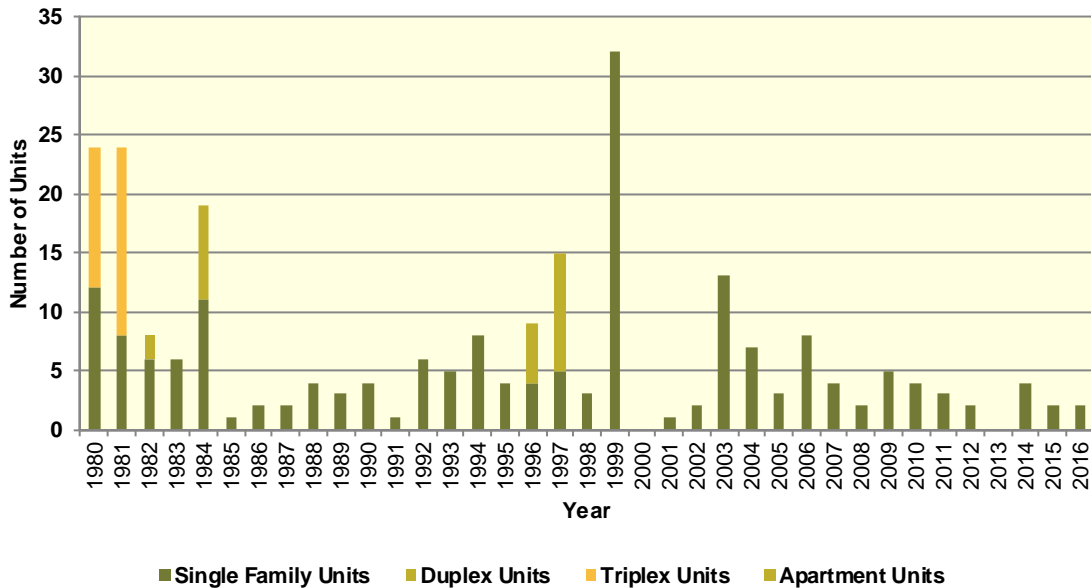


Diagram II.77.9
Total Permits by Unit Type
 Pocahontas County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.77.37. In 2016, there were 3,765 housing units, up from 3,988 in 2000. Single-family units accounted for 91.6 percent of units in 2016, compared to 90.4 in 2000. Apartment units accounted for 4.4 percent in 2016, compared to 2.8 percent in 2000.

Table II.77.37				
Housing Units by Type				
Pocahontas 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	3,605	90.4%	3,447	91.6%
Duplex	57	1.4%	15	0.4%
Tri- or Four-Plex	123	3.1%	92	2.4%
Apartment	112	2.8%	167	4.4%
Mobile Home	91	2.3%	44	1.2%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	3,988	100.0%	3,765	100.0%

Some 85.2 percent of housing was occupied in 2010, compared to 90.7 percent in 2000. Owner-occupied housing changed -9.7 percent between 2000 and 2010, ending with owner-occupied units representing 80.1 percent of unit. Vacant units changed by 51.2 percent, resulting in 561 vacant units in 2010.

Table II.77.38					
Housing Units by Tenure					
Pocahontas County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,617	90.7%	3,233	85.2%	-10.6%
Owner-Occupied	2,867	79.3%	2,590	80.1%	-9.7%
Renter-Occupied	750	20.7%	643	19.9%	-14.3%
Vacant Housing Units	371	9.3%	561	14.8%	51.2%
Total Housing Units	3,988	100.0%	3,794	100.0%	-4.9%

Table II.77.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,765 housing units. An estimated 75.5 percent were owner-occupied, and 14.4 percent were vacant.

Table II.77.39				
Housing Units by Tenure				
Pocahontas County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,233	85.2%	3,222	85.6%
Owner-Occupied	2,590	80.1%	2,431	75.5%
Renter-Occupied	643	19.9%	791	24.5%
Vacant Housing Units	561	14.8%	543	14.4%
Total Housing Units	3,794	100.0%	3,765	100.0%



Households by household size are shown in Table II.77.40. There were a total of 3,233 households in 2010, up from 3,617 in 2000. One person households changed by -4.1 percent between 2000 and 2010, while two person households changed by -4.1 percent. Three and four person households changed by -12.7 and -30.3 respectively, representing 11 percent and 9.3 percent of the population in 2010.

Table II.77.40					
Households by Household Size					
Pocahontas County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,094	30.2%	1,049	32.4%	-4.1%
Two Persons	1,362	37.7%	1,306	40.4%	-4.1%
Three Persons	409	11.3%	357	11%	-12.7%
Four Persons	432	11.9%	301	9.3%	-30.3%
Five Persons	226	6.2%	136	4.2%	-39.8%
Six Persons	74	2%	57	1.8%	-23%
Seven Persons or More	20	0.6%	27	0.8%	35%
Total	3,617	100.0%	3,233	100.0%	-10.6%

Households by income is shown in Table II.77.41. Households earning more than \$100,000 per year represented 14.1 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.3 percent of households in 2010, compared to 18.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.1 percent of households in 2016, compared to 19.6 percent in 2000.

Table II.77.41				
Households by Income				
Pocahontas 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	710	19.6%	422	13.1%
\$15,000 to \$19,999	284	7.8%	205	6.4%
\$20,000 to \$24,999	314	8.7%	186	5.8%
\$25,000 to \$34,999	607	16.8%	416	12.9%
\$35,000 to \$49,999	677	18.7%	462	14.3%
\$50,000 to \$74,999	686	18.9%	622	19.3%
\$75,000 to \$99,999	174	4.8%	454	14.1%
\$100,000 or More	171	4.7%	455	14.1%
Total	3,623	100.0%	3,222	100.0%

Table II.77.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 2.3 percent and 0.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 11.4 percent, 5.9 percent, and 4.5, respectively. Housing units built prior to 1939 represented 40.4 percent of households in 2016.

Table II.77.42				
Households by Year Home Built				
Pocahontas County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,695	46.9%	1,301	40.4%
1940 to 1949	381	10.5%	339	10.5%
1950 to 1959	407	11.3%	401	12.4%
1960 to 1969	342	9.5%	378	11.7%
1970 to 1979	517	14.3%	368	11.4%
1980 to 1989	155	4.3%	190	5.9%
1990 to 1999	120	3.3%	146	4.5%
2000 to 2009	.	.	74	2.3%
2010 or Later	.	.	25	0.8%
Total	3,617	100.0%	3,222	100.0%

The distribution of unit types by race are shown in Table II.77.43. An estimated 92.4 percent of white households occupy single family homes, while 66.7 percent of black households do. Some 4 percent of white households occupied apartments, while 33.3 percent of black households do. An estimated 100 percent of Asian, and 0 percent of American Indian households occupy single family homes.

Table II.77.43							
Distribution of Units in Structure by Race							
Pocahontas County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.4%	66.7%	0%	100%	100%	80%	100%
Duplex	0.5%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.9%	0%	0%	0%	0%	0%	0%
Apartment	4%	33.3%	0%	0%	0%	20%	0%
Mobile Home	1.3%	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.77.44. An estimated 22.6 percent of vacant units were for rent in 2010, a 95.4 percent change since 2000. In addition, some 13.5 percent of vacant units were for sale, a change of 40.7 percent between 2000 and 2010. "Other" vacant units represented 38 percent of vacant units in 2010. This is a change of 59 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.77.44 Disposition of Vacant Housing Units Pocahontas County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	65	17.5%	127	22.6%	95.4%
For Sale	54	14.6%	76	13.5%	40.7%
Rented or Sold, Not Occupied	89	24%	105	18.7%	18%
For Seasonal, Recreational, or Occasional Use	29	7.8%	40	7.1%	37.9%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	134	36.1%	213	38%	59%
Total	371	100.0%	561	100.0%	51.2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.77.45. By 2016, for rent units accounted for 8.1 percent of vacant units, while for sale units accounted for 6.1 percent. “Other” vacant units accounted for 55.2 percent of vacant units, representing a total of 300 “other” vacant units.

Table II.77.45 Disposition of Vacant Housing Units Pocahontas County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	127	22.6%	44	8.1%
For Sale	76	13.5%	33	6.1%
Rented Not Occupied	6	1.1%	74	13.6%
Sold Not Occupied	99	17.6%	37	6.8%
For Seasonal, Recreational, or Occasional Use	40	7.1%	55	10.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	213	38%	300	55.2%
Total	561	100.0%	543	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.77.46. In 2016, an estimated 1 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.77.46 Overcrowding and Severe Overcrowding Pocahontas 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	2,858	99.8%	4	0.1%	1	0%	2,863
2016 Five-Year ACS	2,413	99.3%	18	0.7%	0	0%	2,431
Renter							
2000 Census	749	99.3%	2	0.3%	3	0.4%	754
2016 Five-Year ACS	776	98.1%	15	1.9%	0	0%	3,222
Total							
2000 Census	3,607	99.7%	6	0.2%	4	0.1%	3,617
2016 Five-Year ACS	3,189	99%	33	1%	0	0%	3,222

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 10 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Pocahontas County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.77.47 Households with Incomplete Plumbing Facilities Pocahontas County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,602	3,212
Lacking Complete Plumbing Facilities	15	10
Total Households	3,617	3,222
Percent Lacking	0.4%	0.3%

There were 22 households lacking complete kitchen facilities in 2016, compared to 24 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.7 percent in 2016.

Table II.77.48 Households with Incomplete Kitchen Facilities Pocahontas County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,593	3,200
Lacking Complete Kitchen Facilities	24	22
Total Households	3,617	3,222
Percent Lacking	0.7%	0.7%

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 Pocahontas County, 8.8 of households had a cost burden and 5.5 percent had a severe cost burden. Some 11.5 percent of renters were cost burdened, and 7.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 3.8 percent. Owner occupied households with a mortgage had a cost burden rate of 11.1 percent, and severe cost burden at 6.7 percent.

Table II.77.49
Cost Burden and Severe Cost Burden by Tenure
 Pocahontas 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	850	83.1%	97	9.5%	66	6.5%	10	1%	1,023
2016 Five-Year ACS	775	82.2%	105	11.1%	63	6.7%	0	0%	943
Owner Without a Mortgage									
2000 Census	1,242	91.7%	57	4.2%	33	2.4%	23	1.7%	1,355
2016 Five-Year ACS	1,332	89.5%	87	5.8%	56	3.8%	13	0.9%	1,488
Renter									
2000 Census	423	63.3%	76	11.4%	47	7%	122	18.3%	668
2016 Five-Year ACS	474	59.9%	91	11.5%	59	7.5%	167	21.1%	791
Total									
2000 Census	2,515	82.6%	230	7.6%	146	4.8%	155	5.1%	3,046
2016 Five-Year ACS	2,581	80.1%	283	8.8%	178	5.5%	180	5.6%	3,222

Housing Problems by Income

Table II.77.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Pocahontas County. As can be seen in 2017 the MFI was \$59,600, which compared to \$69,900 for the State of Iowa.

Table II.77.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 190 owner-occupied and 70 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 122 owner-occupied 78 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,670 households without a housing problem.

Table II.77.50
Median Family Income
 Pocahontas County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	42,600	49,100
2001	46,600	52,500
2002	46,600	53,700
2003	45,000	54,900
2004	45,000	55,800
2005	48,350	57,650
2006	48,700	57,800
2007	48,600	58,100
2008	49,000	58,500
2009	52,400	62,000
2010	52,700	62,400
2011	59,500	64,000
2012	60,300	64,800
2013	59,800	64,700
2014	59,600	65,300
2015	60,100	67,500
2016	58,100	68,400
2017	59,600	69,900

Table II.77.51
Housing Problems by Income and Tenure
 Pocahontas County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	4	4	4	20
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)	15	4	4	0	4	27
Housing cost burden greater than 50% of income (and none of the above problems)	95	15	4	4	4	122
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	80	35	15	20	190
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	65	255	325	205	1,300	2,150
Total	239	358	372	228	1,332	2,529
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
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	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	55	15	4	0	4	78
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	35	0	0	0	70
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	45	90	110	130	145	520
Total	154	140	124	130	149	697
Total						
Lacking complete plumbing or kitchen facilities	8	4	4	4	4	24
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)	15	4	14	0	4	37
Housing cost burden greater than 50% of income (and none of the above problems)	150	30	8	4	8	200
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	115	35	15	20	260
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	110	345	435	335	1,445	2,670
Total	393	498	496	358	1,481	3,226

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 only owner-occupied originated loans for single family units were considered. As can be seen in Table II.77.52, of the 66 loans in 2016, 34 loans were for Home Purchases, 10 were for Home Improvement and 22 were for refinancing.

Table II.77.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Pocahontas County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	25	8	34	67
2009	20	3	48	71
2010	22	3	44	69
2011	22	6	27	55
2012	22	10	48	80
2013	22	5	38	65
2014	22	6	19	47
2015	26	4	26	56
2016	34	10	22	66

Table II.77.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$60,227 in 2012 and \$81,324 in 2016. Overall, average loans were \$64,612 in 2008 and \$75,939 in 2016.

Table II.77.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Pocahontas County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$64,240	\$34,375	\$72,000	\$64,612
2009	\$103,350	\$53,333	\$103,354	\$101,239
2010	\$61,864	\$63,333	\$81,341	\$74,348
2011	\$68,364	\$41,833	\$85,222	\$73,745
2012	\$60,227	\$42,500	\$90,938	\$76,438
2013	\$78,318	\$63,400	\$100,500	\$90,138
2014	\$61,591	\$79,167	\$78,105	\$70,511
2015	\$88,577	\$19,500	\$78,269	\$78,857
2016	\$81,324	\$50,900	\$79,000	\$75,939

Table II.77.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$1,325,000 in 2012 and \$2,765,000 in 2016. Overall, average loans were \$4,329,000 in 2008 and \$5,012,000 in 2016.

Table II.77.54 Total Volume of Owner-Occupied Single Family Loans Pocahontas County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$1,606,000	\$275,000	\$2,448,000	\$4,329,000
2009	\$2,067,000	\$160,000	\$4,961,000	\$7,188,000
2010	\$1,361,000	\$190,000	\$3,579,000	\$5,130,000
2011	\$1,504,000	\$251,000	\$2,301,000	\$4,056,000
2012	\$1,325,000	\$425,000	\$4,365,000	\$6,115,000
2013	\$1,723,000	\$317,000	\$3,819,000	\$5,859,000
2014	\$1,355,000	\$475,000	\$1,484,000	\$3,314,000
2015	\$2,303,000	\$78,000	\$2,035,000	\$4,416,000
2016	\$2,765,000	\$509,000	\$1,738,000	\$5,012,000

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.77.55 presents some basic statistics about the completed surveys.

Table II.77.55 Survey of Rental Properties Pocahontas County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	44	36.4	30

Table II.77.56, shows the amount of total and vacant units with their associated vacancy rates. There were 44 apartment units reported in the survey, with 16 of them available, which resulted in a vacancy rate of 36.4 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.77.56 Rental Vacancy Survey by Type Pocahontas County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	44	16	36.4%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	44	16	36.4%

Table II.77.57, reports units by bedroom size. As can be seen there were 22 two bedroom apartment units and 0 three bedroom units. Overall, the 22 two bedroom units accounted for 50 percent of all units. Additional details for additional unit types are reported.

Table II.77.57 Rental Units by Bedroom Size Pocahontas 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	22	0	0	.	22
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	44	0	0	0	44

Table II.77.58 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 40.9 percent.

Table II.77.58 Apartment Units by Bedroom Size Pocahontas County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	22	9	40.9%
Two	22	7	31.8%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	44	16	36.4%

The average rent and availability of apartment units is displayed in Table II.77.59.

Table II.77.59 Apartment Market Rate Rents by Vacancy Status Pocahontas County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	44	16	36.4%
Total	44	16	36.4%

Respondents were asked if utilities are included in the rent and as shown in Table II.77.60, 2 respondents, or 100 percent, included some sort of utility in the rent.

Table II.77.60 Are there any utilities included with the rent? Pocahontas County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.77.61. There were 0 respondents who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.77.61 Which utilities are included with the rent? Pocahontas County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	2
Trash Collection	2

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.77.62, there were 4 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

Table II.77.62 Accessible Units by Bedroom Size Pocahontas 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	2	0	0		2
Two	0	2	0	0		2
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	4	0	0	0	4

Table II.77.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 9.1 percent or 2 two bedroom apartment units are accessible, with 0 percent

of three bedroom units were considered accessible. Overall, 9.1 percent of all apartment units were considered accessible by survey respondents.

Table II.77.63 Apartment Units by Accessibility and Bedroom Size Pocahontas County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	20	2	22	9.1%
Two	20	2	22	9.1%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	40	4	44	9.1%

Perceived Need for Rental Units

Table II.77.64, at right, shows the number of survey respondents who keep a waiting list. As can be seen 2 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.77.64 Do you keep a waiting list? Pocahontas County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.77.65, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.77.65 How would you rate the need for renovation of existing units in the city? Pocahontas 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.77.66, 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.

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

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.77.67, shows the *strong growth scenario* for the Pocahontas County. As can be seen there were 2,431 owner-occupied and 791 renter-occupied households in 2016, for a total of 3,222 households. In 2030, there will be a projected 3,142 households, of which 2,438 are projected to be owner occupied and the remaining 704 are expected to be renter-occupied.

By 2050, there are projected to be 2,287 owner-occupied households, of which 222 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 335 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 640 renter



households, of which 140 renter households are expected to have incomes between 0 and 30.0 percent of median family income 112 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 2,927 occupied units by 2050, of which 362 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.77.67								
Housing Demand Forecast								
Pocahontas County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	236	239	238	237	234	230	226	222
30.1-50%	346	351	350	348	344	338	332	326
50.1-80%	356	361	360	357	353	348	342	335
80.1-95%	173	176	175	174	172	169	166	163
95.1-115%	229	232	231	230	227	224	220	215
115+%	1,090	1,106	1,102	1,094	1,081	1,065	1,046	1,026
Total	2,431	2,465	2,456	2,438	2,411	2,375	2,332	2,287
Renter								
0-30%	173	159	157	154	151	148	144	140
30.1-50%	156	143	141	138	136	133	129	126
50.1-80%	139	128	126	123	121	118	115	112
80.1-95%	134	123	122	119	117	115	112	109
95.1-115%	67	62	61	60	59	57	56	54
115+%	122	112	110	109	106	104	101	99
Total	791	727	716	704	690	675	658	640
Total								
0-30%	409	399	395	391	385	378	370	362
30.1-50%	502	494	491	486	479	471	462	452
50.1-80%	495	489	485	481	474	466	457	447
80.1-95%	307	299	297	293	289	284	278	272
95.1-115%	296	294	292	289	286	281	276	270
115+%	1,212	1,218	1,212	1,202	1,188	1,169	1,147	1,124
Total	3,222	3,192	3,172	3,142	3,101	3,049	2,990	2,927