

**VOLUME II:
POLK COUNTY**

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Polk County

DEMOGRAPHICS

Population Estimates

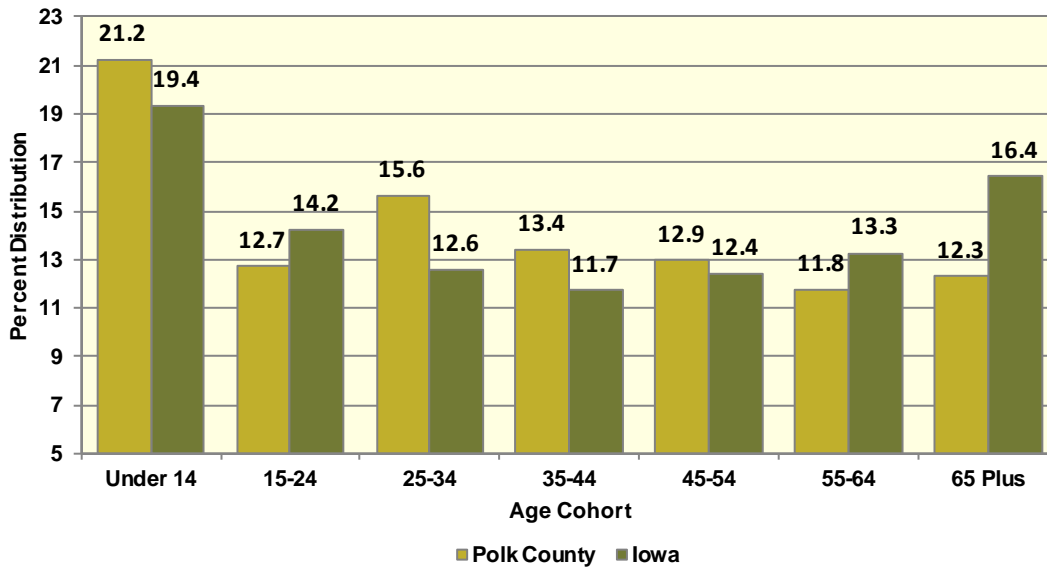
The Census Bureau’s current census estimates indicate that Polk County’s population increased from 430,640 in 2010 to 474,045 in 2016, or by 10.1 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 9.8 percent, and the number of people from 55 to 64 years of age increased by 18.8 percent. The white population increased by 7.7 percent, while the black population increased by 20.6 percent. The Hispanic population increased from 32,647 to 38,925 people between 2010 and 2016 or by 19.2 percent. These data are presented in Table II.78.1.

Table II.78.1 Profile of Population Characteristics Polk County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Polk County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	430,640	474,045	10.1%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	93,124	100,680	8.1%	603,673	607,020	0.6%
15 to 24 years	56,675	60,318	6.4%	430,187	445,808	3.6%
25 to 34 years	67,498	74,092	9.8%	382,583	394,373	3.1%
35 to 44 years	59,525	63,511	6.7%	364,548	367,535	0.8%
45 to 54 years	60,299	61,350	1.7%	439,726	389,744	-11.4%
55 to 64 years	46,974	55,784	18.8%	372,750	415,998	11.6%
65 and Over	46,545	58,310	25.3%	452,888	514,215	13.5%
Race						
White	377,433	406,412	7.7%	2,839,615	2,864,884	0.9%
Black	26,740	32,261	20.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	1,870	1,920	2.7%	13,563	15,924	17.4%
Asian	15,536	22,077	42.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	355	373	5.1%	2,419	3,592	48.5%
Two or more races	8,706	11,002	26.4%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	32,647	38,925	19.2%	151,544	182,606	20.5%

Table II.78.2, presents the population of Polk County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 211,171 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 219,469 persons, were female. In 2016, the number of males rose to 233,316 persons, and accounted for 49.2 percent of the population, with the remaining 50.8 percent, or 240,729 persons being female.

Table II.78.2 Population by Age and Gender Polk 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	47,821	45,303	93,124	51,296	49,384	100,680	8.1%
15 to 24 years	28,019	28,656	56,675	30,089	30,229	60,318	6.4%
25 to 34 years	33,587	33,911	67,498	37,152	36,940	74,092	9.8%
35 to 44 years	29,920	29,605	59,525	32,100	31,411	63,511	6.7%
45 to 54 years	29,790	30,509	60,299	30,639	30,711	61,350	1.7%
55 to 64 years	22,577	24,397	46,974	26,832	28,952	55,784	18.8%
65 and Over	19,457	27,088	46,545	25,208	33,102	58,310	25.3%
Total	211,171	219,469	430,640	233,316	240,729	474,045	10.1%
% of Total	49%	51%	.	49.2%	50.8%	.	.

**Diagram II.78.1
Age Distribution**
Polk County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Polk County increased from 327,140 to 374,601 persons, or by 14.5 percent. Between 2000 and 2010, Polk County population, changed by 56,039 persons, to a total population of 430,640 persons. The most recent estimates indicated that Polk County’s population rose an additional 43,405 persons since the 2010 Census, to 474,045 persons in July 2016.

Table II.78.3 Population Estimates: Births, Deaths, and Migration Polk County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	327,140
Natural Increase 90-00	30,208
Net Migration 90-00	17,253
2000 Census	374,601
Natural Increase 00-09	33,814
Net Migration 00-09	17,322
2009 Population Estimate	425,737
2010 Census	430,640
Natural Increase 10-16	22,022
Net Migration 10-16	21,383
2016 Population Estimate	474,045

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.78.3, Polk County had a natural increase, of 30,208 persons between 1990 and 2000. During the April 2000 to July 2009 period, Polk County’s natural increase was estimated at 33,814 persons. Between 2010 and 2016, the natural increase was estimated at 22,022 persons, and the net migration was 21,383 persons.

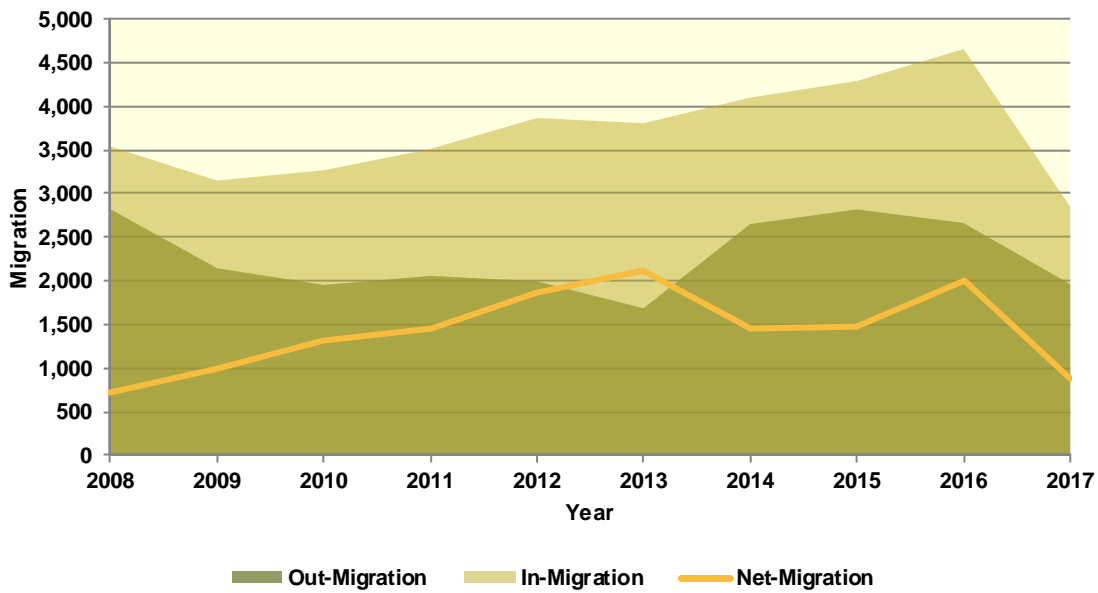
Population Migration Trends

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.78.4 in 2008 there was a total of 3,541 in-migrations with a total of 2,822 out-migrations, which led to a net-migration of 719 persons. The most recent first half 2017 data saw a net-migration of 886 persons, with 2,848 persons entering Polk County and 1,962 persons leaving Polk County.

Diagram II.78.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 2,120 people entering and the migration lowest net migration occurred in 2008 with 719 entering Polk County.

Diagram II.78.2
Net In-migration by Gender
 Polk County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.78.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 45 percent of net-migrants, or 399 persons were male, with the remaining 55 percent, or 487 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	1,689	1,490	1,562	1,655	1,852	1,765	1,937	1,941	2,181	1,291
Female	1,852	1,660	1,705	1,856	2,014	2,041	2,163	2,349	2,475	1,557
Total	3,541	3,150	3,267	3,511	3,866	3,806	4,100	4,290	4,656	2,848
Out										
Male	1,361	1,023	932	1,000	924	759	1,280	1,353	1,216	892
Female	1,461	1,123	1,021	1,057	1,071	927	1,371	1,466	1,447	1,070
Total	2,822	2,146	1,953	2,057	1,995	1,686	2,651	2,819	2,663	1,962
Net										
Male	328	467	630	655	928	1,006	657	588	965	399
Female	391	537	684	799	943	1,114	792	883	1,028	487
Total	719	1,004	1,314	1,454	1,871	2,120	1,449	1,471	1,993	886

Table II.78.5, shows net-migration for Polk 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 402 persons entering Polk County. Those in the age range of 14 to 17 had the lowest levels of net migration, with 9 persons leaving Polk County.

Table II.78.5										
Migration by Age Range										
Polk County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	20	20	18	21	12	22	27	24	17	12
18-22	346	320	354	338	350	348	378	392	430	262
23-25	460	443	441	524	488	555	544	588	683	405
26-35	1,307	1,097	1,091	1,219	1,399	1,396	1,526	1,564	1,646	1,038
36-45	601	569	582	646	648	626	712	736	776	478
46-55	452	357	416	408	484	419	437	494	505	286
56-65	229	207	237	214	329	269	290	301	375	214
66 +	126	137	128	141	156	171	186	191	224	153
Total	3,541	3,150	3,267	3,511	3,866	3,806	4,100	4,290	4,656	2,848
Out										
14-17	19	19	17	18	18	11	16	24	27	21
18-22	247	188	182	178	174	134	215	246	240	179
23-25	398	302	266	268	249	174	323	397	330	269
26-35	958	769	691	725	721	577	925	1,012	988	636
36-45	483	346	305	356	337	309	455	423	411	324
46-55	349	258	237	282	246	210	345	306	279	238
56-65	243	181	186	166	168	184	235	265	239	184
66 +	125	83	69	64	82	87	137	146	149	111
Total	2,822	2,146	1,953	2,057	1,995	1,686	2,651	2,819	2,663	1,962
Net										
14-17	1	1	1	3	-6	11	11	0	-10	-9
18-22	99	132	172	160	176	214	163	146	190	83
23-25	62	141	175	256	239	381	221	191	353	136
26-35	349	328	400	494	678	819	601	552	658	402
36-45	118	223	277	290	311	317	257	313	365	154
46-55	103	99	179	126	238	209	92	188	226	48
56-65	-14	26	51	48	161	85	55	36	136	30
66 +	1	54	59	77	74	84	49	45	75	42
Total	719	1,004	1,314	1,454	1,871	2,120	1,449	1,471	1,993	886

School Age Enrollment

Table II.78.6, show the school enrollment from the Iowa Department of Education for Polk County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 74,576 students and was 83,844 in 2017, a change of 12.4 percent. Enrollment for students in grades 1 to 5 was 28,511 students in 2010 and 31,645 in 2017, which was a change of 11 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 20,868 and 23,550 in 2017, which was a change of 12.9 percent.

Table II.78.6
School Enrollment

Polk County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	6,046	26,206	14,736	18,719	5,263	66,074
2001	6,094	26,442	14,828	19,038	580	66,982
2002	6,347	25,933	15,480	19,074	522	67,356
2003	6,438	25,851	15,449	19,114	788	67,640
2004	6,539	25,817	15,589	18,836	703	67,484
2005	6,965	26,276	15,643	20,086	1,151	68,970
2006	7,084	26,604	15,618	20,693	1,207	69,999
2007	7,466	27,143	15,297	20,779	1,366	70,685
2008	8,415	27,438	15,222	20,925	2,376	72,000
2009	8,625	28,001	15,525	20,357	2,566	72,295
2010	9,132	28,511	16,065	20,868	2,844	74,576
2011	10,356	28,777	16,301	21,086	3,756	76,520
2012	10,375	29,354	16,532	21,344	3,722	77,605
2013	10,944	29,998	16,701	21,704	4,049	79,347
2014	10,703	30,583	17,000	22,216	3,868	80,502
2015	10,815	31,117	17,231	22,653	4,216	81,816
2016	10,633	31,504	17,536	23,202	4,041	82,875
2017	10,654	31,645	17,995	23,550	4,120	83,844
% Change 10-17	16.7%	11%	12%	12.9%	44.9%	12.4%

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.78.7, shows population by age for the 2000 and 2010 Census. The population changed by 15 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 11.5 percent to a total of 46,545 persons in 2010. Those aged 25 to 34 changed by 14 percent, and those aged under 5 changed by 17.4 percent.



Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	27,955	7.5%	32,816	7.6%	17.4%
5 to 19	78,276	20.9%	88,116	20.5%	12.6%
20 to 24	25,448	6.8%	28,867	6.7%	13.4%
25 to 34	59,222	15.8%	67,498	15.7%	14%
35 to 54	111,883	29.9%	119,824	27.8%	7.1%
55 to 64	30,065	8%	46,974	10.9%	56.2%
65 or Older	41,752	11.1%	46,545	10.8%	11.5%
Total	374,601	100.0%	430,640	100.0%	15%

The elderly population is further explored in Table II.78.8. Those aged 65 to 66 changed by 32.3 percent between 2000 and 2010, resulting in a population of 6,139 persons. Those aged 85 or older changed by 20.9 percent during the same time period, and resulted in 6,714 persons over age 85 in 2010.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	4,639	11.1%	6,139	13.2%	32.3%
67 to 69	6,566	15.7%	8,235	17.7%	25.4%
70 to 74	10,280	24.6%	10,376	22.3%	0.9%
75 to 79	8,627	20.7%	8,302	17.8%	-3.8%
80 to 84	6,085	14.6%	6,779	14.6%	11.4%
85 or Older	5,555	13.3%	6,714	14.4%	20.9%
Total	41,752	100.0%	46,545	100.0%	11.5%

Population by race and ethnicity is shown in Table II.78.9. The white population changed by 10.3 percent between 2000 and 2010, and resulted in representing 84.7 percent of the population in 2010. The black population changed by 42.7 percent, represented 6 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 3.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 98 percent between 2000 and 2010, compared to the 11.1 percent growth rate for non-Hispanics.

Table II.78.9					
Population by Race and Ethnicity					
Polk County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	330,917	88.3%	364,895	84.7%	10.3%
Black	18,113	4.8%	25,853	6%	42.7%
American Indian	1,001	0.3%	1,384	0.3%	38.3%
Asian	9,858	2.6%	15,220	3.5%	54.4%
Native Hawaiian/ Pacific Islander	209	0.1%	254	0.1%	21.5%
Other	8,299	2.2%	12,629	2.9%	52.2%
Two or More Races	6,204	1.7%	10,405	2.4%	67.7%
Total	374,601	100.0%	430,640	100.0%	15%
Hispanic	16,490	4.4%	32,647	7.6%	98%
Non-Hispanic	358,111	95.6%	397,993	92.4%	11.1%

Population by race and ethnicity through 2016 is shown in Table II.78.10. The white population represented 85 percent of the population in 2016, compared with black households accounting for 6.4 percent of the population. Hispanic households represented 8 percent of the population in 2016.

Table II.78.10				
Population by Race and Ethnicity				
Polk County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	364,895	84.7%	390,415	85%
Black	25,853	6%	29,390	6.4%
American Indian	1,384	0.3%	1,277	0.3%
Asian	15,220	3.5%	18,813	4.1%
Native Hawaiian/ Pacific Islander	254	0.1%	366	0.1%
Other	12,629	2.9%	6,735	1.5%
Two or More Races	10,405	2.4%	12,163	2.6%
Total	430,640	100.0%	459,159	100.0%
Non-Hispanic	397,993	92.4%	422,477	92%
Hispanic	32,647	7.6%	36,682	8%

The population by race is broken down further by ethnicity in Table II.78.11. While the white non-Hispanic population changed by 7.4 percent between 2000 and 2010, the white Hispanic population changed by 141 percent. The black non-Hispanic population changed by 41.8 percent, while the black Hispanic population changed by 113 percent.

Table II.78.11					
Population by Race and Ethnicity					
Polk County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	323,785	90.4%	347,710	87.4%	7.4%
Black	17,874	5%	25,344	6.4%	41.8%
American Indian	878	0.2%	894	0.2%	1.8%
Asian	9,765	2.7%	15,118	3.8%	54.8%
Native Hawaiian/ Pacific Islander	178	0%	228	0.1%	28.1%
Other	554	0.2%	605	0.2%	9.2%
Two or More Races	5,077	1.4%	8,094	2%	59.4%
Total Non-Hispanic	358,111	100.0%	397,993	100.0%	11.1%
Hispanic					
White	7,132	43.3%	17,185	52.6%	141%
Black	239	1.4%	509	1.6%	113%
American Indian	123	0.7%	490	1.5%	298.4%
Asian	93	0.6%	102	0.3%	9.7%
Native Hawaiian/ Pacific Islander	31	0.2%	26	0.1%	-16.1%
Other	7,745	47%	12,024	36.8%	55.2%
Two or More Races	1,127	6.8%	2,311	7.1%	105.1%
Total Hispanic	16,490	100.0%	32,647	100.0%	98 %
Total Population	374,601	100.0%	430,640	100.0%	15%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.78.12. During this time, the total non-Hispanic population was 422,477 persons in 2016. The Hispanic population was 36,682.

Table II.78.12				
Population by Race and Ethnicity				
Polk County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	347,710	87.4%	362,994	85.9%
Black	25,344	6.4%	28,582	6.8%
American Indian	894	0.2%	817	0.2%
Asian	15,118	3.8%	18,761	4.4%
Native Hawaiian/ Pacific Islander	228	0.1%	358	0.1%
Other	605	0.2%	555	0.1%
Two or More Races	8,094	2%	10,410	2.5%
Total Non-Hispanic	397,993	100.0%	422,477	100.0%
Hispanic				
White	17,185	52.6%	27,421	74.8%
Black	509	1.6%	808	2.2%
American Indian	490	1.5%	460	1.3%
Asian	102	0.3%	52	0.1%
Native Hawaiian/ Pacific Islander	26	0.1%	8	0%
Other	12,024	36.8%	6,180	16.8%
Two or More Races	2,311	7.1%	1,753	4.8%
Total Hispanic	32,647	100.0	36,682	100.0%
Total Population	430,640	100.0%	459,159	100.0%

Households by type and tenure are shown in Table II.78.13. Family households represented 64.2 percent of households, while non-family households accounted for 35.8 percent. These changed from 63.6 and 36.4 percent, respectively.

Table II.78.13				
Household Type by Tenure				
Polk County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	108,321	63.6%	114,612	64.2%
Married-Couple Family	82,125	75.8%	85,561	74.7%
Owner-Occupied	71,444	87%	72,988	85.3%
Renter-Occupied	10,681	13%	12,573	14.7%
Other Family	26,196	24.2%	29,051	22.9%
Male Householder, No Spouse Present	7,420	28.3%	8,190	25.5%
Owner-Occupied	4,341	58.5%	4,660	56.9%
Renter-Occupied	3,079	41.5%	3,530	43.1%
Female Householder, No Spouse Present	18,776	71.7%	20,861	64.6%
Owner-Occupied	9,789	52.1%	9,923	47.6%
Renter-Occupied	8,987	47.9%	10,938	52.4%
Non-Family Households	61,876	36.4%	63,908	35.8%
Owner-Occupied	31,957	51.6%	32,356	50.6%
Renter-Occupied	29,919	48.4%	31,552	49.4%
Total	170,197	100.0%	178,520	100.0%

The group quarters population was 9,356 in 2010, compared to 8,930 in 2000. Institutionalized populations experienced a -3.1 percent change between 2000 and 2010. Non-institutionalized populations experienced a 12.7 percent change during this same time period.

Table II.78.14					
Group Quarters Population					
Polk 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	1,097	24.5%	1,879	43.3%	71.3%
Juvenile Facilities	.	.	302	7%	.
Nursing Homes	2,764	61.7%	2,032	46.8%	-26.5%
Other Institutions	619	13.8%	126	2.9%	-79.6%
Total	4,480	100.0%	4,339	100.0%	-3.1%
Noninstitutionalized					
College Dormitories	2,687	60.4%	3,163	63%	17.7%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	1,763	39.6%	1,854	37%	5.2%
Total	4,450	100.0%	5,017	100.0%	12.7%
Group Quarters Population	8,930	100.0%	9,356	100.0%	4.8%

The number of foreign born persons are shown in Table II.78.15. An estimated 2.1 percent of the population was born in Mexico, some 0.9 percent were born in Bosnia and Herzegovina, and another 0.5 percent were born in Vietnam.

Table II.78.15
Place of Birth for the Foreign-Born Population
 Polk County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	9,440	2.1%
#2 country of origin	Bosnia and Herzegovina	3,974	0.9%
#3 country of origin	Vietnam	2,383	0.5%
#4 country of origin	India	2,280	0.5%
#5 country of origin	Burma	1,984	0.4%
#6 country of origin	Laos	1,794	0.4%
#7 country of origin	El Salvador	1,039	0.2%
#8 country of origin	Thailand	1,030	0.2%
#9 country of origin	Liberia	1,007	0.2%
#10 country of origin	Sudan	949	0.2%

Limited English Proficiency and the language spoken at home are shown in Table II.78.16. An estimated 2.6 percent of the population speaks Spanish at home, followed by 0.9 percent speaking Other Asian and Pacific Island languages.

Table II.78.16
Limited English Proficiency and Language Spoken at Home
 Polk County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	11,012	2.6%
#2 LEP Language	Other Asian and Pacific Island languages	3,823	0.9%
#3 LEP Language	Russian, Polish, or other Slavic languages	2,531	0.6%
#4 LEP Language	Other and unspecified languages	1,831	0.4%
#5 LEP Language	Vietnamese	1,574	0.4%
#6 LEP Language	Other Indo-European languages	1,011	0.2%
#7 LEP Language	Chinese	859	0.2%
#8 LEP Language	Arabic	751	0.2%
#9 LEP Language	Tagalog	290	0.1%
#10 LEP Language	German or other West Germanic languages	190	0%

Disability

The disability rate from the 2000 Census is shown in Table II.78.17. Some 16.5 percent of the population was disabled in 2000, or a total of 56,254 persons. The disability rate was highest for those over 65, with 39.4 percent disabled.



Table II.78.17 Disability by Age Polk County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	3,322	5.8%
16 to 64	37,568	15.3%
65 and older	15,364	39.4%
Total	56,254	16.5%

Table II.78.18 shows disability by type in 2000. There were 23,516 physical disabilities in 2000, some 24,394 employment disabilities, and 16,970 go-outside-home disabilities.

Table II.78.18 Total Disabilities Tallied: Aged 5 and Older Polk County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	11,229
Physical disability	23,516
Mental disability	13,702
Self-care disability	6,913
Employment disability	24,394
Go-outside-home disability	16,970
Total	96,724

Disability by age, as estimated by the 2016 ACS, is shown in Table II.78.19. The disability rate for females was 10.9 percent, compared to 10.9 percent for males. The disability rate changed precipitously higher with age, with 43.6 percent of those over 75 experiencing a disability.

Table II.78.19 Disability by Age Polk County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	85	0.5%	61	0.4%	146	0.4%
5 to 17	2,758	6.6%	1,511	3.8%	4,269	5.2%
18 to 34	3,809	6.9%	3,380	6%	7,189	6.4%
35 to 64	10,269	11.9%	10,997	12.4%	21,266	12.2%
65 to 74	3,551	25%	3,665	22%	7,216	23.4%
75 or Older	3,775	45.3%	5,486	42.5%	9,261	43.6%
Total	24,247	10.9%	25,100	10.9%	49,347	10.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.78.20. Some 5.5 percent have an ambulatory disability, 4.4 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.78.20		
Total Disabilities Tallied: Aged 5 and Older		
Polk County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	13,504	3%
Vision disability	7,628	1.7%
Cognitive disability	19,681	4.7%
Ambulatory disability	23,000	5.5%
Self-Care disability	8,926	2.1%
Independent living disability	14,866	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.78.21. In 2016, some 244,353 persons were employed and 13,359 were unemployed. This totaled a labor force of 257,712 persons. The unemployment rate for Polk County was estimated to be 5.2 percent in 2016.

Table II.78.21	
Employment, Labor Force and Unemployment	
Polk County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	244,353
Unemployed	13,359
Labor Force	257,712
Unemployment Rate	5.2%

In 2016, 92.8 percent of households in Polk County had a high school education or greater.

Table II.78.22	
High School or Greater Education	
Polk County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	165,613
Total Households	178,520
Percent High School or Above	92.8%

As seen in Table II.78.23, some 25.3 percent of the population had a high school diploma or equivalent, another 32.8 percent have some college, 23.5 percent have a Bachelor's Degree, and 9.6 percent of the population had a graduate or professional degree.

Table II.78.23		
Educational Attainment		
Polk County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	30,244	8.8%
High School or Equivalent	86,851	25.3%
Some College or Associates Degree	112,414	32.8%
Bachelor's Degree	80,546	23.5%
Graduate or Professional Degree	32,978	9.6%
Total Population Above 18 years	343,033	100.0%



ECONOMICS

Labor Force

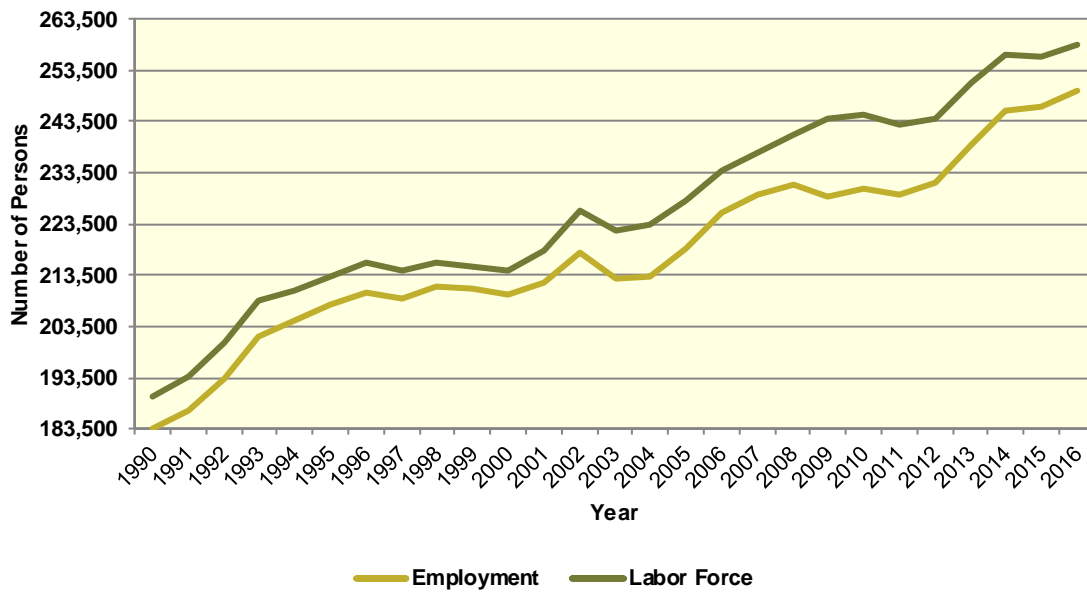
Table II.78.24, shows the labor force statistics for Polk County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.9 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.1 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Polk County decreased from 3.7 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.78.24 Labor Force Statistics Polk County 1990 - 2016 BLS Data					
Year	Polk County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	6,340	183,553	189,893	3.3%	4.4%
1991	6,925	186,896	193,821	3.6%	4.7%
1992	7,029	193,212	200,241	3.5%	4.5%
1993	7,328	201,373	208,701	3.5%	4%
1994	5,797	204,824	210,621	2.8%	3.5%
1995	5,512	207,632	213,144	2.6%	3.4%
1996	5,853	210,029	215,882	2.7%	3.5%
1997	5,471	208,793	214,264	2.6%	3.1%
1998	4,603	211,159	215,762	2.1%	2.7%
1999	4,153	210,922	215,075	1.9%	2.6%
2000	4,954	209,530	214,484	2.3%	2.6%
2001	6,330	212,153	218,483	2.9%	3.3%
2002	8,303	217,763	226,066	3.7%	4%
2003	9,220	212,939	222,159	4.2%	4.5%
2004	9,939	213,356	223,295	4.5%	4.5%
2005	9,116	218,864	227,980	4%	4.3%
2006	7,990	225,888	233,878	3.4%	3.7%
2007	8,270	229,306	237,576	3.5%	3.7%
2008	9,803	231,148	240,951	4.1%	4.2%
2009	14,956	229,011	243,967	6.1%	6.4%
2010	14,601	230,346	244,947	6%	6%
2011	13,767	229,207	242,974	5.7%	5.5%
2012	12,649	231,495	244,144	5.2%	5%
2013	12,100	238,830	250,930	4.8%	4.7%
2014	10,924	245,593	256,517	4.3%	4.3%
2015	9,576	246,445	256,021	3.7%	3.8%
2016	9,057	249,472	258,529	3.5%	3.7%

Diagram II.78.3, shows the employment and labor force for Polk County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 249,472 persons, with the labor force reaching 258,529, indicating there were a total of 9,057 unemployed persons.



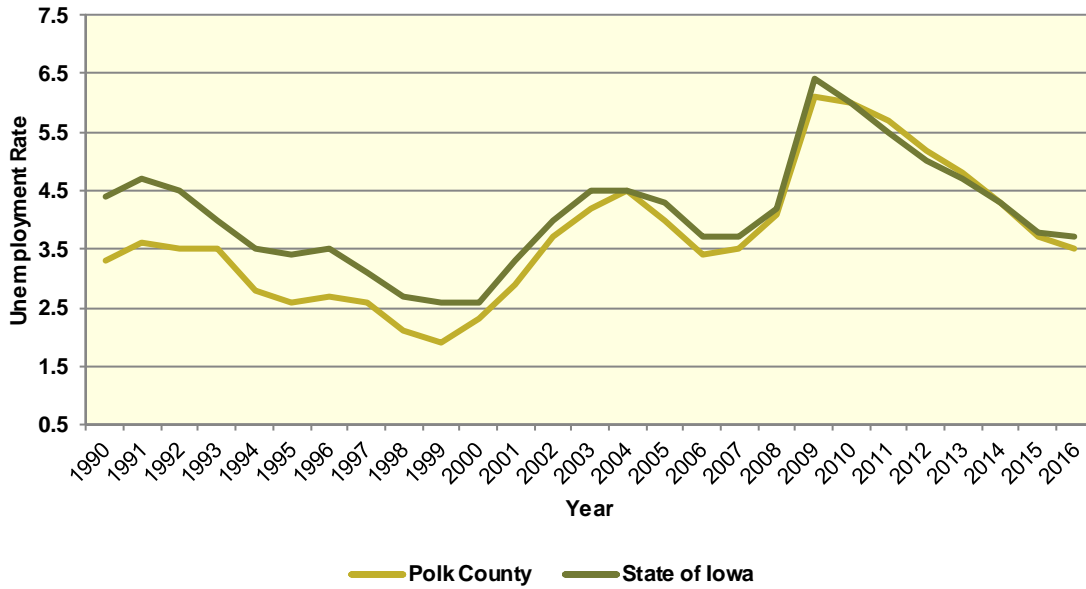
Diagram II.78.3
Employment and Labor Force
 Polk County
 1990 – 2016 BLS Data



Unemployment

Diagram II.78.4, shows the unemployment rate for both the State and Polk County. During the 1990’s the average rate for Polk County was 2.8 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.7 percent. Over the course of the entire period the Polk County had an average unemployment rate that lower than the State, 3.8 percent for Polk County, versus 4.1 statewide.

Diagram II.78.4
Annual Unemployment Rate
 Polk 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.78.25, shows total real earnings by industry for Polk County. In the most recent 2016 estimate, the finance and insurance industry had the largest total real earnings, with total real earnings reaching \$4,027,259,000. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 20.4 percent to 1,874,000 dollars.

Table II.78.25
Real Earnings by Industry
 Polk 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	12,708	19,159	46,392	47,847	30,827	11,642	5,462	6,035	10.5
Forestry, fishing, related activities, and other	35,090	0	0	0	0	0	13,658	15,828	15.9
Mining	17,626	0	0	0	0	0	12,316	9,711	-21.2
Utilities	0	181,446	73,015	79,582	0	0	0	0	0
Construction	1,190,141	948,929	1,024,376	1,067,881	1,178,025	1,412,614	1,464,774	1,644,061	12.2
Manufacturing	1,253,351	1,104,912	1,181,614	1,226,037	1,203,127	1,248,692	1,231,585	1,239,890	0.7
Wholesale trade	1,323,136	1,446,188	1,503,460	1,557,191	1,558,134	1,594,999	1,595,868	1,610,433	0.9
Retail trade	1,197,247	1,029,189	1,060,271	1,069,306	1,103,969	1,112,626	1,147,753	1,189,476	3.6
Transportation and warehousing	0	507,577	514,737	541,007	0	0	0	0	0
Information	679,248	591,842	564,886	554,373	530,763	534,170	524,720	520,132	-0.9
Finance and insurance	3,316,327	4,186,609	3,697,392	3,827,745	3,704,178	3,802,391	3,879,382	4,027,259	3.8
Real estate and rental and leasing	273,665	36,933	63,110	133,774	169,523	203,103	229,214	275,998	20.4
Professional and technical services	1,030,359	1,181,899	1,258,577	1,455,356	1,522,935	1,660,369	1,768,046	1,884,851	6.6
Management of companies and enterprises	262,551	464,610	519,383	588,021	650,083	763,716	825,461	823,125	-0.3
Administrative and waste services	592,317	771,368	777,503	821,406	826,035	802,405	829,980	834,008	0.5
Educational services	180,929	267,199	264,927	271,076	262,018	268,707	264,014	275,788	4.5
Health care and social assistance	1,543,549	2,007,934	2,039,457	2,070,806	2,111,640	2,185,299	2,287,989	2,395,169	4.7
Arts, entertainment, and recreation	139,577	168,638	167,881	130,820	125,030	137,823	131,210	155,501	18.5
Accommodation and food services	374,484	381,974	415,991	514,398	555,384	583,281	603,608	638,015	5.7
Other services, except public administration	627,015	704,934	704,825	737,342	731,690	764,928	812,826	822,308	1.2
Government and government enterprises	2,151,683	2,731,217	2,688,330	2,671,498	2,681,968	2,728,664	2,808,556	2,848,056	1.4
Total	16,888,943	18,762,643	18,592,595	19,390,737	19,565,892	20,491,175	21,103,416	21,936,960	3.9



Table II.78.26, shows the total employment by industry for the Polk County. The most recent estimates show the finance and insurance industry was the largest employer in Polk County, with employment reaching 44,803 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 18.4 percent to 76 jobs.

Table II.78.26
Employment by Industry
 Polk County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	919	732	741	731	761	722	755	747	-1.1
Forestry, fishing, related activities, and other	330	0	0	0	0	0	370	365	-1.4
Mining	304	0	0	0	0	0	580	542	-6.6
Utilities	0	503	467	456	0	0	0	0	0
Construction	16,769	15,744	15,770	16,406	17,916	20,123	20,185	21,914	8.6
Manufacturing	18,263	15,588	16,620	17,198	17,428	17,309	17,360	17,431	0.4
Wholesale trade	16,985	16,424	16,770	17,455	17,519	17,344	17,138	17,180	0.2
Retail trade	38,679	34,092	34,018	33,605	34,843	35,381	36,129	36,711	1.6
Transportation and warehousing	0	9,890	9,851	10,150	0	0	0	0	0
Information	10,474	8,097	7,755	7,492	7,374	7,343	7,076	7,102	0.4
Finance and insurance	42,694	46,779	44,939	44,448	43,949	43,346	43,761	44,803	2.4
Real estate and rental and leasing	9,773	11,999	12,191	11,884	12,234	12,940	13,423	14,012	4.4
Professional and technical services	15,638	17,885	17,646	18,676	19,754	21,421	22,091	23,070	4.4
Management of companies and enterprises	3,427	5,113	5,493	5,820	6,234	7,605	7,986	7,830	-2
Administrative and waste services	18,588	21,400	21,620	21,661	21,053	20,686	20,637	20,576	-0.3
Educational services	6,135	8,918	8,932	8,893	9,000	9,152	9,361	9,287	-0.8
Health care and social assistance	30,117	36,454	36,808	37,883	38,814	39,117	39,798	40,543	1.9
Arts, entertainment, and recreation	6,352	8,277	8,220	7,357	7,287	7,326	7,307	8,654	18.4
Accommodation and food services	18,396	19,580	20,263	21,657	22,855	23,639	24,064	24,790	3
Other services, except public administration	15,504	17,333	17,383	17,678	17,902	18,750	19,286	18,936	-1.8
Government and government enterprises	34,839	37,281	37,141	37,063	36,956	37,239	37,377	37,819	1.2
Total	315,192	332,879	333,402	337,391	343,350	351,426	356,300	363,927	2.1



Table II.78.27, shows the real average earnings per job by industry for Polk County. These figures are calculated by dividing the total real earning displayed in Tables II.78.25 and II.78.26, by industry. In 2016, the management of companies and enterprises industry had the highest average earnings reaching 105,125 dollars. Between 2015 and 2016 the forestry, fishing, and related activities industry saw the largest percentage increase, rising by 17.5 percent.

Table II.78.27
Real Earnings Per Job by Industry
 Polk County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	13,828	26,173	62,607	65,454	40,508	16,124	7,234	8,079	11.7
Forestry, fishing, related activities, and other	106,333	0	0	0	0	0	36,912	43,364	17.5
Mining	57,981	0	0	0	0	0	21,235	17,917	-15.6
Utilities	0	360,727	156,349	174,521	0	0	0	0	0
Construction	70,973	60,272	64,957	65,091	65,753	70,199	72,567	75,023	3.4
Manufacturing	68,628	70,882	71,096	71,290	69,034	72,141	70,944	71,131	0.3
Wholesale trade	77,900	88,053	89,652	89,212	88,940	91,963	93,119	93,739	0.7
Retail trade	30,953	30,189	31,168	31,820	31,684	31,447	31,768	32,401	2
Transportation and warehousing	0	51,322	52,252	53,301	0	0	0	0	0
Information	64,851	73,094	72,841	73,995	71,978	72,745	74,155	73,237	-1.2
Finance and insurance	77,677	89,498	82,276	86,117	84,284	87,722	88,649	89,888	1.4
Real estate and rental and leasing	28,002	3,078	5,177	11,257	13,857	15,696	17,076	19,697	15.3
Professional and technical services	65,888	66,083	71,324	77,927	77,095	77,511	80,035	81,701	2.1
Management of companies and enterprises	76,612	90,868	94,554	101,035	104,280	100,423	103,364	105,125	1.7
Administrative and waste services	31,866	36,045	35,962	37,921	39,236	38,790	40,218	40,533	0.8
Educational services	29,491	29,962	29,660	30,482	29,113	29,360	28,204	29,696	5.3
Health care and social assistance	51,252	55,081	55,408	54,663	54,404	55,866	57,490	59,077	2.8
Arts, entertainment, and recreation	21,974	20,374	20,424	17,782	17,158	18,813	17,957	17,969	0.1
Accommodation and food services	20,357	19,508	20,530	23,752	24,300	24,675	25,083	25,737	2.6
Other services, except public administration	40,442	40,670	40,547	41,710	40,872	40,796	42,146	43,426	3
Government and government enterprises	61,761	73,260	72,382	72,080	72,572	73,274	75,141	75,308	0.2
Total	53,583	56,365	55,766	57,473	56,985	58,309	59,229	60,278	1.8

Table II.78.28 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 \$23,501,624,000 a 2.3 percent change between 2015 and 2016. Table II.78.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 332,879 and 363,927 in 2016, which a change of 2.1 percent over this period.



Table II.78.28
Total Employment and Real Personal Income
 Polk 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	5,858,790	432,333	-605,237	896,030	446,952	6,164,202	21,612	157,020	37,312
1970	5,962,735	431,737	-609,976	957,109	486,918	6,365,049	22,182	160,293	37,197
1971	6,115,377	459,330	-639,693	1,000,424	536,741	6,553,520	22,491	162,125	37,719
1972	6,505,515	515,899	-698,050	1,044,261	562,079	6,897,907	23,561	167,779	38,773
1973	6,895,950	630,440	-741,858	1,097,706	623,500	7,244,858	24,367	175,001	39,403
1974	7,016,953	671,634	-782,170	1,161,227	671,483	7,395,858	24,585	179,138	39,169
1975	7,090,924	661,578	-794,485	1,180,689	781,276	7,596,827	25,060	181,673	39,030
1976	7,423,250	698,036	-831,826	1,197,208	823,567	7,914,163	25,989	187,530	39,586
1977	7,856,191	734,783	-900,117	1,257,958	807,656	8,286,905	27,431	195,220	40,244
1978	8,210,039	793,601	-957,555	1,320,036	826,061	8,604,979	28,405	203,403	40,365
1979	8,579,548	867,041	-1,012,902	1,379,025	851,656	8,930,287	29,537	209,539	40,944
1980	8,296,281	833,913	-1,010,088	1,497,403	925,008	8,874,691	29,221	209,339	39,631
1981	8,124,802	869,821	-991,151	1,685,106	970,868	8,919,805	29,258	205,280	39,580
1982	7,884,859	849,937	-951,166	1,864,178	1,040,679	8,988,614	29,513	202,502	38,938
1983	8,040,476	869,834	-965,832	1,866,001	1,067,478	9,138,290	29,890	204,789	39,261
1984	8,514,848	946,349	-1,020,362	1,979,387	1,039,245	9,566,769	31,153	212,636	40,044
1985	8,691,828	979,539	-1,046,667	1,992,658	1,071,721	9,730,002	31,556	216,845	40,084
1986	8,994,452	1,035,910	-1,085,771	2,021,706	1,088,531	9,983,008	32,233	219,843	40,912
1987	9,451,070	1,081,841	-1,144,344	2,031,044	1,077,098	10,333,028	33,030	226,653	41,699
1988	10,046,250	1,180,399	-1,221,550	2,112,742	1,103,096	10,860,138	34,247	236,825	42,420
1989	10,461,391	1,220,879	-1,269,886	2,259,792	1,121,805	11,352,224	35,204	245,877	42,548
1990	10,874,548	1,311,968	-1,343,555	2,493,428	1,194,157	11,906,610	36,242	255,281	42,598
1991	11,068,640	1,347,910	-1,385,560	2,268,491	1,255,303	11,858,965	35,552	259,682	42,623
1992	11,672,780	1,411,120	-1,469,585	2,277,099	1,331,522	12,400,696	36,511	263,873	44,236
1993	11,935,878	1,448,314	-1,513,023	2,280,995	1,362,857	12,618,393	36,560	268,179	44,507
1994	12,439,162	1,525,922	-1,571,530	2,410,131	1,387,035	13,138,876	37,609	274,833	45,261
1995	12,910,414	1,580,161	-1,603,107	2,640,448	1,427,816	13,795,411	38,960	285,424	45,233
1996	13,400,179	1,594,939	-1,680,405	2,741,561	1,488,233	14,354,628	40,099	291,220	46,014
1997	13,974,576	1,690,224	-1,807,003	2,918,013	1,493,186	14,888,547	41,244	294,718	47,417
1998	15,038,845	1,790,428	-1,931,012	3,149,514	1,535,195	16,002,114	43,831	303,168	49,606
1999	15,926,306	1,890,954	-2,079,969	3,017,263	1,556,583	16,529,229	44,602	309,088	51,527
2000	16,394,381	1,918,160	-2,180,325	3,192,593	1,644,593	17,133,081	45,612	313,583	52,281
2001	16,888,943	1,974,540	-2,350,385	3,067,348	1,759,638	17,391,005	45,752	315,192	53,583
2002	17,237,819	2,022,499	-2,446,717	2,963,720	1,914,246	17,646,569	45,913	313,556	54,976
2003	17,628,316	2,081,454	-2,535,587	2,901,048	1,873,418	17,785,741	45,806	314,515	56,049
2004	18,080,245	2,101,248	-2,604,002	3,208,991	1,873,050	18,457,036	47,065	317,788	56,894
2005	18,294,395	2,121,437	-2,665,706	3,179,560	1,950,717	18,637,530	46,707	322,204	56,779
2006	18,701,904	2,148,403	-2,738,298	3,472,169	2,089,021	19,376,393	47,727	330,876	56,522
2007	18,845,824	2,187,576	-2,788,310	3,672,330	2,189,363	19,731,632	47,773	337,789	55,791
2008	19,213,992	2,244,557	-2,831,509	3,521,413	2,539,738	20,199,077	48,150	341,117	56,327
2009	18,680,284	2,217,453	-2,667,260	3,080,072	2,720,824	19,596,467	46,029	336,315	55,544
2010	18,762,643	2,241,214	-2,577,346	3,101,061	2,928,113	19,973,258	46,204	332,879	56,365
2011	18,592,595	2,016,238	-2,641,232	3,417,314	2,952,571	20,305,010	46,379	333,402	55,766
2012	19,390,737	2,051,197	-2,730,146	3,860,094	2,922,184	21,391,672	48,199	337,391	57,473
2013	19,565,892	2,348,130	-2,704,309	3,604,903	2,960,389	21,078,744	46,690	343,350	56,985
2014	20,491,175	2,404,613	-2,816,211	3,796,726	3,080,939	22,148,015	48,171	351,426	58,308
2015	21,103,416	2,460,104	-2,943,301	4,032,414	3,233,262	22,965,688	49,210	356,300	59,229
2016	21,936,960	2,585,279	-3,114,155	4,001,706	3,262,392	23,501,624	49,577	363,927	60,278



Diagram II.78.5, shows real average earnings per job for Polk County from 1990 to 2016. Over this period the average earning per job for Polk County was \$52,525, which was higher than the statewide average of \$43,526 over the same period.

Diagram II.78.5
Real Average Earnings Per Job
 Polk County
 BEA Data 1990 - 2016

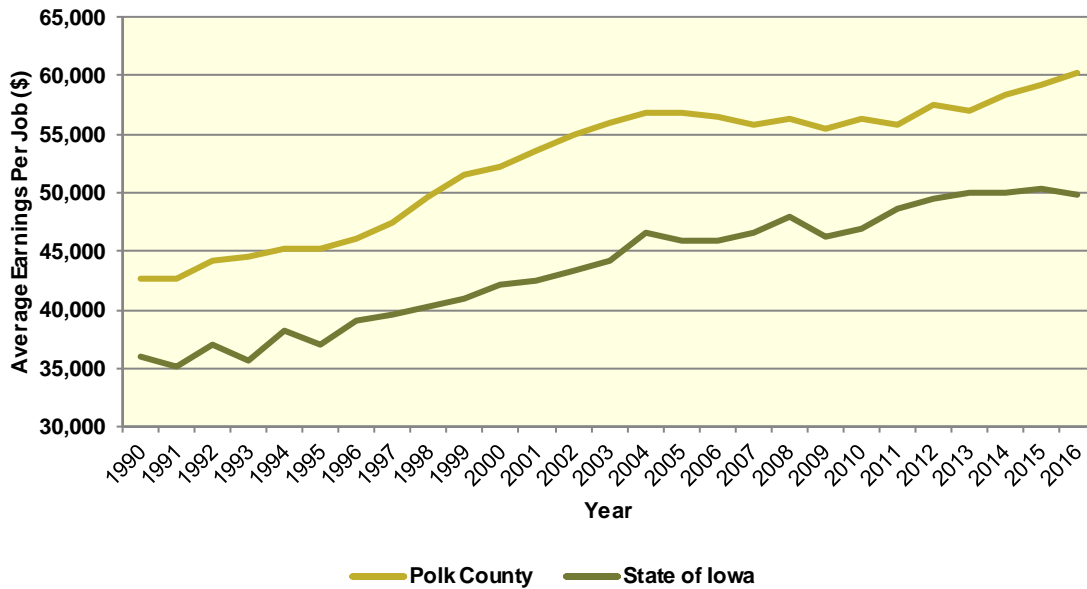
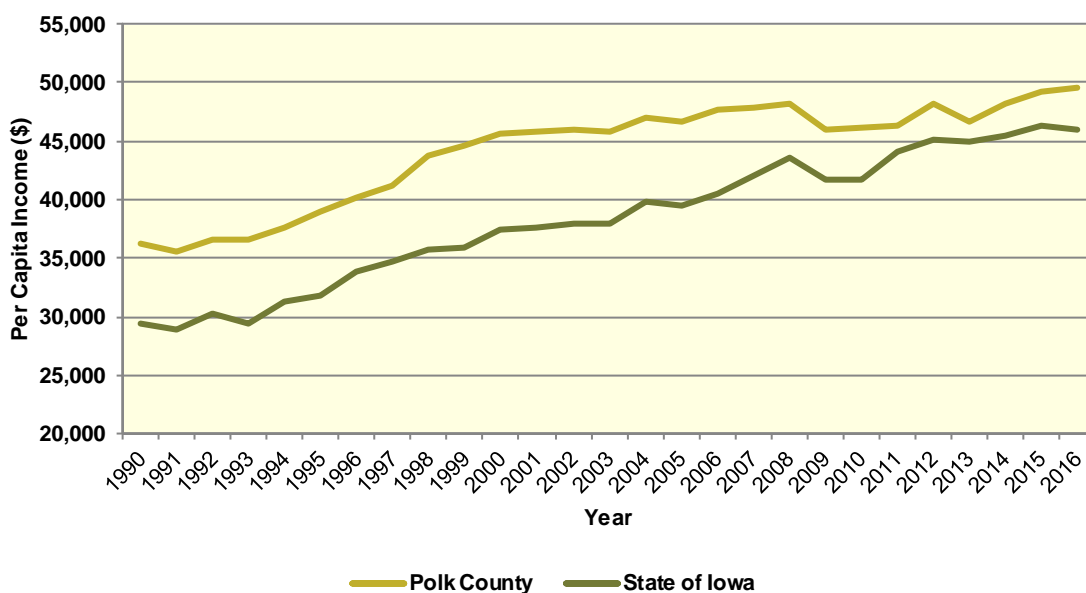


Diagram II.78.6, shows real per capita income for the Polk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Polk County was \$44,155, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.78.6
Real Per Capita Income
 Polk 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.78.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 288,727 persons in 2015 to 294,891 in 2016, a change of 2.1 percent.

Table II.78.29
Total Monthly Employment
 Polk County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	261,341	265,884	270,571	267,827	261,202	259,798	264,833	269,914	278,360	281,836	286,709
Feb	262,251	266,055	270,565	266,854	261,926	259,766	265,388	270,628	279,523	283,006	288,045
Mar	264,556	267,345	271,433	266,169	262,610	260,621	267,369	271,549	279,973	282,117	289,070
Apr	267,999	270,647	274,235	268,953	265,754	265,602	270,723	275,958	284,464	286,685	293,652
May	270,602	274,050	277,104	271,116	268,371	267,702	273,572	278,739	288,430	290,911	296,032
Jun	274,174	277,573	279,766	272,161	269,299	268,920	275,407	281,897	290,520	293,073	297,189
Jul	270,759	275,147	277,038	268,591	267,054	267,302	272,751	281,024	287,667	290,976	298,566
Aug	271,846	275,618	277,798	269,158	266,151	268,832	275,288	282,728	288,995	291,410	298,690
Sep	271,587	275,143	276,774	267,970	265,264	269,979	274,126	281,964	287,789	289,270	297,093
Oct	273,443	276,386	276,350	268,289	266,904	271,021	275,428	282,070	287,745	291,276	299,048
Nov	274,476	278,000	275,630	268,129	267,463	271,986	275,764	283,692	288,240	292,071	298,063
Dec	275,081	277,061	274,006	266,229	266,630	271,059	275,386	282,548	287,614	292,089	296,537
Annual	269,843	273,242	275,106	268,454	265,719	266,882	272,170	278,559	285,777	288,727	294,891
% Change	.	1.3%	0.7%	-2.4%	-1%	0.4%	2%	2.3%	2.6%	1%	2.1%

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 \$1,023 in 2015. In 2016, average weekly wages saw an increased of 1.8 percent over the prior year, rising to \$1,041, or by 18 dollars. These data are shown in Table II.78.30.

Table II.78.30						
Average Weekly Wages						
Polk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	684	643	659	703	672	
2002	719	667	684	726	699	4%
2003	752	694	709	763	730	4.4%
2004	781	710	740	818	762	4.4%
2005	793	739	793	829	789	3.5%
2006	860	780	782	854	819	3.8%
2007	886	812	804	883	846	3.3%
2008	904	822	831	905	865	2.2%
2009	891	823	831	931	869	0.5%
2010	895	845	857	972	892	2.6%
2011	939	871	912	940	915	2.6%
2012	997	882	905	981	941	2.8%
2013	1,017	897	926	991	957	1.7%
2014	1,045	920	957	1,029	987	3.1%
2015	1,071	945	982	1,096	1,023	3.6%
2016(p)	1,057	976	1,040	1,089	1,041	1.8%

Total business establishments reported by the QCEW are displayed in Table II.78.31. Between 2015 and 2016, the total number of business establishments in Polk County increased by 1.8 percent, from 16,547 to 17,011 establishments.

Table II.78.31						
Number of Business Establishments						
Polk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	14,022	14,091	13,237	13,313	13,666	
2002	13,369	13,553	13,486	13,523	13,483	-1.3%
2003	13,532	13,653	13,746	13,878	13,702	1.6%
2004	14,061	14,150	14,253	14,146	14,153	3.3%
2005	14,046	14,156	14,242	14,227	14,168	0.1%
2006	14,188	14,312	14,468	14,502	14,368	1.4%
2007	14,463	14,591	14,736	14,738	14,632	1.8%
2008	14,642	14,811	14,877	14,828	14,790	1.1%
2009	14,797	14,816	14,754	14,636	14,751	-0.3%
2010	14,606	14,701	14,695	14,564	14,642	-0.7%
2011	14,460	14,522	14,648	15,050	14,670	0.2%
2012	15,024	15,062	15,196	15,374	15,164	3.4%
2013	15,468	15,723	15,827	15,857	15,719	3.7%
2014	16,024	16,261	16,372	16,434	16,273	3.5%
2015	16,388	16,506	16,669	16,625	16,547	1.7%
2016	16,817	16,910	17,083	17,232	17,011	2.8%

Iowa Department of Revenue

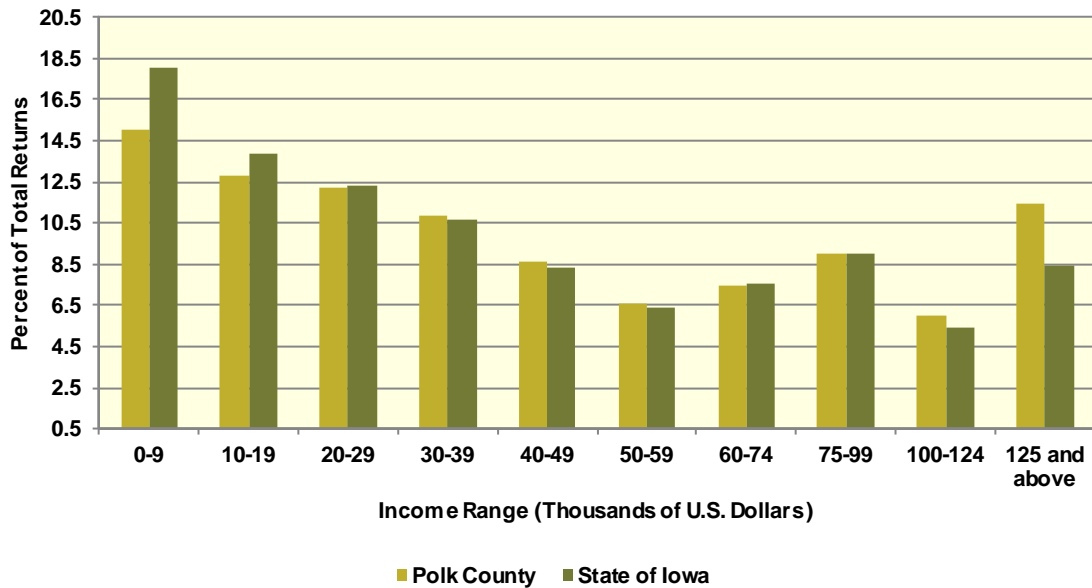
The Iowa Department of Revenue releases annual income tax statistics. Table II.78.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Polk County.

As can be seen, the total number of returns between 2010 and 2015 increased by 11 percent, with 25,174 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 50.8 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of 2.8 percent.

Table II.78.32
Number of Tax Returns by Adjusted Gross Income
 Polk 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	29,695	24,064	24,603	20,068	15,370	12,052	14,404	14,527	6,423	8,916	170,122
2003	29,870	23,699	24,545	19,956	15,459	11,777	14,324	15,063	6,873	9,826	171,392
2004	29,768	23,761	24,179	20,192	15,837	12,185	14,597	16,319	7,613	11,142	175,593
2005	29,610	23,834	24,492	20,583	16,081	12,511	14,805	16,967	8,435	12,411	179,729
2006	28,858	23,908	24,665	21,375	16,299	12,717	15,442	17,646	9,142	14,067	184,119
2007	31,279	24,584	25,427	22,139	16,859	13,012	15,648	18,619	9,981	15,724	193,272
2008	30,476	24,970	25,373	21,802	17,114	13,283	15,621	18,526	10,715	15,930	193,810
2009	31,297	26,127	25,831	21,945	16,784	13,190	15,428	18,360	10,566	15,659	195,187
2010	31,404	27,179	26,088	22,098	16,740	13,109	15,890	18,417	10,836	16,693	198,454
2011	32,906	27,152	26,072	22,087	16,991	13,400	15,321	18,727	11,312	18,171	202,139
2012	32,353	27,763	26,468	22,592	17,311	13,613	15,730	18,958	11,852	19,936	206,576
2013	33,076	27,910	26,782	23,191	17,731	13,639	15,865	19,235	12,469	21,212	211,110
2014	33,061	28,423	27,012	23,325	18,401	14,092	16,055	19,584	12,842	23,153	215,948
2015	33,115	28,225	26,846	23,999	19,074	14,429	16,334	19,850	13,292	25,174	220,338
Change 10 - 15	5.4%	3.8%	2.9%	8.6%	13.9%	10.1%	2.8%	7.8%	22.7%	50.8%	11%

Diagram II.78.7
2015 Income Distribution
 Polk 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 46,493 in 2010 to 50,628 in 2016, with the poverty rate reaching 10.9 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.78.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	26,814	7.1%
2001	26,526	7%
2002	31,012	8%
2003	33,615	8.6%
2004	38,811	9.8%
2005	30,856	7.9%
2006	38,616	9.7%
2007	38,490	9.4%
2008	41,185	9.9%
2009	45,826	10.9%
2010	46,493	11%
2011	53,570	12.5%
2012	58,216	13.4%
2013	55,095	12.4%
2014	58,971	13.1%
2015	54,557	11.9%
2016	50,628	10.9%

The rate of poverty for Polk County is shown in Table II.78.34. In 2016, there were an estimated 55,972 persons living in poverty. This represented a 12.4 percent poverty rate, compared to 7.9 percent poverty in 2000. In 2016, some 13.9 percent of those in poverty were under age 6, and 7.1 percent were 65 or older.

Table II.78.34				
Poverty by Age				
Polk 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	3,944	13.6%	7,796	13.9%
6 to 17	5,811	20%	11,901	21.3%
18 to 64	16,814	57.9%	32,285	57.7%
65 or Older	2,482	8.5%	3,990	7.1%
Total	29,051	100.0%	55,972	100.0%
Poverty Rate	7.9%	.	12.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 7.9 percent in Polk County between 2010 and 2016, from 182,262 to 196,673. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.78.35.

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 Polk County increased from 2,466 authorizations in 2015 to 2,591 in 2016.

The real value of single-family building permits increased from \$250,976 in 2015 to \$251,086 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.78.36.

Table II.78.35				
Housing Units				
State of Iowa vs. Polk County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Polk County	% Growth Since Census
2000 Census Base	1,232,625	.	156,222	.
2010 Census	1,336,417	8.4%	182,262	16.7%
July 2011 Estimate	1,341,974	0.4%	183,860	0.9%
July 2012 Estimate	1,346,403	0.7%	185,020	1.5%
July 2013 Estimate	1,353,274	1.3%	187,638	2.9%
July 2014 Estimate	1,362,458	1.9%	191,032	4.8%
July 2015 Estimate	1,370,778	2.6%	193,033	5.9%
July 2016 Estimate	1,380,162	3.3%	196,673	7.9%

Table II.78.36
Building Permits and Valuation
 Polk 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	712	198	8	198	1,116	106,856	71,984
1981	444	66	17	252	779	107,929	67,149
1982	439	32	18	236	725	102,549	59,225
1983	844	28	33	186	1,091	119,834	65,017
1984	1,032	48	16	1,047	2,143	110,898	59,897
1985	822	28	37	1,248	2,135	124,219	64,300
1986	1,068	40	37	1,115	2,260	131,915	58,155
1987	1,266	32	38	725	2,061	139,118	45,685
1988	1,405	8	16	1,156	2,585	140,246	66,009
1989	1,366	22	60	649	2,097	140,113	58,710
1990	1,420	28	27	805	2,280	148,784	51,211
1991	1,586	34	12	247	1,879	156,310	67,502
1992	1,838	48	50	966	2,902	172,544	66,689
1993	1,878	8	13	482	2,381	187,539	66,808
1994	1,951	36	10	1,443	3,440	178,991	63,497
1995	1,804	66	8	902	2,780	181,720	75,486
1996	2,004	34	19	707	2,764	182,392	69,124
1997	1,745	34	16	257	2,052	183,399	88,382
1998	2,465	10	47	586	3,108	180,364	93,989
1999	2,576	10	50	341	2,977	179,646	97,958
2000	2,028	74	40	228	2,370	184,997	133,461
2001	2,282	70	90	747	3,189	184,165	104,590
2002	2,758	74	90	1,064	3,986	190,042	114,958
2003	3,635	42	34	854	4,565	192,046	119,059
2004	3,718	38	16	614	4,386	201,329	109,426
2005	3,943	8	8	823	4,782	199,582	94,228
2006	2,791	28	16	1,037	3,872	197,897	125,054
2007	2,380	4	32	579	2,995	206,416	130,088
2008	1,350	2	0	1,057	2,409	207,124	126,646
2009	1,415	10	29	453	1,907	218,423	85,834
2010	1,694	38	50	451	2,233	221,635	109,302
2011	1,867	2	33	352	2,254	224,785	92,002
2012	2,402	8	0	1,099	3,509	231,670	132,709
2013	2,648	82	0	1,472	4,202	240,975	123,363
2014	2,330	30	7	983	3,350	248,320	115,080
2015	2,466	50	7	1,850	4,373	250,976	132,496
2016	2,591	20	0	2,403	5,014	251,086	126,729



Diagram II.78.8 Single Family Permits

Polk County
Census Bureau Data, 1980–2016

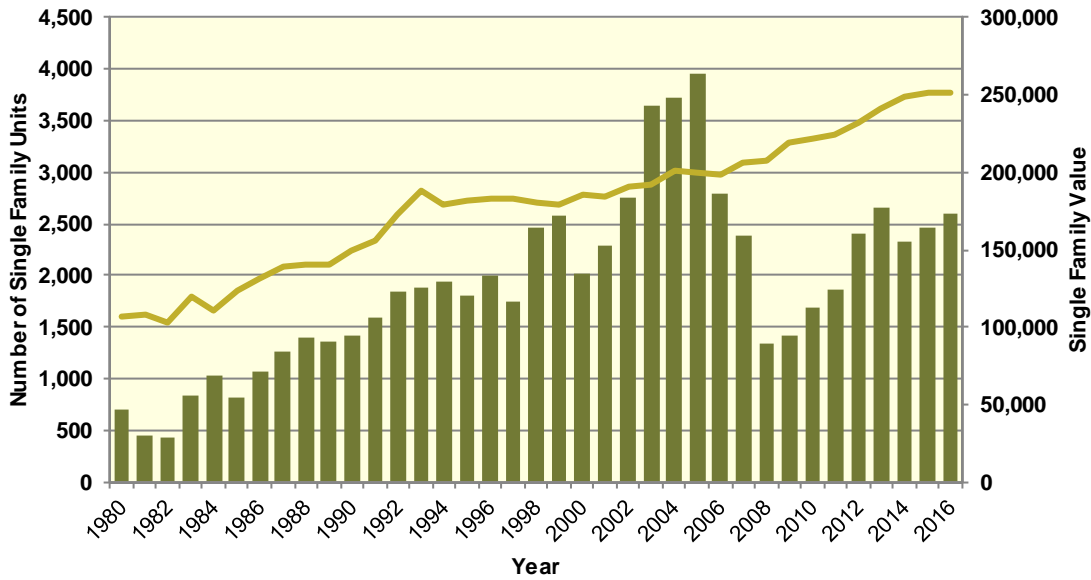
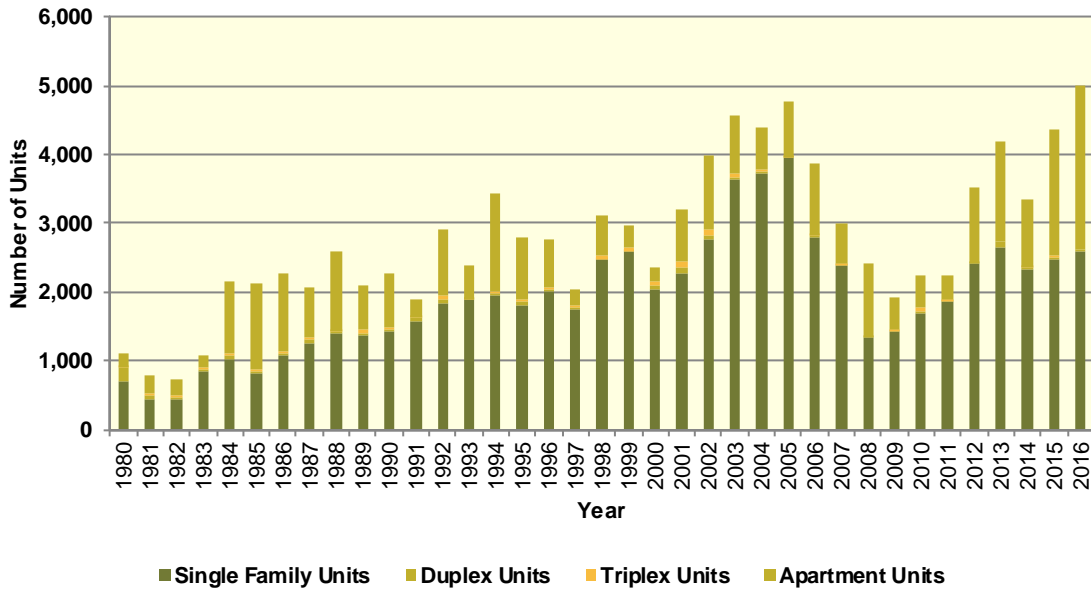


Diagram II.78.9 Total Permits by Unit Type

Polk County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.78.37. In 2016, there were 190,705 housing units, up from 156,447 in 2000. Single-family units accounted for 72.7 percent of units in 2016, compared to 69.9 in 2000. Apartment units accounted for 21.4 percent in 2016, compared to 21.6 percent in 2000.

Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	109,331	69.9%	138,680	72.7%
Duplex	4,574	2.9%	3,216	1.7%
Tri- or Four-Plex	3,841	2.5%	3,964	2.1%
Apartment	33,731	21.6%	40,752	21.4%
Mobile Home	4,934	3.2%	4,063	2.1%
Boat, RV, Van, Etc.	36	0%	30	0%
Total	156,447	100.0%	190,705	100.0%

Some 93.4 percent of housing was occupied in 2010, compared to 95.3 percent in 2000. Owner-occupied housing changed 14.5 percent between 2000 and 2010, ending with owner-occupied units representing 69.1 percent of unit. Vacant units changed by 64.5 percent, resulting in 12,065 vacant units in 2010.

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	149,112	95.3%	170,197	93.4%	14.1%
Owner-Occupied	102,621	68.8%	117,531	69.1%	14.5%
Renter-Occupied	46,491	31.2%	52,666	30.9%	13.3%
Vacant Housing Units	7,335	4.7%	12,065	6.6%	64.5%
Total Housing Units	156,447	100.0%	182,262	100.0%	16.5%

Table II.78.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 190,705 housing units. An estimated 67.2 percent were owner-occupied, and 6.4 percent were vacant.

Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	170,197	93.4%	178,520	93.6%
Owner-Occupied	117,531	69.1%	119,927	67.2%
Renter-Occupied	52,666	30.9%	58,593	32.8%
Vacant Housing Units	12,065	6.6%	12,185	6.4%
Total Housing Units	182,262	100.0%	190,705	100.0%



Households by household size are shown in Table II.78.40. There were a total of 170,197 households in 2010, up from 149,112 in 2000. One person households changed by 15 percent between 2000 and 2010, while two person households changed by 13.1 percent. Three and four person households changed by 12.3 and 9.2 respectively, representing 15.3 percent and 13.4 percent of the population in 2010.

Table II.78.40					
Households by Household Size					
Polk County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	41,863	28.1%	48,127	28.3%	15%
Two Persons	50,612	33.9%	57,267	33.6%	13.1%
Three Persons	23,245	15.6%	26,113	15.3%	12.3%
Four Persons	20,805	14%	22,727	13.4%	9.2%
Five Persons	8,505	5.7%	10,228	6%	20.3%
Six Persons	2,671	1.8%	3,571	2.1%	33.7%
Seven Persons or More	1,411	0.9%	2,164	1.3%	53.4%
Total	149,112	100.0%	170,197	100.0%	14.1%

Households by income is shown in Table II.78.41. Households earning more than \$100,000 per year represented 25.8 percent of households in 2016, compared to 11.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20 percent of households in 2010, compared to 22.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.7 percent of households in 2016, compared to 11.4 percent in 2000.

Table II.78.41				
Households by Income				
Polk 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	17,066	11.4%	17,249	9.7%
\$15,000 to \$19,999	7,977	5.3%	6,754	3.8%
\$20,000 to \$24,999	9,727	6.5%	8,016	4.5%
\$25,000 to \$34,999	19,492	13.1%	16,194	9.1%
\$35,000 to \$49,999	26,563	17.8%	23,375	13.1%
\$50,000 to \$74,999	33,619	22.5%	35,645	20%
\$75,000 to \$99,999	17,335	11.6%	25,160	14.1%
\$100,000 or More	17,537	11.7%	46,127	25.8%
Total	149,316	100.0%	178,520	100.0%

Table II.78.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 16 percent and 4.4 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.9 percent, 9.7 percent, and 14.4, respectively. Housing units built prior to 1939 represented 15.4 percent of households in 2016.

Table II.78.42				
Households by Year Home Built				
Polk 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	28,477	19.1%	27,503	15.4%
1940 to 1949	11,749	7.9%	9,334	5.2%
1950 to 1959	20,486	13.7%	20,164	11.3%
1960 to 1969	18,479	12.4%	17,308	9.7%
1970 to 1979	25,973	17.4%	24,770	13.9%
1980 to 1989	18,343	12.3%	17,346	9.7%
1990 to 1999	25,605	17.2%	25,781	14.4%
2000 to 2009	.	.	28,512	16%
2010 or Later	.	.	7,802	4.4%
Total	149,112	100.0%	178,520	100.0%

The distribution of unit types by race are shown in Table II.78.43. An estimated 76.1 percent of white households occupy single family homes, while 49.7 percent of black households do. Some 18.3 percent of white households occupied apartments, while 42.9 percent of black households do. An estimated 58.8 percent of Asian, and 63.3 percent of American Indian households occupy single family homes.

Table II.78.43							
Distribution of Units in Structure by Race							
Polk County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	76.1%	49.7%	63.3%	58.8%	82%	61.6%	65%
Duplex	1.5%	3.1%	1.7%	1.3%	0%	2.4%	3%
Tri- or Four-Plex	1.8%	4.1%	7.3%	2.9%	18%	4.6%	4.2%
Apartment	18.3%	42.9%	21.1%	36.4%	0%	26.2%	25.8%
Mobile Home	2.3%	0.2%	6.6%	0.6%	0%	5.2%	2%
Boat, RV, Van, Etc.	0%	0.1%	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.78.44. An estimated 39.2 percent of vacant units were for rent in 2010, a 55.8 percent change since 2000. In addition, some 23.7 percent of vacant units were for sale, a change of 78.3 percent between 2000 and 2010. “Other” vacant units represented 24.5 percent of vacant units in 2010. This is a change of 88.1 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	3,034	41.4%	4,728	39.2%	55.8%
For Sale	1,605	21.9%	2,861	23.7%	78.3%
Rented or Sold, Not Occupied	652	8.9%	804	6.7%	23.3%
For Seasonal, Recreational, or Occasional Use	463	6.3%	705	5.8%	52.3%
For Migrant Workers	7	0.1%	7	0.1%	0%
Other Vacant	1,574	21.5%	2,960	24.5%	88.1%
Total	7,335	100.0%	12,065	100.0%	64.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.78.45. By 2016, for rent units accounted for 24.4 percent of vacant units, while for sale units accounted for 13.7 percent. “Other” vacant units accounted for 37.6 percent of vacant units, representing a total of 4,578 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	4,728	39.2%	2,972	24.4%
For Sale	2,861	23.7%	1,672	13.7%
Rented Not Occupied	231	1.9%	796	6.5%
Sold Not Occupied	573	4.7%	1,129	9.3%
For Seasonal, Recreational, or Occasional Use	705	5.8%	1,038	8.5%
For Migrant Workers	7	0.1%	0	0%
Other Vacant	2,960	24.5%	4,578	37.6%
Total	12,065	100.0%	12,185	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.78.46. In 2016, an estimated 2.2 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.



Table II.78.46 Overcrowding and Severe Overcrowding Polk 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	100,739	98.2%	1,286	1.3%	598	0.6%	102,623
2016 Five-Year ACS	118,054	98.4%	1,546	1.3%	327	0.3%	119,927
Renter							
2000 Census	43,387	93.3%	1,943	4.2%	1,159	2.5%	46,489
2016 Five-Year ACS	55,765	95.2%	2,352	4%	476	0.8%	178,520
Total							
2000 Census	144,126	96.7%	3,229	2.2%	1,757	1.2%	149,112
2016 Five-Year ACS	173,819	97.4%	3,898	2.2%	803	0.4%	178,520

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

Table II.78.47 Households with Incomplete Plumbing Facilities Polk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	148,626	178,211
Lacking Complete Plumbing Facilities	486	309
Total Households	149,112	178,520
Percent Lacking	0.3%	0.2%

There were 1,528 households lacking complete kitchen facilities in 2016, compared to 826 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.9 percent in 2016.

Table II.78.48 Households with Incomplete Kitchen Facilities Polk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	148,286	176,992
Lacking Complete Kitchen Facilities	826	1,528
Total Households	149,112	178,520
Percent Lacking	0.6%	0.9%

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

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

In Polk County, 14.9 of households had a cost burden and 11.8 percent had a severe cost burden. Some 20.8 percent of renters were cost burdened, and 21.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.2 percent and a severe cost burden rate of 5.7 percent. Owner occupied households with a mortgage had a cost burden rate of 14 percent, and severe cost burden at 7.6 percent.

Table II.78.49
Cost Burden and Severe Cost Burden by Tenure
 Polk 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	54,897	79.6%	9,964	14.5%	3,889	5.6%	189	0.3%	68,939
2016 Five-Year ACS	67,149	78.2%	12,019	14%	6,518	7.6%	231	0.3%	85,917
Owner Without a Mortgage									
2000 Census	20,473	90.7%	1,219	5.4%	699	3.1%	177	0.8%	22,568
2016 Five-Year ACS	29,347	86.3%	2,449	7.2%	1,922	5.7%	292	0.9%	34,010
Renter									
2000 Census	29,163	62.9%	8,593	18.5%	6,599	14.2%	2,009	4.3%	46,364
2016 Five-Year ACS	31,262	53.4%	12,175	20.8%	12,654	21.6%	2,502	4.3%	58,593
Total									
2000 Census	104,533	75.8%	19,776	14.3%	11,187	8.1%	2,375	1.7%	137,871
2016 Five-Year ACS	127,758	71.6%	26,643	14.9%	21,094	11.8%	3,025	1.7%	178,520

Housing Problems by Income

Table II.78.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Polk County. As can be seen in 2017 the MFI was \$82,200, which compared to \$69,900 for the State of Iowa.

Table II.78.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 14,730 owner-occupied and 10,630 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 7,780 owner-occupied 10,540 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 124,055 households without a housing problem.

Table II.78.50
Median Family Income
 Polk County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	60,000	49,100
2001	64,600	52,500
2002	66,900	53,700
2003	63,900	54,900
2004	65,300	55,800
2005	68,050	57,650
2006	67,700	57,800
2007	67,700	58,100
2008	67,900	58,500
2009	71,700	62,000
2010	73,200	62,400
2011	74,500	64,000
2012	75,500	64,800
2013	72,900	64,700
2014	74,900	65,300
2015	75,000	67,500
2016	76,900	68,400
2017	82,200	69,900

Table II.78.51
Housing Problems by Income and Tenure
 Polk 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	20	105	95	105	95	420
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	35	80	100	40	35	290
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	145	615	165	400	1,405
Housing cost burden greater than 50% of income (and none of the above problems)	3,840	2,230	1,425	205	80	7,780
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	955	2,990	5,610	2,470	2,705	14,730
Zero/negative income (and none of the above problems)	630	0	0	0	0	630
has none of the 4 housing problems	575	3,120	9,630	10,255	70,990	94,570
Total	6,135	8,670	17,475	13,240	74,305	119,825
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	145	210	240	40	170	805
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	285	140	20	85	45	575
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	555	360	480	170	235	1,800
Housing cost burden greater than 50% of income (and none of the above problems)	8,505	1,690	330	15	0	10,540
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	1,370	5,705	3,165	260	130	10,630
Zero/negative income (and none of the above problems)	1,095	0	0	0	0	1,095
has none of the 4 housing problems	1,480	2,010	8,050	5,110	12,835	29,485
Total	13,435	10,115	12,285	5,680	13,415	54,930
Total						
Lacking complete plumbing or kitchen facilities	165	315	335	145	265	1,225
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	320	220	120	125	80	865
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	635	505	1,095	335	635	3,205
Housing cost burden greater than 50% of income (and none of the above problems)	12,345	3,920	1,755	220	80	18,320
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	2,325	8,695	8,775	2,730	2,835	25,360
Zero/negative income (and none of the above problems)	1,725	0	0	0	0	1,725
has none of the 4 housing problems	2,055	5,130	17,680	15,365	83,825	124,055
Total	19,570	18,785	29,760	18,920	87,720	174,755

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.78.52, of the 16,602 loans in 2016, 8,660 loans were for Home Purchases, 1,354 were for Home Improvement and 6,588 were for refinancing.

Table II.78.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Polk County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	5,282	1,136	5,800	12,218
2009	5,688	878	13,193	19,759
2010	4,568	1,000	10,769	16,337
2011	4,249	746	9,281	14,276
2012	4,970	677	13,198	18,845
2013	6,154	707	8,511	15,372
2014	6,453	902	3,398	10,753
2015	7,849	1,258	5,429	14,536
2016	8,660	1,354	6,588	16,602

Table II.78.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$160,016 in 2012 and \$178,228 in 2016. Overall, average loans were \$138,606 in 2008 and \$164,442 in 2016.

Table II.78.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Polk County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$151,105	\$41,210	\$146,299	\$138,606
2009	\$148,237	\$45,247	\$162,449	\$153,150
2010	\$151,191	\$46,566	\$159,019	\$149,947
2011	\$154,435	\$56,241	\$152,762	\$148,216
2012	\$160,016	\$67,353	\$154,392	\$152,748
2013	\$165,992	\$55,989	\$145,322	\$149,488
2014	\$166,363	\$42,684	\$139,159	\$147,392
2015	\$172,666	\$52,339	\$156,351	\$156,159
2016	\$178,228	\$58,710	\$168,050	\$164,442

Table II.78.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$795,278,000 in 2012 and \$1,543,458,000 in 2016. Overall, average loans were \$1,693,483,000 in 2008 and \$2,730,063,000 in 2016.

Table II.78.54
Total Volume of Owner-Occupied Single Family Loans
 Polk County
 2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$798,137,000	\$46,814,000	\$848,532,000	\$1,693,483,000
2009	\$843,173,000	\$39,727,000	\$2,143,195,000	\$3,026,095,000
2010	\$690,640,000	\$46,566,000	\$1,712,480,000	\$2,449,686,000
2011	\$656,195,000	\$41,956,000	\$1,417,787,000	\$2,115,938,000
2012	\$795,278,000	\$45,598,000	\$2,037,666,000	\$2,878,542,000
2013	\$1,021,516,000	\$39,584,000	\$1,236,836,000	\$2,297,936,000
2014	\$1,073,540,000	\$38,501,000	\$472,861,000	\$1,584,902,000
2015	\$1,355,257,000	\$65,843,000	\$848,828,000	\$2,269,928,000
2016	\$1,543,458,000	\$79,494,000	\$1,107,111,000	\$2,730,063,000

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.78.55 presents some basic statistics about the completed surveys.

Table II.78.55
Survey of Rental Properties
 Polk County
 2017 Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	110	12,062	6.9	30.5

Table II.78.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 99 single family units in Polk County, with 6 of them available. This translates into a vacancy rate of 6.1 percent in Polk County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 11,419 apartment units reported in the survey, with 729 of them available, which resulted in a vacancy rate of 6.4 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.78.56
Rental Vacancy Survey by Type
 Polk County
 2017 Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	99	6	6.1%
Apartments	11,419	729	6.4%
Mobile Homes	286	15	5.2%
"Other" Units	0	0	0%
Don't Know	258	81	31.4%
Total	12,062	831	6.9%

Table II.78.57, reports units by bedroom size. As can be seen there were 2,587 two bedroom apartment units and 726 three bedroom units. Overall, the 2,615 two bedroom units accounted for 21.7 percent of all units, and the 1,022 three bedroom units accounted for 8.5 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 5,739 units listed as "Don't Know". Additional details for additional unit types are reported.



Table II.78.57 Rental Units by Bedroom Size Polk County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	335	0	0	·	335
One	1	2,329	2	0	·	2,332
Two	19	2,587	9	0	·	2,615
Three	21	726	275	0	·	1,022
Four	19	0	0	0	·	19
Don’t Know	39	5,442	0	0	258	5,739
Total	99	11,419	286	0	258	12,062

Table II.78.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 9.5 percent.

Table II.78.58 Single Family Units by Bedroom Size Polk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	1	0	0%
Two	19	1	5.3%
Three	21	2	9.5%
Four	19	3	15.8%
Don’t know	39	0	0%
Total	99	6	6.1%

Table II.78.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 3.4 percent.

Table II.78.59 Apartment Units by Bedroom Size Polk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	335	26	7.8%
One	2,329	47	2%
Two	2,587	87	3.4%
Three	726	62	8.5%
Four	0	0	0%
Don’t know	5,442	507	9.3%
Total	11,419	729	6.4%

Average market-rate rents by unit type are shown in Table II.78.60. 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.78.60					
Average Market Rate Rents by Bedroom Size					
Polk County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$678.9	\$0	\$0	\$678.9
One	\$0	\$773.8	\$0	\$0	\$773.8
Two	\$895	\$951	\$0	\$0	\$950.2
Three	\$1254	\$1144	\$0	\$0	\$1155
Four	\$2225	\$1979.5	\$0	\$0	\$2061.3
Total	\$1196.8	\$936.9	\$900	\$0	\$963.9

Table II.78.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.78.61					
Average Assisted Rate Rents by Bedroom Size					
Polk 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	\$0	\$0	\$0	\$0

Table II.78.62 , shows vacancy rates for single family units by average rental rates for Polk County. The most common rent for single family units was 0 dollars and the units in this price range had a vacancy rate of 16.1 percent

Table II.78.62			
Single Family Market Rate Rents by Vacancy Status			
Polk County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	4	0	0%
\$750 to \$1,000	24	1	4.2%
\$1,000 to \$1,250	1	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	31	5	16.1%
Missing	39	0	0%
Total	99	6	6.1%

The average rent and availability of apartment units is displayed in Table II.78.63. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 3.8 percent.

Table II.78.63 Apartment Market Rate Rents by Vacancy Status Polk County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	2,317	101	4.4%
\$750 to \$1,000	5,102	194	3.8%
\$1,000 to \$1,250	2,695	222	8.2%
\$1,250 to \$1,500	729	63	8.6%
Above \$1,500	323	144	44.6%
Missing	253	5	2%
Total	11,419	729	6.4%

Respondents were asked if utilities are included in the rent and as shown in Table II.78.64 73 respondents, or 73.7 percent, included some sort of utility in the rent.

Table II.78.64 Are there any utilities included with the rent? Polk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	73
No	26
% Offering Utilities	73.7%

The type of utility included in the rent is shown in Table II.78.65. There were 8 respondents who included electricity, 19 respondents who included natural gas, 53 respondents who included water and sewer and 65 respondents included trash collection in the rent.

Table II.78.65 Which utilities are included with the rent? Polk County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	8
Natural Gas	19
Water/Sewer	53
Trash Collection	65

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.78.66, there were 40 single family units which property managers considered accessible, with an additional 2,363 accessible apartment units. Respondents also indicated there were a total of 515 persons with disabilities currently residing in accessible units.

Table II.78.66 Accessible Units by Bedroom Size Polk County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	43	0	0		43
One	0	703	0	0		703
Two	0	370	0	0		370
Three	1	136	0	0		137
Four	0	0	0	0		0
Don't Know	39	1,111	0	0	30	1,180
Total	40	2,363	0	0	30	2,433

Table II.78.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent or 0 two bedroom single family units are accessible, with 4.8 percent of three bedroom units were considered accessible. Overall, 40.4 percent of all single family units were considered accessible by survey respondents.

Table II.78.67 Single Family Units by Accessibility and Bedroom Size Polk County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	1	0	1	0%
Two	19	0	19	0%
Three	20	1	21	4.8%
Four	19	0	19	0%
Don't know	0	39	39	100%
Total	59	40	99	40.4%

Table II.78.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 14.3 percent or 370 two bedroom apartment units are accessible, with 18.7 percent of three bedroom units were considered accessible. Overall, 20.7 percent of all apartment units were considered accessible by survey respondents.

Table II.78.68 Apartment Units by Accessibility and Bedroom Size Polk County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	292	43	335	12.8%
One	1,626	703	2,329	30.2%
Two	2,217	370	2,587	14.3%
Three	590	136	726	18.7%
Four	0	0	0	0%
Don't know	4,331	1,111	5,442	20.4%
Total	9,056	2,363	11,419	20.7%

Perceived Need for Rental Units

Table II.78.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 55 respondents said they keep a waitlist, with an estimated 656 number of persons on the wait list.

Table II.78.69 Do you keep a waiting list? Polk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	55
No	41
Waitlist Size	656

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.78.70, 7 respondents said there was no need for renovating single family units, with 3 respondents saying there was extreme need for renovating single family units. Likewise, 8 respondents indicated no need for renovating existing apartment units, with 3 respondents saying there was extreme need for renovating existing apartment units.

Table II.78.70 How would you rate the need for renovation of existing units in the city? Polk County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	7	8	2	1
Low Need	24	25	4	3
Moderate Need	21	21	4	2
High Need	4	4	2	1
Extreme Need	3	3	0	0
Average Need	2.5	2.5	2.5	2.4

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.78.71, 33 respondents said there was no need for new single family units, with 4 respondents saying there was extreme need for constructing new single family units. Likewise, 35 respondents indicated no need for new apartment units, with 4 respondents saying there was extreme need for constructing new apartment units.

Table II.78.71
How would you rate the need for construction of new units in the city?
 Polk County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	33	35	9	6
Low Need	13	15	2	0
Moderate Need	6	6	0	0
High Need	4	5	0	0
Extreme Need	4	4	3	3
Average Need	1.9	1.9	2	2.3

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.78.72, shows the *strong growth scenario* for the Polk County. As can be seen there were 119,927 owner-occupied and 58,593 renter-occupied households in 2016, for a total of 178,520 households. In 2030, there will be a projected 205,215 households, of which 143,355 are projected to be owner occupied and the remaining 61,860 are expected to be renter-occupied.

By 2050, there are projected to be 159,452 owner-occupied households, of which 8,158 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 23,264 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 66,067 renter households, of which 16,153 renter households are expected to have incomes between 0 and 30.0 percent of median family income 14,776 renter households with incomes between 50.1-



80.0 percent of MFI. Overall households are projected to reach 225,519 occupied units by 2050, of which 24,311 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.78.72 Housing Demand Forecast Polk County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	6,136	6,796	7,065	7,335	7,578	7,792	7,983	8,158
30.1-50%	8,673	9,606	9,986	10,368	10,711	11,014	11,284	11,532
50.1-80%	17,497	19,379	20,145	20,915	21,608	22,218	22,763	23,264
80.1-95%	9,990	11,064	11,501	11,941	12,337	12,685	12,996	13,282
95.1-115%	12,677	14,041	14,596	15,154	15,656	16,098	16,492	16,856
115+%	64,953	71,940	74,782	77,642	80,213	82,479	84,500	86,361
Total	119,927	132,827	138,075	143,355	148,102	152,286	156,017	159,452
Renter								
0-30%	14,326	14,400	14,755	15,124	15,454	15,731	15,962	16,153
30.1-50%	10,790	10,845	11,113	11,391	11,639	11,848	12,022	12,166
50.1-80%	13,104	13,172	13,497	13,835	14,136	14,390	14,601	14,776
80.1-95%	4,432	4,455	4,565	4,679	4,781	4,867	4,938	4,997
95.1-115%	5,755	5,785	5,927	6,076	6,208	6,319	6,412	6,489
115+%	10,187	10,240	10,493	10,755	10,989	11,186	11,351	11,486
Total	58,593	58,897	60,351	61,860	63,208	64,341	65,286	66,067
Total								
0-30%	20,462	21,196	21,820	22,459	23,031	23,523	23,945	24,311
30.1-50%	19,463	20,452	21,099	21,759	22,350	22,862	23,306	23,698
50.1-80%	30,601	32,551	33,642	34,750	35,744	36,608	37,364	38,039
80.1-95%	14,422	15,519	16,067	16,620	17,118	17,552	17,934	18,280
95.1-115%	18,432	19,826	20,523	21,230	21,864	22,417	22,905	23,344
115+%	75,140	82,180	85,275	88,397	91,202	93,666	95,850	97,847
Total	178,520	191,724	198,426	205,215	211,310	216,628	221,303	225,519