

**VOLUME II:
TAMA COUNTY**

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Tama County

DEMOGRAPHICS

Population Estimates

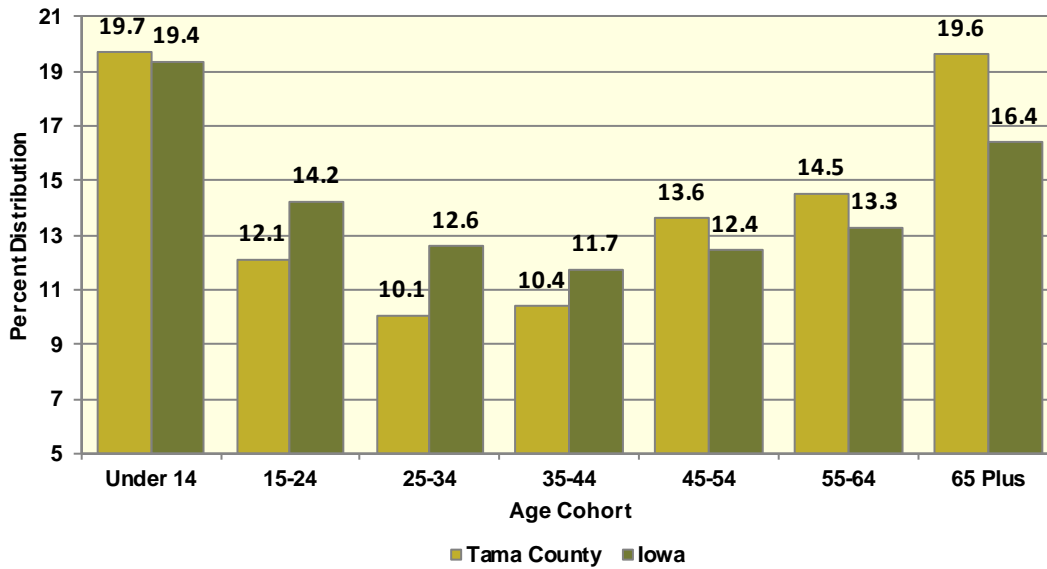
The Census Bureau's current census estimates indicate that Tama County's population decreased from 17,767 in 2010 to 17,319 in 2016, or by 2.5 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 1.5 percent, and the number of people from 55 to 64 years of age increased by 10.6 percent. The white population decreased by 3.9 percent, while the black population increased by 58.6 percent. The Hispanic population increased from 1,320 to 1,563 people between 2010 and 2016 or by 18.4 percent. These data are presented in Table II.87.1.

Table II.87.1						
Profile of Population Characteristics						
Tama County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Tama County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	17,767	17,319	-2.5%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,654	3,413	-6.6%	603,673	607,020	0.6%
15 to 24 years	2,102	2,094	-0.4%	430,187	445,808	3.6%
25 to 34 years	1,769	1,742	-1.5%	382,583	394,373	3.1%
35 to 44 years	2,117	1,798	-15.1%	364,548	367,535	0.8%
45 to 54 years	2,578	2,356	-8.6%	439,726	389,744	-11.4%
55 to 64 years	2,273	2,515	10.6%	372,750	415,998	11.6%
65 and Over	3,274	3,401	3.9%	452,888	514,215	13.5%
Race						
White	15,813	15,189	-3.9%	2,839,615	2,864,884	0.9%
Black	70	111	58.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	1,417	1,443	1.8%	13,563	15,924	17.4%
Asian	47	95	102.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	17	27	58.8%	2,419	3,592	48.5%
Two or more races	403	454	12.7%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,320	1,563	18.4%	151,544	182,606	20.5%

Table II.87.2, presents the population of Tama County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,731 males, who accounted for 49.1 percent of the population, and the remaining 50.9 percent, or 9,036 persons, were female. In 2016, the number of males rose to 8,603 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 8,716 persons being female.

Table II.87.2 Population by Age and Gender Tama County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,844	1,810	3,654	1,698	1,715	3,413	-6.6%
15 to 24 years	1,092	1,010	2,102	1,104	990	2,094	-0.4%
25 to 34 years	864	905	1,769	901	841	1,742	-1.5%
35 to 44 years	1,050	1,067	2,117	880	918	1,798	-15.1%
45 to 54 years	1,296	1,282	2,578	1,194	1,162	2,356	-8.6%
55 to 64 years	1,161	1,112	2,273	1,277	1,238	2,515	10.6%
65 and Over	1,424	1,850	3,274	1,549	1,852	3,401	3.9%
Total	8,731	9,036	17,767	8,603	8,716	17,319	-2.5%
% of Total	49.1%	50.9%	.	49.7%	50.3%	.	

**Diagram II.87.1
Age Distribution**
Tama County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Tama County increased from 17,419 to 18,103 persons, or by 3.9 percent. Between 2000 and 2010, Tama County population, changed by -336 persons, to a total population of 17,767 persons. The most recent estimates indicated that Tama County’s population fell an additional -448 persons since the 2010 Census, to 17,319 persons in July 2016.

Table II.87.3 Population Estimates: Births, Deaths, and Migration Tama County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	17,419
Natural Increase 90-00	199
Net Migration 90-00	485
2000 Census	18,103
Natural Increase 00-09	335
Net Migration 00-09	-605
2009 Population Estimate	17,833
2010 Census	17,767
Natural Increase 10-16	98
Net Migration 10-16	-546
2016 Population Estimate	17,319

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.87.3, Tama County had a natural increase, of 199 persons between 1990 and 2000. During the April 2000 to July 2009 period, Tama County’s natural increase was estimated at 335 persons. Between 2010 and 2016, the natural increase was estimated at 98 persons, and the net migration was -546 persons.

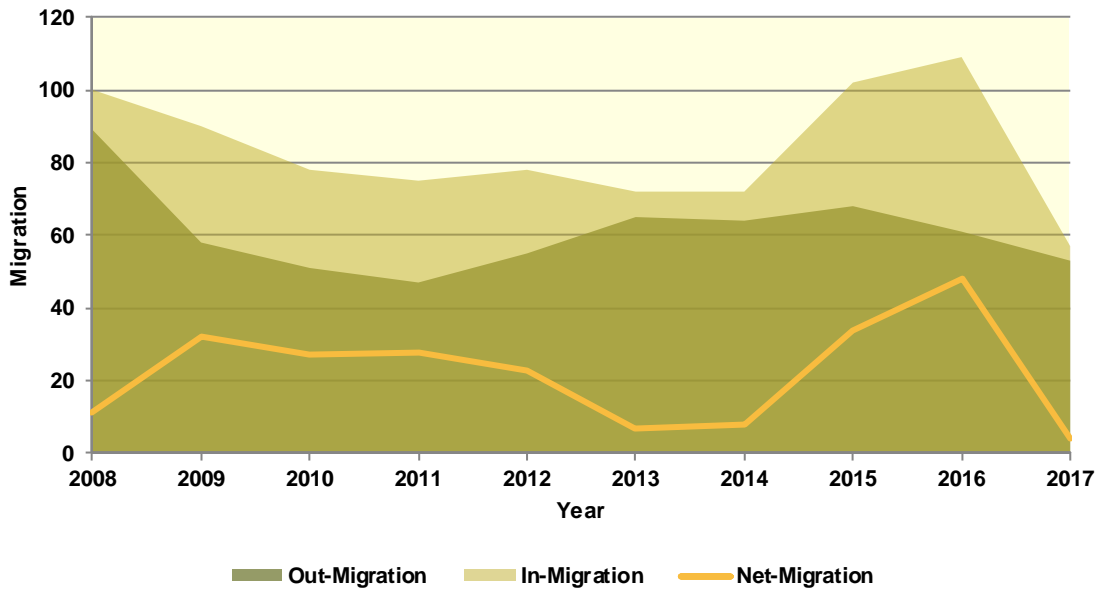
Population Migration Trends

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.87.4 in 2008 there was a total of 100 in-migrations with a total of 89 out-migrations, which led to a net-migration of 11 persons. The most recent first half 2017 data saw a net-migration of 4 persons, with 57 persons entering Tama County and 53 persons leaving Tama County.

Diagram II.87.2, 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 48 people entering and the migration lowest net migration occurred in 2013 with 7 entering Tama County.

Diagram II.87.2
Net In-migration by Gender
 Tama County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.87.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -100 percent of net-migrants, or -4 persons were male, with the remaining 200 percent, or 8 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	43	46	39	40	41	33	28	41	47	20
Female	57	44	39	35	37	39	44	61	62	37
Total	100	90	78	75	78	72	72	102	109	57
Out										
Male	43	24	24	25	21	33	28	36	29	24
Female	46	34	27	22	34	32	36	32	32	29
Total	89	58	51	47	55	65	64	68	61	53
Net										
Male	0	22	15	15	20	0	0	5	18	-4
Female	11	10	12	13	3	7	8	29	30	8
Total	11	32	27	28	23	7	8	34	48	4

Table II.87.5, shows net-migration for Tama County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 4 persons entering Tama County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 4 persons leaving Tama County.

Table II.87.5										
Migration by Age Range										
Tama County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	2	0	0	0	0	1	1	0
18-22	13	11	9	9	12	13	7	11	8	9
23-25	4	14	9	4	5	3	8	8	10	7
26-35	21	24	25	21	20	24	15	30	33	22
36-45	32	18	10	12	16	14	9	16	20	10
46-55	8	12	10	12	10	7	23	13	17	1
56-65	15	9	10	13	8	7	8	14	8	4
66 +	6	1	3	4	7	4	2	9	12	4
Total	100	90	78	75	78	72	72	102	109	57
Out										
14-17	1	0	2	2	0	0	2	0	0	0
18-22	14	4	7	7	5	4	6	11	4	5
23-25	14	7	5	5	7	4	10	14	14	8
26-35	20	15	14	5	11	16	17	11	12	23
36-45	20	11	10	10	17	11	6	10	13	8
46-55	9	12	4	8	7	14	9	8	2	5
56-65	5	5	7	3	5	12	8	8	11	2
66 +	6	4	2	7	3	4	6	6	5	2
Total	89	58	51	47	55	65	64	68	61	53
Net										
14-17	0	1	0	-2	0	0	-2	1	1	0
18-22	-1	7	2	2	7	9	1	0	4	4
23-25	-10	7	4	-1	-2	-1	-2	-6	-4	-1
26-35	1	9	11	16	9	8	-2	19	21	-1
36-45	12	7	0	2	-1	3	3	6	7	2
46-55	-1	0	6	4	3	-7	14	5	15	-4
56-65	10	4	3	10	3	-5	0	6	-3	2
66 +	0	-3	1	-3	4	0	-4	3	7	2
Total	11	32	27	28	23	7	8	34	48	4

School Age Enrollment

Table II.87.6, show the school enrollment from the Iowa Department of Education for Tama County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,542 students and was 2,538 in 2017, a change of -0.2 percent. Enrollment for students in grades 1 to 5 was 876 students in 2010 and 921 in 2017, which was a change of 5.1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 787 and 756 in 2017, which was a change of -3.9 percent.

Table II.87.6						
School Enrollment						
Tama County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	338	1,285	770	1,089	9	3,491
2001	353	1,255	802	1,066	8	3,484
2002	336	1,230	784	1,038	5	3,393
2003	334	1,234	833	1,061	14	3,476
2004	347	1,263	827	1,074	6	3,517
2005	340	1,225	837	1,087	92	3,489
2006	291	953	614	815	98	2,673
2007	294	923	589	834	103	2,640
2008	297	930	568	815	109	2,610
2009	319	904	593	827	123	2,643
2010	322	876	557	787	126	2,542
2011	319	917	552	775	125	2,563
2012	297	898	523	736	124	2,454
2013	313	882	531	736	128	2,462
2014	294	891	552	722	125	2,459
2015	288	914	552	743	118	2,497
2016	305	929	567	744	126	2,545
2017	295	921	566	756	116	2,538
% Change 10-17	-8.4%	5.1%	1.6%	-3.9%	-7.9%	-0.2%

Census Demographic Data

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

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

Population Estimates

Table II.87.7, shows population by age for the 2000 and 2010 Census. The population changed by -1.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.4 percent to a total of 3,274 persons in 2010. Those aged 25 to 34 changed by -10.9 percent, and those aged under 5 changed by -11.5 percent.

Table II.87.7 Population by Age Tama County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,255	6.9%	1,111	6.3%	-11.5%
5 to 19	3,993	22.1%	3,839	21.6%	-3.9%
20 to 24	825	4.6%	806	4.5%	-2.3%
25 to 34	1,986	11%	1,769	10%	-10.9%
35 to 54	4,865	26.9%	4,695	26.4%	-3.5%
55 to 64	1,789	9.9%	2,273	12.8%	27.1%
65 or Older	3,390	18.7%	3,274	18.4%	-3.4%
Total	18,103	100.0%	17,767	100.0%	-1.9%

The elderly population is further explored in Table II.87.8. Those aged 65 to 66 changed by 10.3 percent between 2000 and 2010, resulting in a population of 333 persons. Those aged 85 or older changed by 3.9 percent during the same time period, and resulted in 588 persons over age 85 in 2010.

Table II.87.8 Elderly Population by Age Tama County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	302	8.9%	333	10.2%	10.3%
67 to 69	501	14.8%	501	15.3%	0%
70 to 74	795	23.5%	727	22.2%	-8.6%
75 to 79	677	20%	629	19.2%	-7.1%
80 to 84	549	16.2%	496	15.1%	-9.7%
85 or Older	566	16.7%	588	18%	3.9%
Total	3,390	100.0%	3,274	100.0%	-3.4%

Population by race and ethnicity is shown in Table II.87.9. The white population changed by -6 percent between 2000 and 2010, and resulted in representing 86.5 percent of the population in 2010. The black population changed by 30.4 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 7.5 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 94.4 percent between 2000 and 2010, compared to the -5.6 percent growth rate for non-Hispanics.

Table II.87.9 Population by Race and Ethnicity Tama County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	16,362	90.4%	15,373	86.5%	-6%
Black	46	0.3%	60	0.3%	30.4%
American Indian	1,102	6.1%	1,327	7.5%	20.4%
Asian	32	0.2%	46	0.3%	43.8%
Native Hawaiian/ Pacific Islander	4	0%	4	0%	0%
Other	344	1.9%	506	2.8%	47.1%
Two or More Races	213	1.2%	451	2.5%	111.7%
Total	18,103	100.0%	17,767	100.0%	-1.9%
Hispanic	679	3.8%	1,320	7.4%	94.4%
Non-Hispanic	17,424	96.2%	16,447	92.6%	-5.6%

Population by race and ethnicity through 2016 is shown in Table II.87.10. The white population represented 88.6 percent of the population in 2016, compared with black households accounting for 0.5 percent of the population. Hispanic households represented 8.2 percent of the population in 2016.

Table II.87.10				
Population by Race and Ethnicity				
Tama County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	15,373	86.5%	15,442	88.6%
Black	60	0.3%	88	0.5%
American Indian	1,327	7.5%	1,290	7.4%
Asian	46	0.3%	60	0.3%
Native Hawaiian/ Pacific Islander	4	0%	9	0.1%
Other	506	2.8%	214	1.2%
Two or More Races	451	2.5%	320	1.8%
Total	17,767	100.0%	17,423	100.0%
Non-Hispanic	16,447	92.6%	15,991	91.8%
Hispanic	1,320	7.4%	1,432	8.2%

The population by race is broken down further by ethnicity in Table II.87.11. While the white non-Hispanic population changed by -7.8 percent between 2000 and 2010, the white Hispanic population changed by 124.8 percent. The black non-Hispanic population changed by 34.1 percent, while the black Hispanic population changed by -50 percent.

Table II.87.11					
Population by Race and Ethnicity					
Tama County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	16,140	92.6%	14,874	90.4%	-7.8%
Black	44	0.3%	59	0.4%	34.1%
American Indian	1,046	6%	1,183	7.2%	13.1%
Asian	32	0.2%	45	0.3%	40.6%
Native Hawaiian/ Pacific Islander	4	0%	3	0%	-25%
Other	2	0%	8	0%	300%
Two or More Races	156	0.9%	275	1.7%	76.3%
Total Non-Hispanic	17,424	100.0%	16,447	100.0%	-5.6%
Hispanic					
White	222	32.7%	499	37.8%	124.8%
Black	2	0.3%	1	0.1%	-50%
American Indian	56	8.2%	144	10.9%	157.1%
Asian	0	0%	1	0.1%	
Native Hawaiian/ Pacific Islander	0	0%	1	0.1%	
Other	342	50.4%	498	37.7%	45.6%
Two or More Races	57	8.4%	176	13.3%	208.8%
Total Hispanic	679	100.0%	1,320	100.0%	94.4 %
Total Population	18,103	100.0%	17,767	100.0%	-1.9%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.87.12. During this time, the total non-Hispanic population was 15,991 persons in 2016. The Hispanic population was 1,432.

Table II.87.12				
Population by Race and Ethnicity				
Tama County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	14,874	90.4%	14,435	90.3%
Black	59	0.4%	88	0.6%
American Indian	1,183	7.2%	1,156	7.2%
Asian	45	0.3%	60	0.4%
Native Hawaiian/ Pacific Islander	3	0%	6	0%
Other	8	0%	3	0%
Two or More Races	275	1.7%	243	1.5%
Total Non-Hispanic	16,447	100.0%	15,991	100.0%
Hispanic				
White	499	37.8%	1,007	70.3%
Black	1	0.1%	0	0%
American Indian	144	10.9%	134	9.4%
Asian	1	0.1%	0	0%
Native Hawaiian/ Pacific Islander	1	0.1%	3	0.2%
Other	498	37.7%	211	14.7%
Two or More Races	176	13.3%	77	5.4%
Total Hispanic	1,320	100.0	1,432	100.0%
Total Population	17,767	100.0%	17,423	100.0%

Households by type and tenure are shown in Table II.87.13. Family households represented 68.7 percent of households, while non-family households accounted for 31.3 percent. These changed from 69.4 and 30.6 percent, respectively.

Table II.87.13				
Household Type by Tenure				
Tama County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,821	69.4%	4,628	68.7%
Married-Couple Family	3,926	81.4%	3,672	79.3%
Owner-Occupied	3,459	88.1%	3,246	88.4%
Renter-Occupied	467	11.9%	426	11.6%
Other Family	895	18.6%	956	19.3%
Male Householder, No Spouse Present	298	33.3%	302	31.2%
Owner-Occupied	200	67.1%	166	55%
Renter-Occupied	98	32.9%	136	45%
Female Householder, No Spouse Present	597	66.7%	654	62.4%
Owner-Occupied	360	60.3%	351	53.7%
Renter-Occupied	237	39.7%	303	46.3%
Non-Family Households	2,126	30.6%	2,106	31.3%
Owner-Occupied	1,461	68.7%	1,394	66.2%
Renter-Occupied	665	31.3%	712	33.8%
Total	6,947	100.0%	6,734	100.0%

The group quarters population was 399 in 2010, compared to 494 in 2000. Institutionalized populations experienced a -21.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a 9.4 percent change during this same time period.

Table II.87.14					
Group Quarters Population					
Tama 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	32	6.9%	14	3.8%	-56.2%
Juvenile Facilities	.	.	75	20.6%	.
Nursing Homes	319	69%	275	75.5%	-13.8%
Other Institutions	111	24%	0	0%	-100%
Total	462	100.0%	364	100.0%	-21.2%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	32	100%	35	100%	9.4%
Total	32	100.0%	35	100.0%	9.4%
Group Quarters Population	494	100.0%	399	100.0%	-19.2%

The number of foreign born persons are shown in Table II.87.15. An estimated 2.8 percent of the population was born in Mexico, some 0.1 percent were born in Philippines, and another 0.1 percent were born in Korea.

Table II.87.15			
Place of Birth for the Foreign-Born Population			
Tama County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	493	2.8%
#2 country of origin	Philippines	23	0.1%
#3 country of origin	Korea	17	0.1%
#4 country of origin	Morocco	17	0.1%
#5 country of origin	Poland	11	0.1%
#6 country of origin	England	10	0.1%
#7 country of origin	Vietnam	8	0%
#8 country of origin	Germany	7	0%
#9 country of origin	Canada	5	0%
#10 country of origin	China excluding Hong Kong and Taiwan	5	0%

Limited English Proficiency and the language spoken at home are shown in Table II.87.16. An estimated 3.1 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Other and unspecified languages.

Table II.87.16 Limited English Proficiency and Language Spoken at Home Tama County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	506	3.1%
#2 LEP Language	Other and unspecified languages	72	0.4%
#3 LEP Language	French, Haitian, or Cajun	17	0.1%
#4 LEP Language	Vietnamese	13	0.1%
#5 LEP Language	Russian, Polish, or other Slavic languages	10	0.1%
#6 LEP Language	Other Asian and Pacific Island languages	3	0%
#7 LEP Language	German or other West Germanic languages	2	0%
#8 LEP Language	Arabic	0	0%
#9 LEP Language	Chinese	0	0%
#10 LEP Language	Korean	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.87.17. Some 17.5 percent of the population was disabled in 2000, or a total of 2,869 persons. The disability rate was highest for those over 65, with 35.6 percent disabled.

Table II.87.17 Disability by Age Tama County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	127	4.3%
16 to 64	1,654	16%
65 and older	1,088	35.6%
Total	2,869	17.5%

Table II.87.18 shows disability by type in 2000. There were 1,239 physical disabilities in 2000, some 1,190 employment disabilities, and 821 go-outside-home disabilities.

Table II.87.18 Total Disabilities Tallied: Aged 5 and Older Tama County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	596
Physical disability	1,239
Mental disability	525
Self-care disability	279
Employment disability	1,190
Go-outside-home disability	821
Total	4,650

Disability by age, as estimated by the 2016 ACS, is shown in Table II.87.19. The disability rate for females was 11.3 percent, compared to 13.7 percent for males. The disability rate changed precipitously higher with age, with 47.8 percent of those over 75 experiencing a disability.

Table II.87.19 Disability by Age Tama 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%	5	0.9%	5	0.5%
5 to 17	132	8.3%	54	3.7%	186	6.1%
18 to 34	114	7.5%	96	6.4%	210	7%
35 to 64	383	11.2%	354	10.5%	737	10.9%
65 to 74	162	20%	124	14.8%	286	17.4%
75 or Older	375	57.2%	330	40.3%	705	47.8%
Total	1,166	13.7%	963	11.3%	2,129	12.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.87.20. Some 6.7 percent have an ambulatory disability, 5.4 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.87.20 Total Disabilities Tallied: Aged 5 and Older Tama County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	781	4.6%
Vision disability	278	1.6%
Cognitive disability	660	4.1%
Ambulatory disability	1,077	6.7%
Self-Care disability	446	2.8%
Independent living disability	698	5.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.87.21. In 2016, some 8,266 persons were employed and 502 were unemployed. This totaled a labor force of 8,768 persons. The unemployment rate for Tama County was estimated to be 5.7 percent in 2016.

Table II.87.21 Employment, Labor Force and Unemployment Tama County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,266
Unemployed	502
Labor Force	8,768
Unemployment Rate	5.7%

In 2016, 92.3 percent of households in Tama County had a high school education or greater.

Table II.87.22	
High School or Greater Education	
Tama County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,213
Total Households	6,734
Percent High School or Above	92.3%

As seen in Table II.87.23, some 41 percent of the population had a high school diploma or equivalent, another 33.4 percent have some college, 11.5 percent have a Bachelor's Degree, and 4.1 percent of the population had a graduate or professional degree.

Table II.87.23		
Educational Attainment		
Tama County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,320	10%
High School or Equivalent	5,416	41%
Some College or Associates Degree	4,410	33.4%
Bachelor's Degree	1,521	11.5%
Graduate or Professional Degree	539	4.1%
Total Population Above 18 years	13,206	100.0%

ECONOMICS

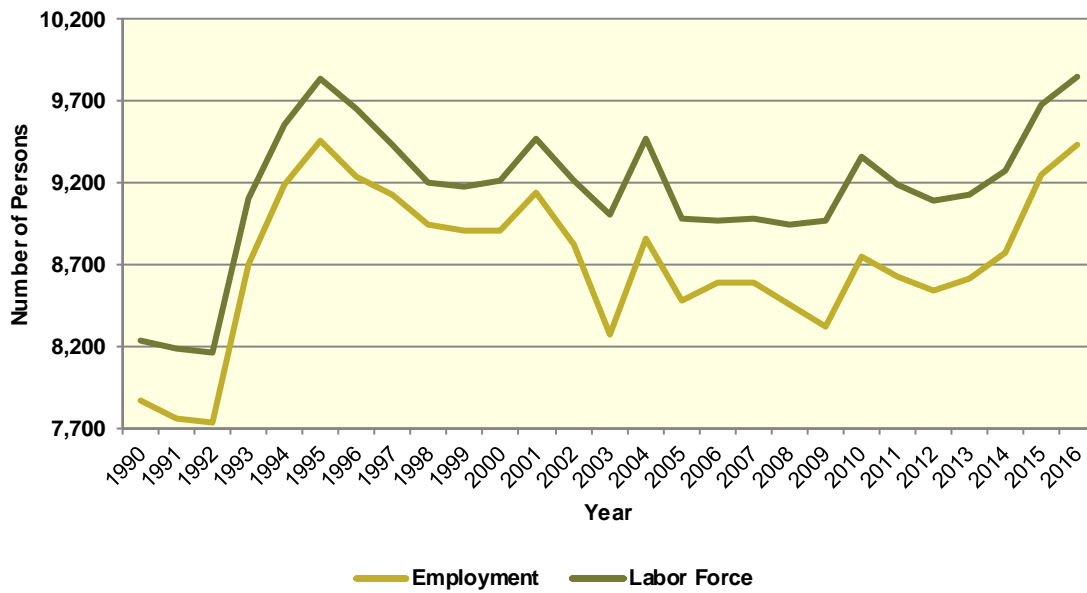
Labor Force

Table II.87.24, shows the labor force statistics for Tama County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 2.9 percent. The highest level of unemployment occurred during 2003 rising to a rate of 8.1 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 Tama County decreased from 4.4 percent in 2015 to 4.2 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Tama County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	370	7,870	8,240	4.5%	4.4%
1991	423	7,761	8,184	5.2%	4.7%
1992	432	7,733	8,165	5.3%	4.5%
1993	409	8,697	9,106	4.5%	4%
1994	365	9,192	9,557	3.8%	3.5%
1995	376	9,461	9,837	3.8%	3.4%
1996	415	9,241	9,656	4.3%	3.5%
1997	301	9,128	9,429	3.2%	3.1%
1998	263	8,944	9,207	2.9%	2.7%
1999	271	8,911	9,182	3%	2.6%
2000	308	8,909	9,217	3.3%	2.6%
2001	335	9,139	9,474	3.5%	3.3%
2002	394	8,821	9,215	4.3%	4%
2003	726	8,281	9,007	8.1%	4.5%
2004	604	8,862	9,466	6.4%	4.5%
2005	498	8,482	8,980	5.5%	4.3%
2006	376	8,590	8,966	4.2%	3.7%
2007	389	8,594	8,983	4.3%	3.7%
2008	479	8,462	8,941	5.4%	4.2%
2009	648	8,326	8,974	7.2%	6.4%
2010	602	8,755	9,357	6.4%	6%
2011	561	8,629	9,190	6.1%	5.5%
2012	545	8,544	9,089	6%	5%
2013	509	8,618	9,127	5.6%	4.7%
2014	492	8,778	9,270	5.3%	4.3%
2015	429	9,254	9,683	4.4%	3.8%
2016	417	9,434	9,851	4.2%	3.7%

Diagram II.87.3, shows the employment and labor force for Tama County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 9,434 persons, with the labor force reaching 9,851, indicating there were a total of 417 unemployed persons.

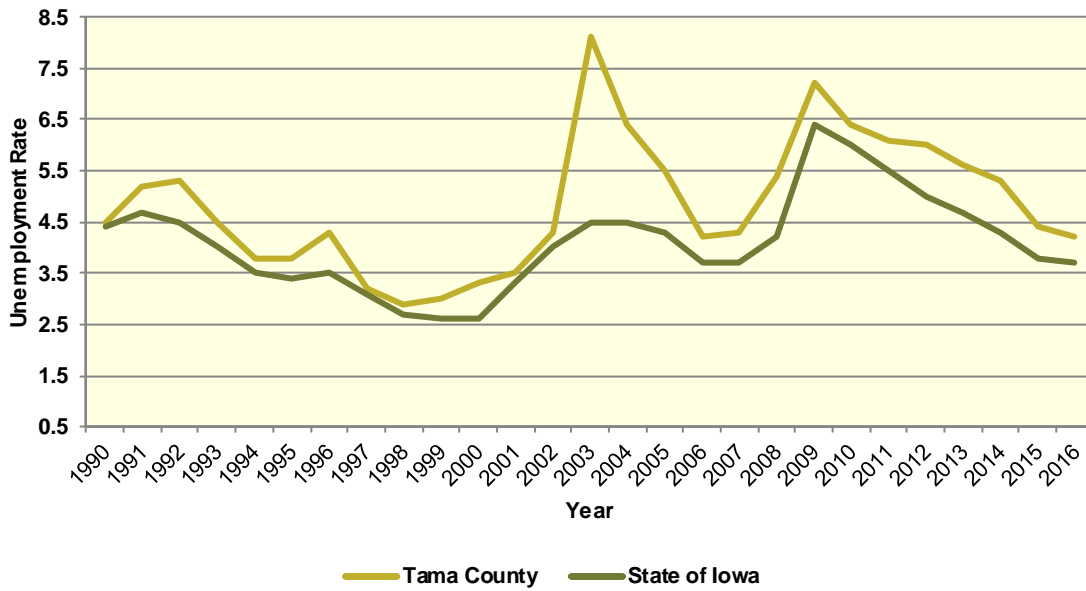
Diagram II.87.3
Employment and Labor Force
 Tama County
 1990 – 2016 BLS Data



Unemployment

Diagram II.87.4, shows the unemployment rate for both the State and Tama County. During the 1990’s the average rate for Tama County was 4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.4 percent. Over the course of the entire period the Tama County had an average unemployment rate that higher than the State, 4.8 percent for Tama County, versus 4.1 statewide.

Diagram II.87.4
Annual Unemployment Rate
 Tama 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.87.25, shows total real earnings by industry for Tama County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$100,699,000. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 31.2 percent.

Table II.87.25
Real Earnings by Industry
 Tama 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	30,338	73,679	114,721	115,081	100,421	55,858	45,817	34,759	-24.1
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	3,039	2,772	0	0	0	0	0	0
Construction	18,401	22,868	25,013	27,148	26,308	25,796	24,307	24,573	1.1
Manufacturing	34,338	17,371	17,159	18,270	17,980	23,589	47,301	62,057	31.2
Wholesale trade	14,916	15,434	15,559	0	16,629	16,690	15,131	15,016	-0.8
Retail trade	18,185	14,797	14,369	14,468	14,205	14,047	14,390	14,925	3.7
Transportation and warehousing	0	15,253	17,579	17,562	0	0	0	0	0
Information	2,089	1,782	1,659	1,545	1,447	1,386	1,263	1,390	10
Finance and insurance	8,341	9,292	8,106	8,970	7,815	7,855	7,524	7,711	2.5
Real estate and rental and leasing	1,356	5,234	2,985	4,952	6,967	6,786	5,739	5,096	-11.2
Professional and technical services	4,178	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	4,314	4,482	4,519	4,331	4,031	4,201	4,400	4.7
Educational services	0	0	0	0	0	0	341	0	-100
Health care and social assistance	0	0	0	0	0	0	20,476	0	-100
Arts, entertainment, and recreation	615	454	360	500	497	519	397	413	4
Accommodation and food services	4,641	2,986	2,866	3,054	3,187	3,360	3,562	3,922	10.1
Other services, except public administration	11,038	11,294	10,943	10,488	9,372	9,409	9,873	10,627	7.6
Government and government enterprises	103,377	108,120	102,358	100,968	101,398	97,900	99,648	100,699	1.1
Total	286,733	342,652	376,628	384,688	364,999	320,017	331,941	337,833	1.8



Table II.87.26, shows the total employment by industry for the Tama County. The most recent estimates show the government and government enterprises industry was the largest employer in Tama County, with employment reaching 2,099 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 22.2 percent.

Table II.87.26									
Employment by Industry									
Tama County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,332	1,097	1,090	1,059	1,090	1,052	1,082	1,074	-0.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	11	12	21	13	17	10	10	0
Utilities	0	25	22	0	0	0	0	0	0
Construction	462	416	391	399	436	438	442	442	0
Manufacturing	661	345	343	344	343	439	909	1,111	22.2
Wholesale trade	319	244	249	0	267	290	286	294	2.8
Retail trade	897	773	802	768	749	786	829	844	1.8
Transportation and warehousing	0	356	368	379	0	0	0	0	0
Information	63	55	59	53	53	49	48	49	2.1
Finance and insurance	238	265	291	282	277	261	256	255	-0.4
Real estate and rental and leasing	171	236	221	216	222	242	230	237	3
Professional and technical services	182	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	234	245	217	210	213	222	226	1.8
Educational services	0	0	0	0	0	0	48	0	-100
Health care and social assistance	0	0	0	0	0	0	691	0	-100
Arts, entertainment, and recreation	79	104	105	105	101	106	109	112	2.8
Accommodation and food services	369	294	287	290	296	310	309	330	6.8
Other services, except public administration	511	388	376	373	368	386	404	420	4
Government and government enterprises	2,519	2,261	2,223	2,218	2,193	2,139	2,142	2,099	-2
Total	9,106	8,254	8,216	8,128	8,194	8,262	8,770	8,950	2.1



Table II.87.27, shows the real average earnings per job by industry for Tama County. These figures are calculated by dividing the total real earning displayed in Tables II.87.25 and II.87.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 55,857 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 7.8 percent to 27,550 dollars.

Table II.87.27
Real Earnings Per Job by Industry
 Tama County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	22,776	67,164	105,248	108,670	92,129	53,097	42,344	32,364	-23.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	121,546	126,017	0	0	0	0	0	0
Construction	39,828	54,971	63,972	68,039	60,339	58,895	54,993	55,595	1.1
Manufacturing	51,949	50,350	50,025	53,111	52,419	53,734	52,036	55,857	7.3
Wholesale trade	46,757	63,255	62,485	0	62,280	57,552	52,905	51,075	-3.5
Retail trade	20,273	19,142	17,916	18,838	18,965	17,872	17,358	17,684	1.9
Transportation and warehousing	0	42,845	47,770	46,337	0	0	0	0	0
Information	33,161	32,408	28,121	29,158	27,300	28,277	26,321	28,367	7.8
Finance and insurance	35,045	35,064	27,855	31,810	28,213	30,094	29,390	30,239	2.9
Real estate and rental and leasing	7,930	22,178	13,506	22,925	31,381	28,043	24,950	21,502	-13.8
Professional and technical services	22,958	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	18,434	18,295	20,823	20,625	18,924	18,922	19,469	2.9
Educational services	0	0	0	0	0	0	7,113	0	0
Health care and social assistance	0	0	0	0	0	0	29,633	0	0
Arts, entertainment, and recreation	7,782	4,361	3,431	4,761	4,923	4,898	3,644	3,688	1.2
Accommodation and food services	12,578	10,156	9,987	10,530	10,766	10,839	11,529	11,885	3.1
Other services, except public administration	21,601	29,107	29,103	28,119	25,469	24,376	24,439	25,302	3.5
Government and government enterprises	41,039	47,819	46,045	45,522	46,237	45,769	46,521	47,975	3.1
Total	31,488	41,513	45,841	47,329	44,545	38,734	37,850	37,747	-0.3

Table II.87.28 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 \$763,713,000 a 1.2 percent change between 2015 and 2016. Table II.87.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,254 and 8,950 in 2016, which a change of 2.1 percent over this period.

Table II.87.28
Total Employment and Real Personal Income
 Tama 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	234,804	11,818	48,708	69,521	33,429	374,645	18,651	7,977	29,434
1970	226,067	11,287	51,805	73,806	36,986	377,378	18,689	7,965	28,381
1971	218,487	12,202	53,887	76,611	39,427	376,210	18,399	8,081	27,039
1972	244,980	13,458	48,916	81,803	39,853	402,093	19,982	8,015	30,567
1973	322,158	16,196	52,315	91,587	42,383	492,247	24,359	7,984	40,351
1974	263,804	17,834	56,223	95,773	44,736	442,702	21,929	8,117	32,500
1975	272,775	18,227	57,225	101,073	49,009	461,855	23,507	8,351	32,665
1976	252,644	18,979	60,930	102,452	52,334	449,380	22,604	8,602	29,370
1977	240,777	18,595	64,795	110,086	53,010	450,073	22,502	8,526	28,240
1978	267,999	19,389	64,502	114,775	55,338	483,225	24,016	8,398	31,912
1979	226,080	20,827	65,779	119,729	57,120	447,881	22,510	8,688	26,022
1980	201,487	20,121	65,879	130,296	59,658	437,200	22,416	8,505	23,692
1981	217,722	20,443	64,798	144,476	62,072	468,624	24,228	8,308	26,206
1982	196,559	20,677	59,507	155,934	64,407	455,731	23,731	8,302	23,676
1983	171,352	19,769	55,726	151,773	64,669	423,752	22,256	8,145	21,038
1984	219,524	21,280	56,233	156,182	66,068	476,727	25,095	8,278	26,518
1985	226,562	22,288	53,322	150,101	68,261	475,958	25,506	8,806	25,728
1986	237,164	23,084	50,426	146,017	69,744	480,267	26,361	8,766	27,055
1987	257,968	24,322	53,627	133,289	69,959	490,521	27,549	9,077	28,420
1988	241,832	25,588	57,776	126,054	68,864	468,937	26,532	9,035	26,766
1989	244,747	25,893	61,243	127,155	71,031	478,283	27,350	9,154	26,736
1990	250,718	26,056	64,443	120,122	74,865	484,090	27,764	9,107	27,530
1991	232,415	25,796	66,710	117,445	78,674	469,448	26,942	8,956	25,951
1992	245,445	25,297	71,344	112,247	83,482	487,222	27,821	8,641	28,405
1993	238,018	27,689	69,616	110,288	83,043	473,276	26,696	9,171	25,954
1994	286,763	29,870	73,548	111,065	84,771	526,277	29,391	9,436	30,390
1995	281,160	31,090	73,080	107,927	85,875	516,952	28,799	9,665	29,090
1996	295,097	27,342	74,628	111,664	87,313	541,360	30,269	9,428	31,300
1997	310,481	30,849	80,529	121,407	87,863	569,431	31,723	9,522	32,607
1998	305,746	32,698	84,062	126,043	88,741	571,894	31,649	9,250	33,054
1999	305,124	32,767	86,949	121,237	92,410	572,952	31,617	9,084	33,589
2000	295,347	30,882	94,473	118,993	97,179	575,110	31,802	8,787	33,612
2001	286,733	30,717	109,449	115,442	99,263	580,170	32,089	9,106	31,489
2002	290,429	30,037	110,782	110,803	106,366	588,344	32,655	8,744	33,215
2003	271,431	29,464	111,728	100,335	110,583	564,614	31,316	8,342	32,538
2004	352,866	33,040	136,222	106,595	107,460	670,104	36,886	9,024	39,103
2005	320,201	31,242	132,856	100,671	107,605	630,091	34,626	8,609	37,194
2006	313,071	31,654	142,060	99,751	114,557	637,786	35,142	8,538	36,668
2007	334,852	32,522	156,128	113,017	117,767	689,242	38,155	8,718	38,410
2008	352,615	32,456	161,150	125,613	130,477	737,399	40,998	8,490	41,533
2009	344,095	32,774	155,252	120,303	135,800	722,676	40,525	8,407	40,929
2010	342,652	33,025	158,502	116,520	144,754	729,402	41,151	8,254	41,514
2011	376,628	29,551	170,160	126,597	142,389	786,222	44,583	8,216	45,840
2012	384,688	29,858	173,725	134,765	140,881	804,202	45,860	8,128	47,329
2013	364,999	33,013	167,324	137,107	138,104	774,522	44,228	8,194	44,545
2014	320,017	32,531	173,291	138,168	143,941	742,886	42,682	8,262	38,733
2015	331,941	35,116	169,754	141,211	146,942	754,733	43,523	8,770	37,850
2016	337,833	37,445	169,007	142,979	151,339	763,713	44,097	8,950	37,747



Diagram II.87.5, shows real average earnings per job for Tama County from 1990 to 2016. Over this period the average earning per job for Tama County was \$35,412, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.87.5
Real Average Earnings Per Job
 Tama County
 BEA Data 1990 - 2016

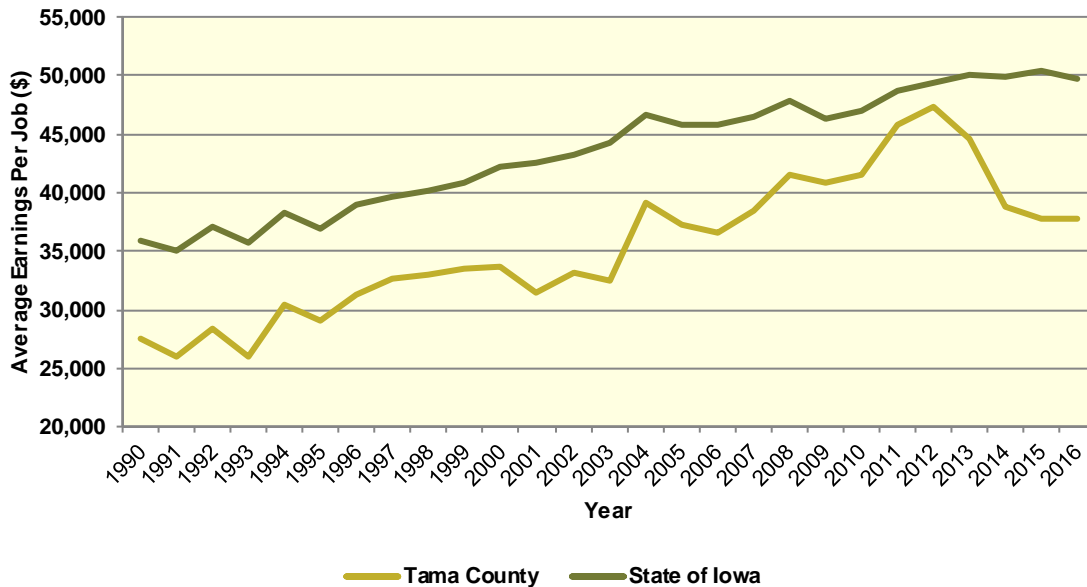
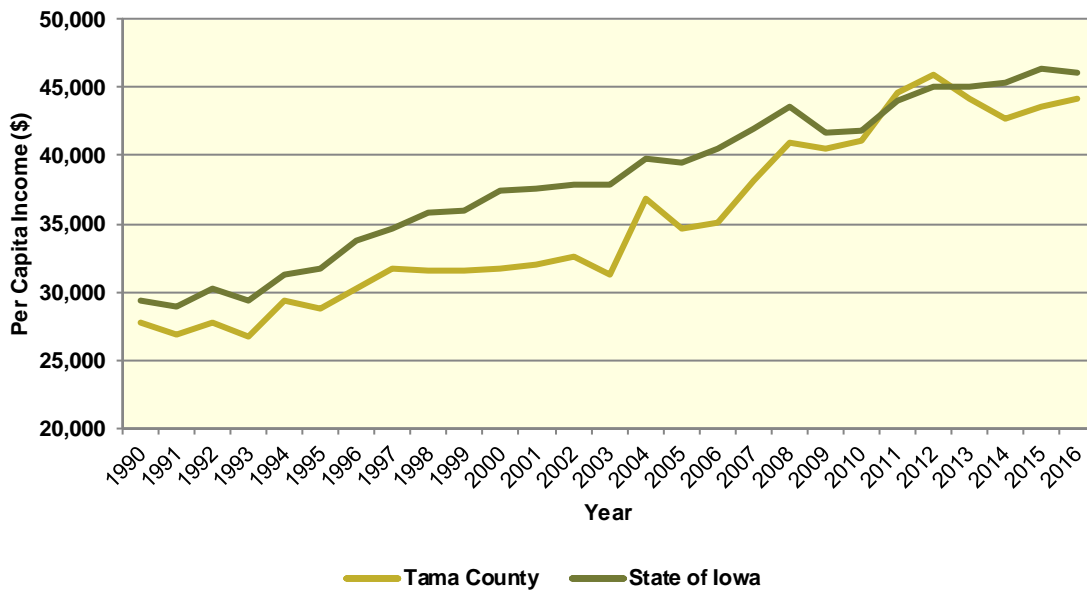


Diagram II.87.6, shows real per capita income for the Tama County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Tama County was \$35,296, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.87.6
Real Per Capita Income
 Tama 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.87.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 5,467 persons in 2015 to 5,621 in 2016, a change of 2.8 percent.

Table II.87.29
Total Monthly Employment
 Tama County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,014	5,119	5,164	4,929	4,811	4,818	4,814	4,904	4,872	5,253	5,460
Feb	5,007	5,117	5,069	4,885	4,784	4,780	4,758	4,881	4,774	5,242	5,506
Mar	5,018	5,211	5,087	4,950	4,852	4,796	4,817	4,840	4,773	5,330	5,513
Apr	5,110	5,211	5,125	5,016	4,917	4,899	4,922	4,931	4,910	5,459	5,588
May	5,165	5,283	5,187	5,042	4,954	4,923	5,032	5,009	4,901	5,496	5,637
Jun	5,261	5,444	5,204	5,125	5,091	4,959	5,041	5,098	4,998	5,515	5,690
Jul	5,052	5,129	5,034	4,919	4,798	4,835	4,886	4,975	4,911	5,480	5,700
Aug	5,074	5,115	4,965	4,814	4,759	4,782	4,845	4,931	4,842	5,537	5,599
Sep	5,273	5,274	5,121	4,943	4,874	4,908	4,858	4,918	4,963	5,544	5,678
Oct	5,222	5,280	5,062	5,052	4,864	4,897	4,981	4,951	5,116	5,594	5,716
Nov	5,189	5,279	5,020	4,989	4,904	4,890	4,971	4,967	5,247	5,565	5,671
Dec	5,218	5,260	5,023	4,951	4,884	4,846	4,981	4,923	5,270	5,585	5,694
Annual	5,134	5,227	5,088	4,968	4,874	4,861	4,909	4,944	4,965	5,467	5,621
% Change	.	1.8%	-2.7%	-2.4%	-1.9%	-0.3%	1%	0.7%	0.4%	10.1%	2.8%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$657 in 2015. In 2016, average weekly wages saw an increased of 4.9 percent over the prior year, rising to \$689, or by 32 dollars. These data are shown in Table II.87.30.

Table II.87.30						
Average Weekly Wages						
Tama County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	434	453	430	457	444	
2002	441	474	443	459	454	2.3%
2003	452	480	456	475	466	2.6%
2004	469	474	474	517	483	3.6%
2005	463	498	520	517	499	3.3%
2006	525	522	519	538	526	5.4%
2007	543	541	519	573	544	3.4%
2008	561	570	577	595	576	5.9%
2009	574	568	564	599	576	(ND)%
2010	561	579	573	621	583	1.2%
2011	570	584	612	619	596	2.2%
2012	613	599	603	636	613	2.9%
2013	633	603	607	649	623	1.6%
2014	649	617	627	652	636	2.1%
2015	642	647	641	696	657	3.3%
2016(p)	657	664	704	728	689	4.9%

Total business establishments reported by the QCEW are displayed in Table II.87.31. Between 2015 and 2016, the total number of business establishments in Tama County increased by 4.9 percent, from 445 to 451 establishments.

Table II.87.31						
Number of Business Establishments						
Tama County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	505	502	469	468	486	
2002	466	466	460	460	463	-4.7%
2003	463	463	463	468	464	0.2%
2004	467	460	457	452	459	-1.1%
2005	454	462	458	456	458	-0.2%
2006	439	443	443	445	443	-3.3%
2007	453	461	466	467	462	4.3%
2008	467	464	462	458	463	0.2%
2009	459	458	464	451	458	-1.1%
2010	444	448	442	434	442	-3.5%
2011	432	431	428	425	429	-2.9%
2012	422	422	427	433	426	-0.7%
2013	438	438	443	436	439	3.1%
2014	440	436	438	440	439	(ND)%
2015	441	446	448	443	445	1.4%
2016	449	453	450	450	451	1.3%

Iowa Department of Revenue

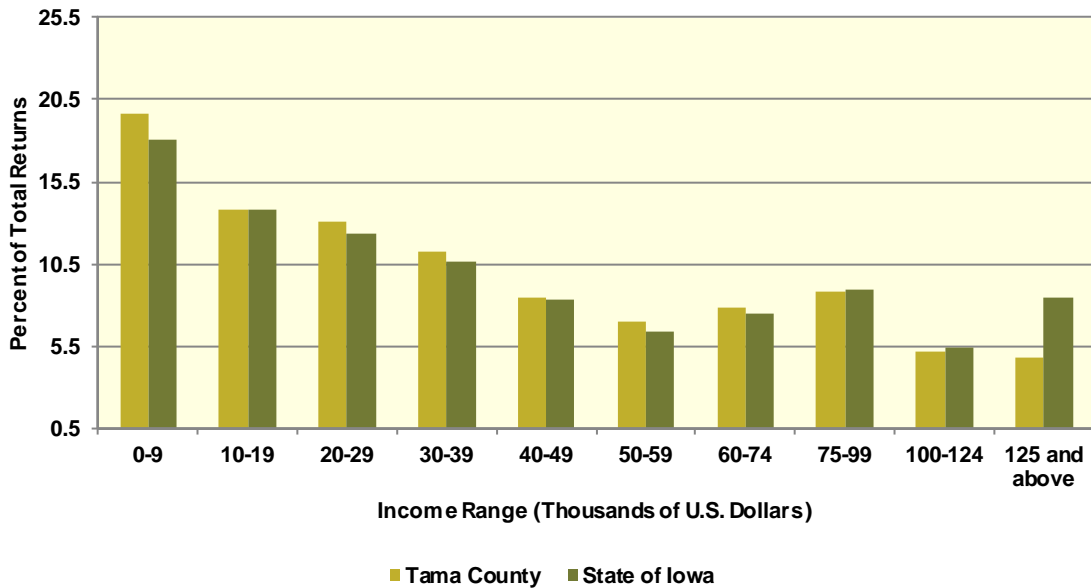
The Iowa Department of Revenue releases annual income tax statistics. Table II.87.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Tama County.

As can be seen, the total number of returns between 2010 and 2015 increased by 3.3 percent, with 365 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 \$125,000 and above with a change of 47.4 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -3.5 percent.

Table II.87.32
Number of Tax Returns by Adjusted Gross Income
 Tama County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,801	1,219	1,147	919	664	554	547	334	90	62	7,337
2003	1,850	1,237	1,042	867	672	538	569	405	97	84	7,361
2004	1,823	1,148	1,025	946	667	540	601	469	123	89	7,431
2005	1,750	1,140	1,023	899	638	528	643	487	134	124	7,366
2006	1,728	1,074	1,042	911	689	537	606	548	185	150	7,470
2007	1,722	1,110	1,089	900	683	536	614	646	222	174	7,696
2008	1,628	1,085	1,000	889	683	521	609	635	266	252	7,568
2009	1,549	1,147	950	853	677	525	605	606	236	266	7,414
2010	1,510	1,093	1,014	819	655	520	606	623	266	265	7,371
2011	1,537	1,023	1,006	841	650	532	583	624	277	318	7,391
2012	1,480	1,055	1,008	811	629	519	615	655	300	388	7,460
2013	1,510	1,085	961	834	655	517	603	668	323	372	7,528
2014	1,530	1,062	1,003	849	651	504	580	686	334	374	7,573
2015	1,495	1,055	996	859	648	532	601	669	392	365	7,612
Change 10 - 15	-1%	-3.5%	-1.8%	4.9%	-1.1%	2.3%	-0.8%	7.4%	47.4%	37.7%	3.3%

Diagram II.87.7
2015 Income Distribution
 Tama 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 2,113 in 2010 to 2,063 in 2016, with the poverty rate reaching 12.1 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.87.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,499	8.4%
2001	1,422	8.1%
2002	1,527	8.7%
2003	1,563	8.8%
2004	1,716	9.7%
2005	1,692	9.7%
2006	1,816	10.4%
2007	1,868	10.8%
2008	1,840	10.7%
2009	1,781	10.5%
2010	2,113	12.2%
2011	1,887	10.9%
2012	2,359	13.8%
2013	1,973	11.5%
2014	2,210	12.9%
2015	1,904	11.2%
2016	2,063	12.1%

The rate of poverty for Tama County is shown in Table II.87.34. In 2016, there were an estimated 2,195 persons living in poverty. This represented a 13 percent poverty rate, compared to 10.5 percent poverty in 2000. In 2016, some 16.4 percent of those in poverty were under age 6, and 10.8 percent were 65 or older.

Table II.87.34				
Poverty by Age				
Tama 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	270	14.6%	360	16.4%
6 to 17	413	22.4%	506	23.1%
18 to 64	875	47.4%	1,091	49.7%
65 or Older	287	15.6%	238	10.8%
Total	1,845	100.0%	2,195	100.0%
Poverty Rate	10.5%	.	13%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.3 percent in Tama County between 2010 and 2016, from 7,766 to 7,740. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.87.35.

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 Tama County decreased from 14 authorizations in 2015 to 12 in 2016.

The real value of single-family building permits decreased from \$226,511 in 2015 to \$209,692 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.87.36.

Table II.87.35				
Housing Units				
State of Iowa vs. Tama County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Tama County	% Growth Since Census
2000 Census Base	1,232,625	.	7,583	.
2010 Census	1,336,417	8.4%	7,766	2.4%
July 2011 Estimate	1,341,974	0.4%	7,761	-0.1%
July 2012 Estimate	1,346,403	0.7%	7,752	-0.2%
July 2013 Estimate	1,353,274	1.3%	7,750	-0.2%
July 2014 Estimate	1,362,458	1.9%	7,745	-0.3%
July 2015 Estimate	1,370,778	2.6%	7,741	-0.3%
July 2016 Estimate	1,380,162	3.3%	7,740	-0.3%

Table II.87.36
Building Permits and Valuation
 Tama 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	24	0	0	0	24	144,472	0
1981	21	0	4	0	25	118,080	0
1982	15	0	0	0	15	115,560	0
1983	19	4	0	0	23	109,837	0
1984	12	0	0	0	12	113,731	0
1985	13	0	0	0	13	109,501	0
1986	6	0	0	0	6	124,920	0
1987	8	0	0	0	8	84,287	0
1988	7	0	0	16	23	92,677	95,514
1989	7	0	0	0	7	73,060	0
1990	11	0	0	24	35	113,636	45,901
1991	18	0	0	24	42	121,701	44,255
1992	21	0	4	24	49	138,528	41,193
1993	32	0	4	6	42	117,292	25,708
1994	27	2	0	8	37	140,714	12,272
1995	19	2	3	8	32	103,369	25,891
1996	25	0	0	0	25	137,228	0
1997	19	0	4	8	31	103,915	31,250
1998	32	0	0	12	44	119,218	51,230
1999	28	4	0	0	32	147,863	0
2000	40	8	0	5	53	162,663	88,459
2001	32	0	0	0	32	143,844	0
2002	37	0	0	0	37	156,386	0
2003	46	0	0	0	46	171,667	0
2004	33	4	0	0	37	174,800	0
2005	43	2	0	0	45	164,702	0
2006	28	2	0	0	30	205,311	0
2007	34	2	0	0	36	168,653	0
2008	11	6	0	0	17	169,976	0
2009	19	2	0	0	21	102,993	0
2010	13	2	0	0	15	187,586	0
2011	15	0	0	0	15	248,472	0
2012	19	0	0	0	19	228,485	0
2013	17	0	0	0	17	165,223	0
2014	17	0	0	0	17	193,635	0
2015	14	6	0	0	20	226,511	0
2016	12	0	0	0	12	209,692	0



Diagram II.87.8
Single Family Permits
 Tama County
 Census Bureau Data, 1980–2016

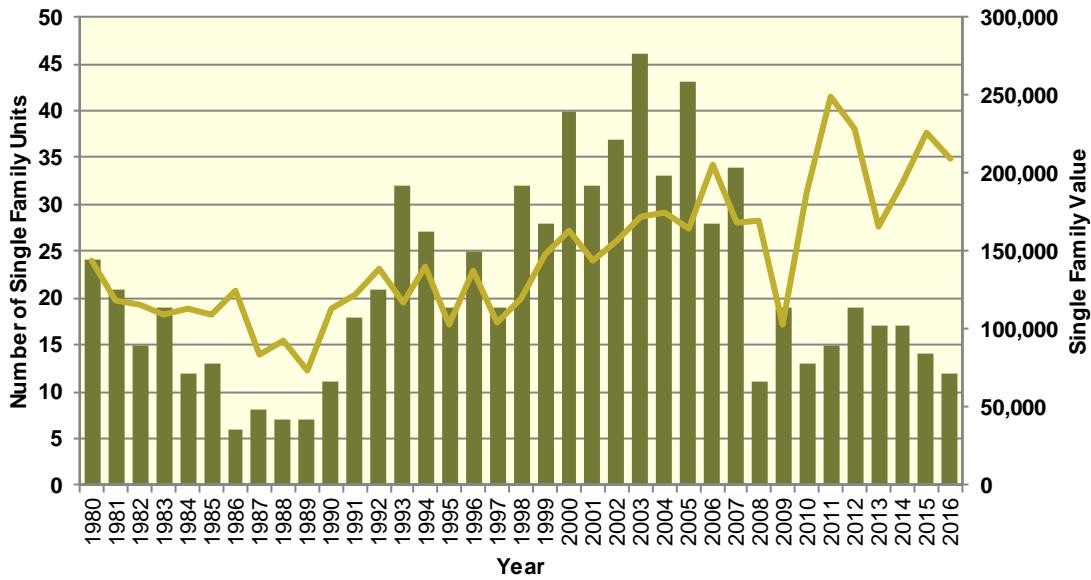
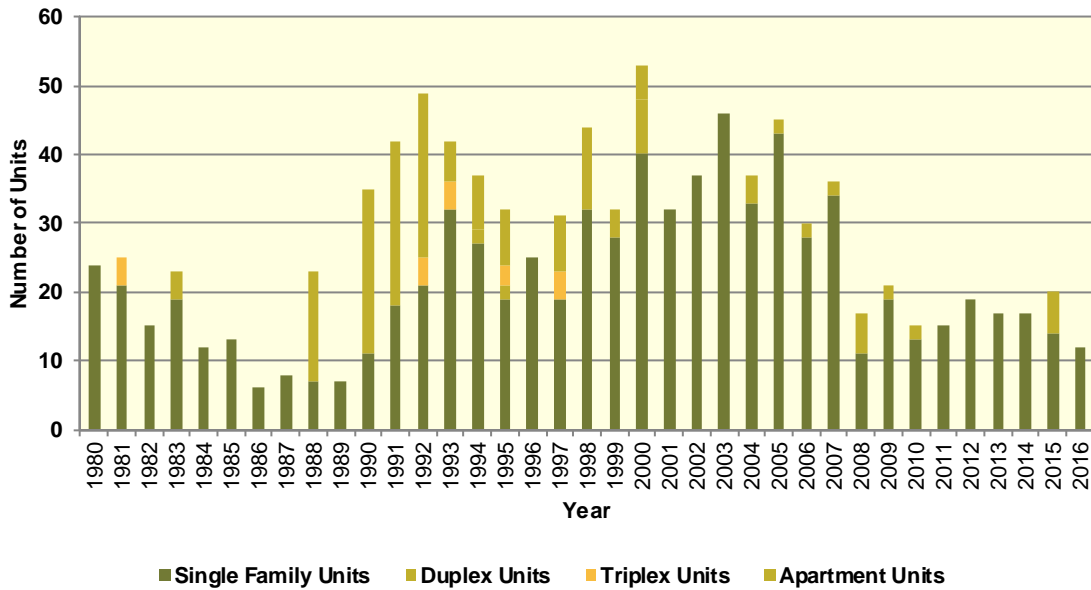


Diagram II.87.9
Total Permits by Unit Type
 Tama County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.87.37. In 2016, there were 7,734 housing units, up from 7,583 in 2000. Single-family units accounted for 88.3 percent of units in 2016, compared to 86.1 in 2000. Apartment units accounted for 4 percent in 2016, compared to 4.3 percent in 2000.

Table II.87.37				
Housing Units by Type				
Tama 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	6,527	86.1%	6,826	88.3%
Duplex	95	1.3%	120	1.6%
Tri- or Four-Plex	263	3.5%	174	2.2%
Apartment	329	4.3%	313	4%
Mobile Home	363	4.8%	301	3.9%
Boat, RV, Van, Etc.	6	0.1%	0	0%
Total	7,583	100.0%	7,734	100.0%

Some 89.5 percent of housing was occupied in 2010, compared to 92.5 percent in 2000. Owner-occupied housing changed 0.7 percent between 2000 and 2010, ending with owner-occupied units representing 78.9 percent of unit. Vacant units changed by 45 percent, resulting in 819 vacant units in 2010.

Table II.87.38					
Housing Units by Tenure					
Tama County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,018	92.5%	6,947	89.5%	-1%
Owner-Occupied	5,440	77.5%	5,480	78.9%	0.7%
Renter-Occupied	1,578	22.5%	1,467	21.1%	-7%
Vacant Housing Units	565	7.5%	819	10.5%	45%
Total Housing Units	7,583	100.0%	7,766	100.0%	2.4%

Table II.87.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,734 housing units. An estimated 76.6 percent were owner-occupied, and 12.9 percent were vacant.

Table II.87.39				
Housing Units by Tenure				
Tama County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,947	89.5%	6,734	87.1%
Owner-Occupied	5,480	78.9%	5,157	76.6%
Renter-Occupied	1,467	21.1%	1,577	23.4%
Vacant Housing Units	819	10.5%	1,000	12.9%
Total Housing Units	7,766	100.0%	7,734	100.0%

Households by household size are shown in Table II.87.40. There were a total of 6,947 households in 2010, up from 7,018 in 2000. One person households changed by 1.6 percent



between 2000 and 2010, while two person households changed by 1.9 percent. Three and four person households changed by -6.6 and -15.4 respectively, representing 13 percent and 12.1 percent of the population in 2010.

Table II.87.40					
Households by Household Size					
Tama County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,777	25.3%	1,806	26%	1.6%
Two Persons	2,616	37.3%	2,667	38.4%	1.9%
Three Persons	966	13.8%	902	13%	-6.6%
Four Persons	991	14.1%	838	12.1%	-15.4%
Five Persons	422	6%	455	6.5%	7.8%
Six Persons	159	2.3%	165	2.4%	3.8%
Seven Persons or More	87	1.2%	114	1.6%	31%
Total	7,018	100.0%	6,947	100.0%	-1%

Households by income is shown in Table II.87.41. Households earning more than \$100,000 per year represented 18.3 percent of households in 2016, compared to 4.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 24.1 percent of households in 2010, compared to 21.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.1 percent of households in 2016, compared to 15.3 percent in 2000.

Table II.87.41				
Households by Income				
Tama County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,077	15.3%	681	10.1%
\$15,000 to \$19,999	480	6.8%	338	5%
\$20,000 to \$24,999	558	7.9%	354	5.3%
\$25,000 to \$34,999	1,127	16.1%	629	9.3%
\$35,000 to \$49,999	1,511	21.5%	1,024	15.2%
\$50,000 to \$74,999	1,483	21.1%	1,620	24.1%
\$75,000 to \$99,999	482	6.9%	853	12.7%
\$100,000 or More	302	4.3%	1,235	18.3%
Total	7,020	100.0%	6,734	100.0%

Table II.87.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.8 percent and 0.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.6 percent, 6 percent, and 8.4, respectively. Housing units built prior to 1939 represented 39.8 percent of households in 2016.

Table II.87.42				
Households by Year Home Built				
Tama County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,283	46.8%	2,677	39.8%
1940 to 1949	522	7.4%	458	6.8%
1950 to 1959	671	9.6%	606	9%
1960 to 1969	613	8.7%	530	7.9%
1970 to 1979	897	12.8%	913	13.6%
1980 to 1989	354	5%	405	6%
1990 to 1999	678	9.7%	568	8.4%
2000 to 2009	.	.	522	7.8%
2010 or Later	.	.	55	0.8%
Total	7,018	100.0%	6,734	100.0%

The distribution of unit types by race are shown in Table II.87.43. An estimated 90.1 percent of white households occupy single family homes, while 100 percent of black households do. Some 3.5 percent of white households occupied apartments, while 0 percent of black households do. An estimated 89.5 percent of Asian, and 91.2 percent of American Indian households occupy single family homes.

Table II.87.43							
Distribution of Units in Structure by Race							
Tama County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	90.1%	100%	91.2%	89.5%	0%	38.6%	79.7%
Duplex	1.4%	0%	0.6%	0%	0%	0%	9.4%
Tri- or Four-Plex	1.9%	0%	0.6%	0%	0%	0%	0%
Apartment	3.5%	0%	7.4%	10.5%	0%	20.5%	0%
Mobile Home	3.2%	0%	0.3%	0%	0%	40.9%	10.9%
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.87.44. An estimated 22.1 percent of vacant units were for rent in 2010, a 18.3 percent change since 2000. In addition, some 13.6 percent of vacant units were for sale, a change of -8.3 percent between 2000 and 2010. "Other" vacant units represented 48.1 percent of vacant units in 2010. This is a change of 106.3 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.87.44					
Disposition of Vacant Housing Units					
Tama County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	153	27.1%	181	22.1%	18.3%
For Sale	121	21.4%	111	13.6%	-8.3%
Rented or Sold, Not Occupied	34	6%	48	5.9%	41.2%
For Seasonal, Recreational, or Occasional Use	66	11.7%	85	10.4%	28.8%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	191	33.8%	394	48.1%	106.3%
Total	565	100.0%	819	100.0%	45%

The disposition of vacant units between 2010 and 2016 are shown in Table II.87.45. By 2016, for rent units accounted for 10.6 percent of vacant units, while for sale units accounted for 16.8 percent. “Other” vacant units accounted for 51.1 percent of vacant units, representing a total of 511 “other” vacant units.

Table II.87.45				
Disposition of Vacant Housing Units				
Tama County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	181	22.1%	106	10.6%
For Sale	111	13.6%	168	16.8%
Rented Not Occupied	17	2.1%	17	1.7%
Sold Not Occupied	31	3.8%	98	9.8%
For Seasonal, Recreational, or Occasional Use	85	10.4%	100	10%
For Migrant Workers	0	0%	0	0%
Other Vacant	394	48.1%	511	51.1%
Total	819	100.0%	1,000	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.87.46. In 2016, an estimated 2.5 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.87.46							
Overcrowding and Severe Overcrowding							
Tama 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	5,372	98.7%	55	1%	16	0.3%	5,443
2016 Five-Year ACS	5,047	97.9%	101	2%	9	0.2%	5,157
Renter							
2000 Census	1,527	97%	19	1.2%	29	1.8%	1,575
2016 Five-Year ACS	1,499	95.1%	65	4.1%	13	0.8%	6,734
Total							
2000 Census	6,899	98.3%	74	1.1%	45	0.6%	7,018
2016 Five-Year ACS	6,546	97.2%	166	2.5%	22	0.3%	6,734

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 2 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Tama County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.87.47		
Households with Incomplete Plumbing Facilities		
Tama County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,973	6,732
Lacking Complete Plumbing Facilities	45	2
Total Households	7,018	6,734
Percent Lacking	0.6%	0%

There were 35 households lacking complete kitchen facilities in 2016, compared to 48 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.5 percent in 2016.

Table II.87.48		
Households with Incomplete Kitchen Facilities		
Tama County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,970	6,699
Lacking Complete Kitchen Facilities	48	35
Total Households	7,018	6,734
Percent Lacking	0.7%	0.5%

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 Tama County, 9.2 of households had a cost burden and 8 percent had a severe cost burden. Some 11.9 percent of renters were cost burdened, and 13.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.6 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 11.9 percent, and severe cost burden at 8.4 percent.

Table II.87.49
Cost Burden and Severe Cost Burden by Tenure
 Tama County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,746	83.5%	239	11.4%	102	4.9%	5	0.2%	2,092
2016 Five-Year ACS	2,110	79.2%	317	11.9%	225	8.4%	11	0.4%	2,663
Owner Without a Mortgage									
2000 Census	1,739	90.1%	102	5.3%	69	3.6%	20	1%	1,930
2016 Five-Year ACS	2,251	90.3%	115	4.6%	101	4%	27	1.1%	2,494
Renter									
2000 Census	872	62.3%	182	13%	109	7.8%	237	16.9%	1,400
2016 Five-Year ACS	660	41.9%	187	11.9%	211	13.4%	519	32.9%	1,577
Total									
2000 Census	4,357	80.4%	523	9.6%	280	5.2%	262	4.8%	5,422
2016 Five-Year ACS	5,021	74.6%	619	9.2%	537	8%	557	8.3%	6,734

Housing Problems by Income

Table II.87.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Tama County. As can be seen in 2017 the MFI was \$64,400, which compared to \$69,900 for the State of Iowa.

Table II.87.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 375 owner-occupied and 219 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 295 owner-occupied 220 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,500 households without a housing problem.

Table II.87.50
Median Family Income
 Tama County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	45,300	49,100
2001	49,800	52,500
2002	49,800	53,700
2003	49,800	54,900
2004	51,200	55,800
2005	52,400	57,650
2006	52,500	57,800
2007	52,600	58,100
2008	53,200	58,500
2009	56,400	62,000
2010	56,700	62,400
2011	57,400	64,000
2012	58,200	64,800
2013	58,500	64,700
2014	58,800	65,300
2015	60,400	67,500
2016	62,300	68,400
2017	64,400	69,900

Table II.87.51
Housing Problems by Income and Tenure

Tama 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	10	10	0	0	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)	0	20	4	4	30	58
Housing cost burden greater than 50% of income (and none of the above problems)	105	145	30	15	0	295
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	95	115	55	75	375
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	55	275	605	565	2,905	4,405
Total	224	545	764	639	3,010	5,182
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	4	0	4	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	4	4	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	4	20	4	4	52
Housing cost burden greater than 50% of income (and none of the above problems)	155	40	25	0	0	220
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	110	45	0	4	219
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	115	115	225	220	420	1,095
Total	370	269	329	228	436	1,632
Total						
Lacking complete plumbing or kitchen facilities	14	10	14	0	4	42
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	4	4	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	24	24	8	34	110
Housing cost burden greater than 50% of income (and none of the above problems)	260	185	55	15	0	515
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	205	160	55	79	594
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	170	390	830	785	3,325	5,500
Total	594	814	1,093	867	3,446	6,814

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.87.52, of the 290 loans in 2016, 131 loans were for Home Purchases, 42 were for Home Improvement and 117 were for refinancing.

Table II.87.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Tama County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	100	30	155	285
2009	98	38	191	327
2010	91	27	171	289
2011	72	15	167	254
2012	83	21	242	346
2013	109	26	217	352
2014	109	34	123	266
2015	106	25	103	234
2016	131	42	117	290

Table II.87.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$96,048 in 2012 and \$96,099 in 2016. Overall, average loans were \$92,968 in 2008 and \$107,031 in 2016.

Table II.87.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Tama County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$91,080	\$45,167	\$103,439	\$92,968
2009	\$95,551	\$32,105	\$108,131	\$95,526
2010	\$85,747	\$49,926	\$103,883	\$93,131
2011	\$86,528	\$25,267	\$104,778	\$94,909
2012	\$96,048	\$62,381	\$114,306	\$106,775
2013	\$100,312	\$52,692	\$103,968	\$99,048
2014	\$96,752	\$42,412	\$95,407	\$89,184
2015	\$93,774	\$33,880	\$101,981	\$90,987
2016	\$96,099	\$43,643	\$142,026	\$107,031

Table II.87.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$7,972,000 in 2012 and \$12,589,000 in 2016. Overall, average loans were \$26,496,000 in 2008 and \$31,039,000 in 2016.

Table II.87.54				
Total Volume of Owner-Occupied Single Family Loans				
Tama County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$9,108,000	\$1,355,000	\$16,033,000	\$26,496,000
2009	\$9,364,000	\$1,220,000	\$20,653,000	\$31,237,000
2010	\$7,803,000	\$1,348,000	\$17,764,000	\$26,915,000
2011	\$6,230,000	\$379,000	\$17,498,000	\$24,107,000
2012	\$7,972,000	\$1,310,000	\$27,662,000	\$36,944,000
2013	\$10,934,000	\$1,370,000	\$22,561,000	\$34,865,000
2014	\$10,546,000	\$1,442,000	\$11,735,000	\$23,723,000
2015	\$9,940,000	\$847,000	\$10,504,000	\$21,291,000
2016	\$12,589,000	\$1,833,000	\$16,617,000	\$31,039,000

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.87.55 presents some basic statistics about the completed surveys.

Table II.87.55				
Survey of Rental Properties				
Tama County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	16	18.8	45

Table II.87.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single family units in Tama County, with 0 of them available. This translates into a vacancy rate of 0 percent in Tama County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 15 apartment units reported in the survey, with 3 of them available, which resulted in a vacancy rate of 20 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.87.56			
Rental Vacancy Survey by Type			
Tama County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	1	0	0%
Apartments	15	3	20%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	16	3	18.8%

Table II.87.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 15 units listed as “Don’t Know”. Additional details for additional unit types are reported.

Table II.87.57 Rental Units by Bedroom Size Tama 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	0	0	0	.	0
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	1	0	0	0	.	1
Don’t Know	0	15	0	0	0	15
Total	1	15	0	0	0	16

Table II.87.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Four-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.87.58 Single Family Units by Bedroom Size Tama County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	1	0	0%
Don’t know	0	0	0%
Total	1	0	0%

Table II.87.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 0 percent.

Table II.87.59 Apartment Units by Bedroom Size Tama County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	15	3	20%
Total	15	3	20%

Average market-rate rents by unit type are shown in Table II.87.60. 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.87.60 Average Market Rate Rents by Bedroom Size Tama 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	\$1000	\$0	\$0	\$1000

Table II.87.61, shows vacancy rates for single family units by average rental rates for Tama County.

Table II.87.61 Single Family Market Rate Rents by Vacancy Status Tama 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	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	1	0	0%
Total	1	0	0%

The average rent and availability of apartment units is displayed in Table II.87.62. The most common rent for apartment rents was between 7500 and 1,000 dollars and the units in this price range had a vacancy rate of 20 percent.

Table II.87.62 Apartment Market Rate Rents by Vacancy Status Tama 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	15	3	20%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
Total	15	3	20%

Respondents were asked if utilities are included in the rent and as shown in Table II.87.63 1 respondent, or 50 percent, included some sort of utility in the rent.

Table II.87.63 Are there any utilities included with the rent? Tama County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.87.64. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.87.64 Which utilities are included with the rent? Tama County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.87.65, there were 15 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.87.65 Accessible Units by Bedroom Size Tama 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	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	15	0	0	0	15
Total	0	15	0	0	0	15

Table II.87.66, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.87.66 Single Family Units by Accessibility and Bedroom Size Tama County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	0	0	0	0%
Three	0	0	0	0%
Four	1	0	1	0%
Don't know	0	0	0	0%
Total	1	0	1	0%

Table II.87.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 0 percent or 0 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 100 percent of all apartment units were considered accessible by survey respondents.

Table II.87.67 Apartment Units by Accessibility and Bedroom Size Tama County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	15	15	100%
Total	0	15	15	100%

Perceived Need for Rental Units

Table II.87.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 5 number of persons on the wait list.

Table II.87.68 Do you keep a waiting list? Tama County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
Waitlist Size	5

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.87.69, 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.87.69 How would you rate the need for renovation of existing units in the city? Tama 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	0	0	0	0
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	4	4	4	4

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.87.70, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.87.70 How would you rate the need for construction of new units in the city? Tama 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	0	0	0	0
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	4	4	4	4

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.87.71, shows the *strong growth scenario* for the Tama County. As can be seen there were 5,157 owner-occupied and 1,577 renter-occupied households in 2016, for a total of 6,734 households. In 2030, there will be a projected 7,350 households, of which 5,732 are projected to be owner occupied and the remaining 1,618 are expected to be renter-occupied.

By 2050, there are projected to be 5,652 owner-occupied households, of which 250 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 829 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,557 renter households, of which 347 renter households are expected to have incomes between 0 and 30.0 percent of median family income 313 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 7,209 occupied units by 2050, of which 596 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.87.71
Housing Demand Forecast
 Tama County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	228	248	251	253	254	253	252	250
30.1-50%	542	591	598	603	604	603	599	594
50.1-80%	756	825	834	840	843	841	836	829
80.1-95%	483	526	532	536	538	536	533	529
95.1-115%	571	623	630	635	636	635	631	626
115+%	2,577	2,810	2,843	2,864	2,871	2,865	2,848	2,825
Total	5,157	5,623	5,689	5,732	5,746	5,733	5,699	5,652
Renter								
0-30%	351	361	361	360	359	356	352	347
30.1-50%	260	267	267	267	265	263	260	256
50.1-80%	318	326	326	326	324	322	318	313
80.1-95%	191	197	197	196	196	194	192	189
95.1-115%	128	131	131	131	131	130	128	126
115+%	329	338	338	338	336	333	329	325
Total	1,577	1,619	1,620	1,618	1,611	1,597	1,579	1,557
Total								
0-30%	579	609	612	614	613	609	603	596
30.1-50%	802	858	865	869	869	866	859	851
50.1-80%	1,074	1,151	1,160	1,166	1,167	1,162	1,154	1,142
80.1-95%	674	723	729	733	733	730	725	718
95.1-115%	699	754	761	766	767	765	759	752
115+%	2,906	3,148	3,181	3,202	3,207	3,198	3,177	3,149
Total	6,734	7,242	7,309	7,350	7,356	7,330	7,278	7,209