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DEMOGRAPHICS & HOUSING

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INTRODUCTION

The future will be built on the foundation of Elkhart as it exists today. Elkhart has evolved over time, shaped by a variety of forces such as infrastructure priorities, socioeconomic standings, and others. These forces will continue to shape the community into the future and must be considered when planning for growth and maintenance.

This section of the Comprehensive Plan describes how Elkhart's population and demographics have changed over the past several decades and forecasts population and population changes for the next 20 years. It examines a variety of forces and factors affecting current and future development in Elkhart. A clear understanding of these influences provides the context for community planning decisions.

The following pages analyze population, housing, employment, age distribution, education levels, income levels, and employment characteristics. This information helps form an understanding of the community's existing conditions, as well as provide a basis to help forecast future population needs.



Housing Goals, Objectives & Strategies

As Elkhart continues to grow and evolve, housing must change to meet both current and future needs of the population. Housing is included in a Comprehensive Plan to provide guidance for decision-makers when considering new developments and renovations of the housing stock throughout the community.



HOUSING GOAL 1: Encourage appropriate density levels of housing for the location and context of development.



HOUSING GOAL 2: Provide for a variety of housing types that appeal to a variety of age groups, demographics and household sizes while still reflecting the resident's needs and desires along with the character of the community.



HOUSING GOAL 3: Plan for safe, affordable, and attractive housing to meet current and future housing demands of all Elkhart residents.



HOUSING GOAL 4: Maintain the quality of existing housing.

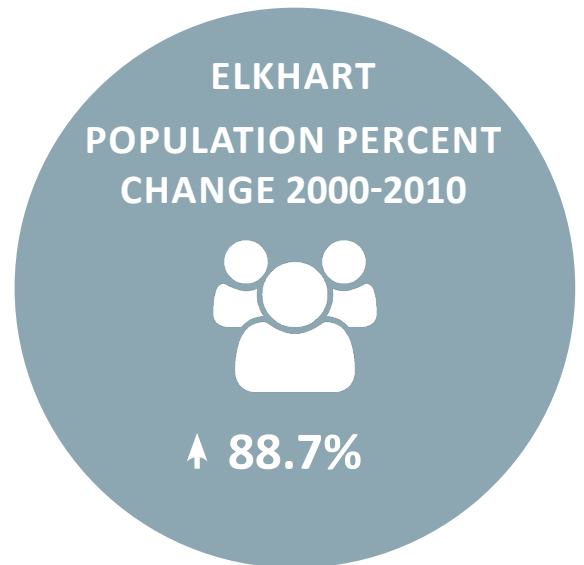


Demographics

The following information describes characteristics of the local and state population based on results from the 2010 Census. The results of the census provide information about basic demographic characteristics of the population, including: age, race, ethnicity, household composition, housing occupancy, and housing tenure.

STATEWIDE DEMOGRAPHIC TRENDS

As of April 1, 2010, Iowa's official population count was 3,046,355 residents. Between 2000 and 2010, the state's total population grew by 4.1 percent. Whereas two-thirds of Iowa's 99 counties and 600 of its 947 incorporated cities experienced population losses for the decade, Elkhart's population increased dramatically.



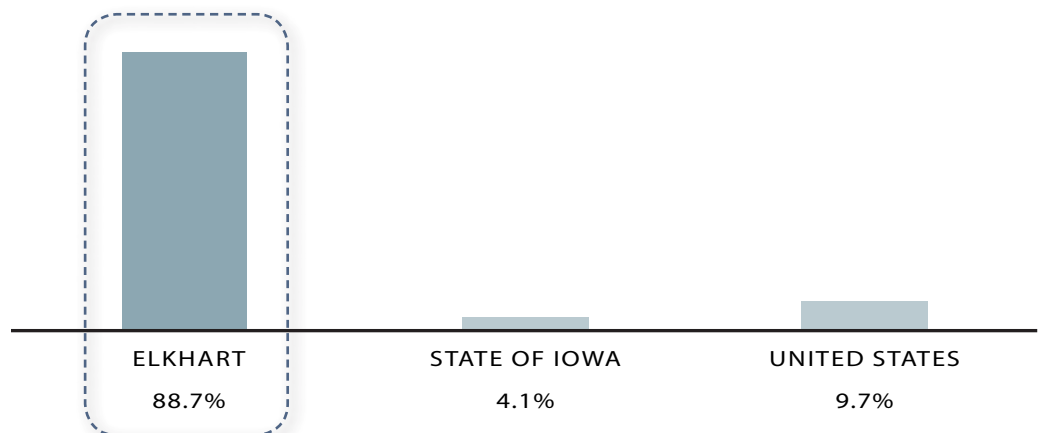
TOTAL POPULATION IN 2010 AND 2000

ELKHART, IOWA	2010	2000	CHANGE
Total population	683	362	321
In households	683	362	321
In group quarters	0	-	-
Institutionalized	0	-	-
Non-institutionalized	0	-	-
STATE OF IOWA	3,046,355	2,926,324	120,031
UNITED STATES	308,745,538	281,421,906	27,323,632

Residents of nursing homes, dormitories, correctional facilities, and other types of group quarters are counted among the total population. Between 2000 and 2010, Elkhart's population close to doubled.

Iowa's population surpassed 3 million residents during the last decade, while the population of the United States topped 300 million residents. Although Iowa's percent rate of growth was substantially lower than the national average, Elkhart's drastically increased.

POPULATION PERCENT CHANGE 2000-2010

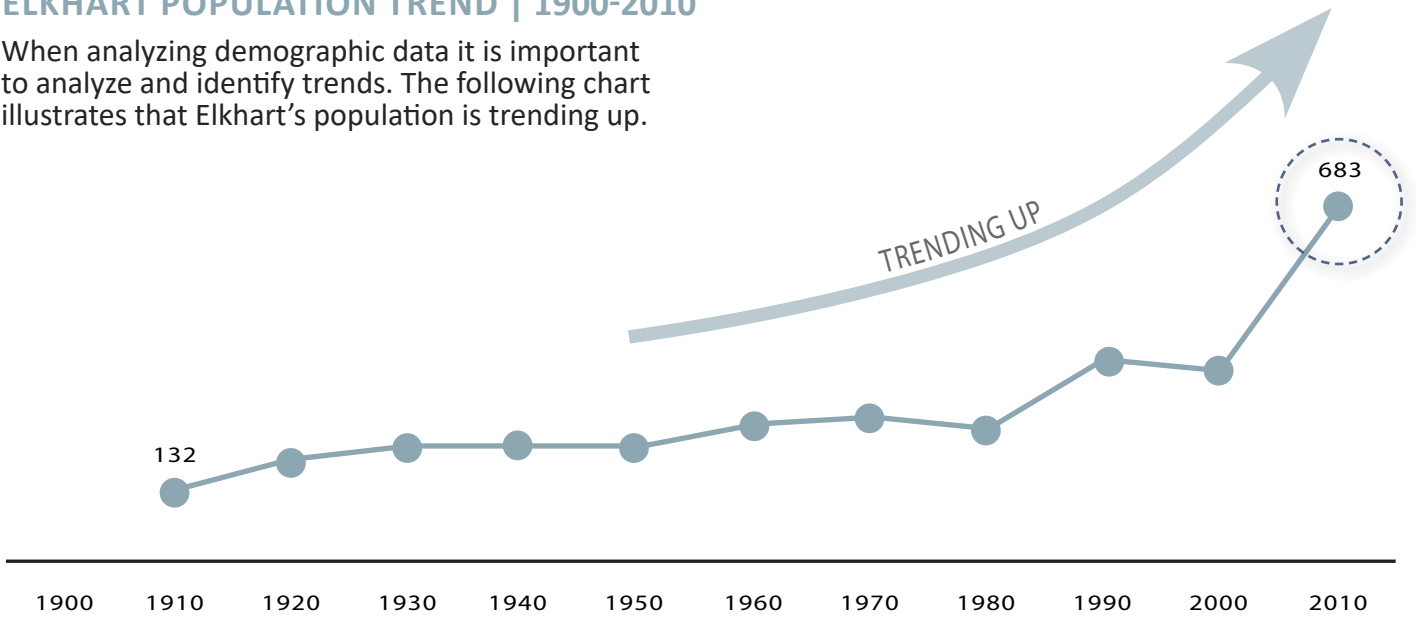




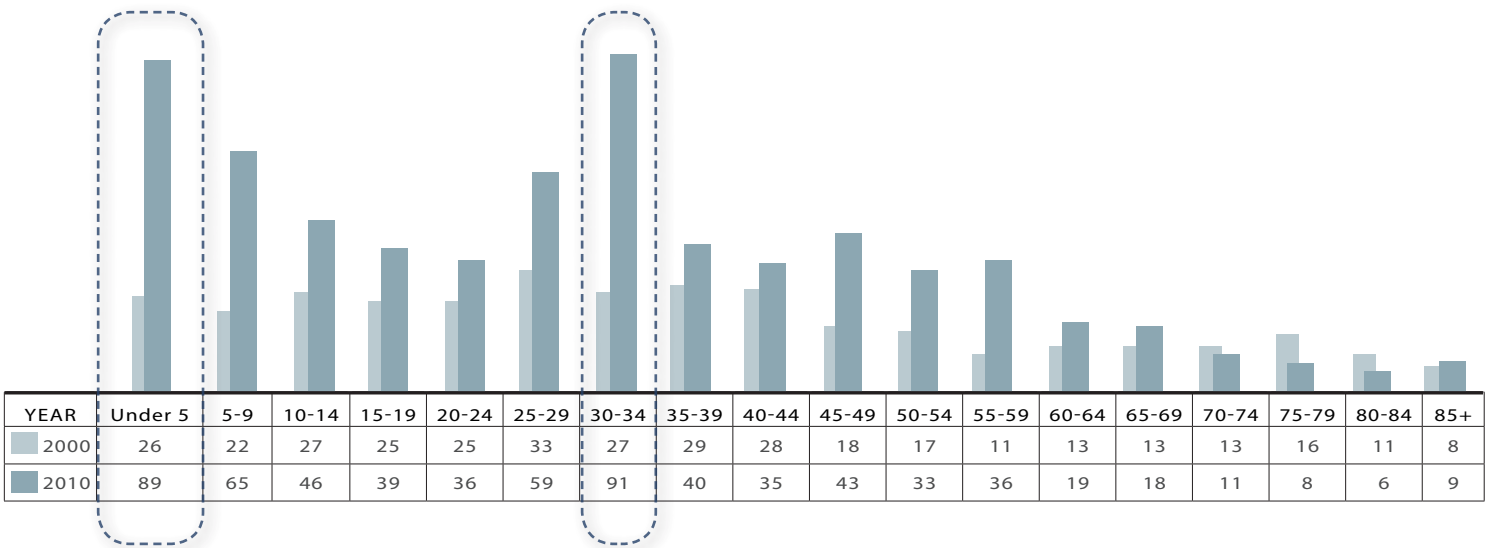
Demographics

ELKHART POPULATION TREND | 1900-2010

When analyzing demographic data it is important to analyze and identify trends. The following chart illustrates that Elkhart's population is trending up.



TOTAL POPULATION BY 5-YEAR AGE GROUP | 2000 AND 2010



In looking at the total population in 5-year age cohorts, additional trends can be identified. For example, the chart above indicates that the largest 2010 age group was 30-34 years of age, closely followed by the under 5 age cohort. Both of these categories increased greatly between 2000 and 2010. This tends to indicate that young couples and families are choosing to live in Elkhart.

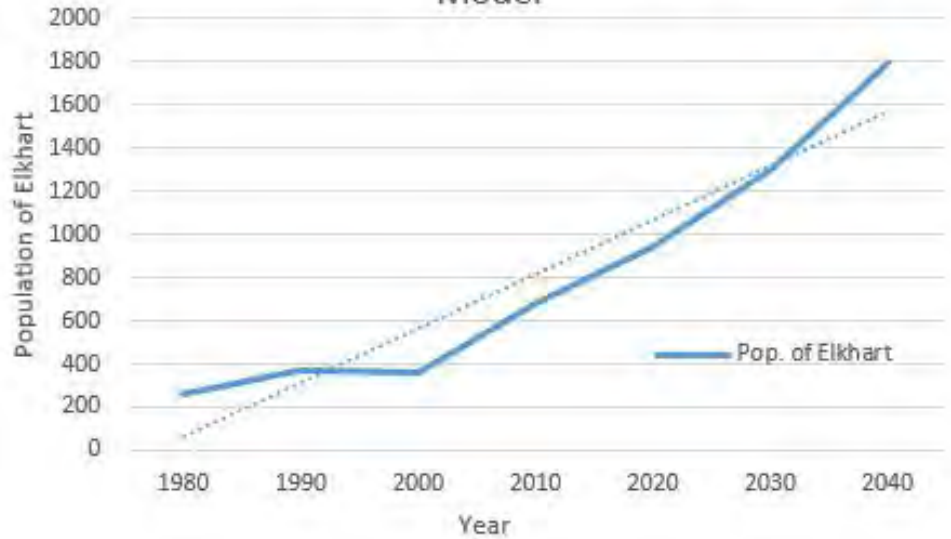


Demographics

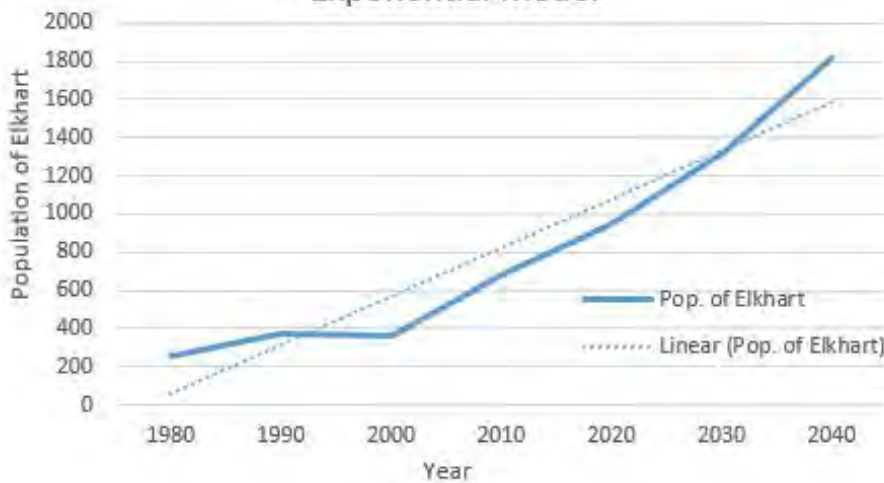
TOTAL POPULATION PROJECTIONS | 2020, 2030 AND 2040

The graph to the right illustrates the projected population change in Elkhart in 2020, 2030 and 2040 using a linear projection method. Utilizing this widely accepted form of estimation for the projected population for communities based upon growth trends in the past, this method came to the population being near the following: 942 citizens in 2020, 1300 citizens in 2030, and 1794 citizens in 2040.

Population Projection of Elkhart, IA - Linear Model



Population Projection of Elkhart, IA - Exponential Model

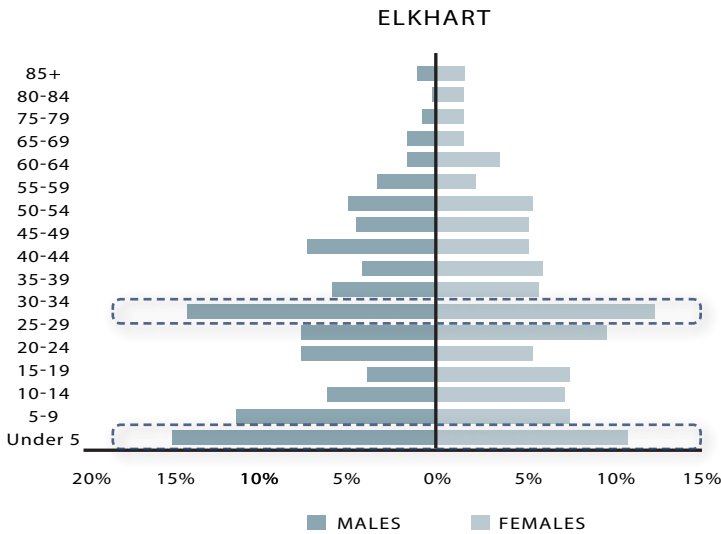


When looking at the graph to the left, it appears very similar to the previous graph listed for population projection of Elkhart. The Exponential method was used as a secondary calculation, this is common when utilizing the linear method for projections in growth of a community. This graph's predicted population growth of Elkhart and predicted change in growth has the population of Elkhart to be as follows: 947 citizens in 2020, 1314 citizens in 2030, 1822 citizens in 2040.



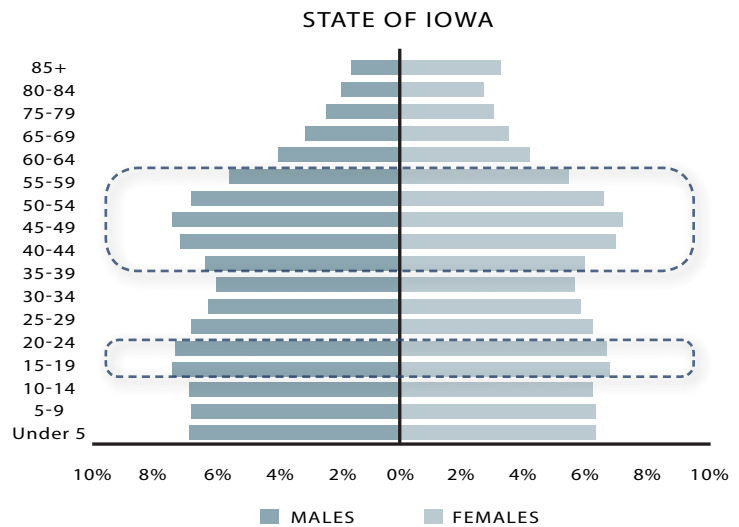
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DISTRIBUTION OF THE POPULATION BY 5-YEAR AGE GROUPS | 2010



The graphic to the left illustrates the distribution of population within Elkhart amongst 5-year age groups. Similarly to the table on page 21, the 30-34 and under 5 years of age categories far exceed the other groups. It can be seen that this trend is unique to the City of Elkhart, as the State of Iowa is trending slightly different.

As can be seen to the right, the distribution of population within the State of Iowa as a whole has a different pattern. There is a more even distribution across age cohorts, with the majority of the population falling in the groups of 15-19 years of age and 45-49 years of age.



MEDIAN AGE OF THE POPULATION BY SEX

MEDIAN AGE IN YEARS	ELKHART		STATE OF IOWA	
	2010	2000	2010	2000
Total population	30.6	34.3	38.1	36.6
Male Population	30.3	32.3	36.6	35.2
Female Population	30.8	36.5	39.5	38.0

The median age describes the midpoint of the population distribution. In 2010, the median age of the United States population was 37.2 years for all persons, 35.8 for males, and 38.5 for females. In comparing Elkhart to the United States as well as the state of Iowa, Elkhart's median age for both males and females tends to be slightly lower. This reiterates that Elkhart is a prime and growing location for young families.

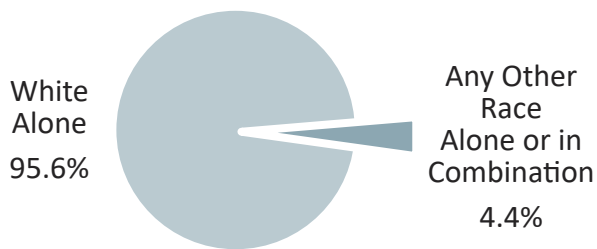


Demographics

POPULATION BY HISPANIC/LATINO ORIGIN AND RACE

2010 POPULATION	NUMBER	ELKHART	STATE OF IOWA	UNITED STATES
		PERCENTAGE	PERCENTAGE	PERCENTAGE
Hispanic/Latino, any race	26	3.8%	5.0%	16.3%
White alone	9	1.3%	2.6%	8.7%
Black alone	6	0.9%	0.1%	0.4%
American Indian/Alaska Native alone	1	0.1%	0.1%	0.2%
Asian alone	0	0.0%	0.0%	0.1%
Hawaiian/Pacific Islander alone	0	0.0%	0.0%	0.0%
Other race alone	0	0.0%	1.8%	6.0%
Two of more races	10	1.5%	0.4%	1.0%
Not Hispanic/Latino	657	96.2%	95.0%	83.7%
White alone	654	94.3%	88.7%	63.7%
Black alone	1	0.1%	2.9%	12.2%
American Indian/Alaska Native alone	1	0.1%	0.3%	0.7%
Asian alone	0	0.0%	1.7%	4.7%
Hawaiian/Pacific Islander alone	0	0.0%	0.1%	0.2%
Other race alone	0	0.0%	0.1%	0.2%
Two or more races	11	1.6%	1.4%	1.9%
Total Population	683	100%	100%	100%

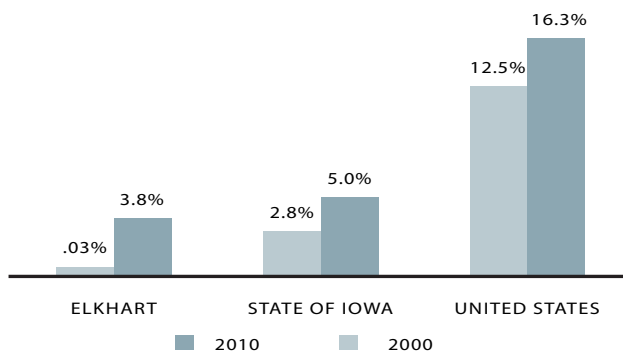
LOCAL COMPOSITION BY RACE 2010



CHANGE IN RACIAL COMPOSITION 2000-2010

ELKHART, IOWA	2010	2000
White Alone	95.6%	98.1%
Other Race Alone or in Combination	4.4%	1.9%
Black Alone	1.0%	1.4%
American Indian/Alaska Native	0.3%	0.3%
Asian Alone	0.0%	0.0%
Native Hawaiian/Pacific Islander	0.0%	0.0%
Some Other Race Alone	0.0%	0.0%
Two or More Races	3.1%	0.3%

CHANGE IN HISPANIC/LATINO PERCENTAGE 2000-2010

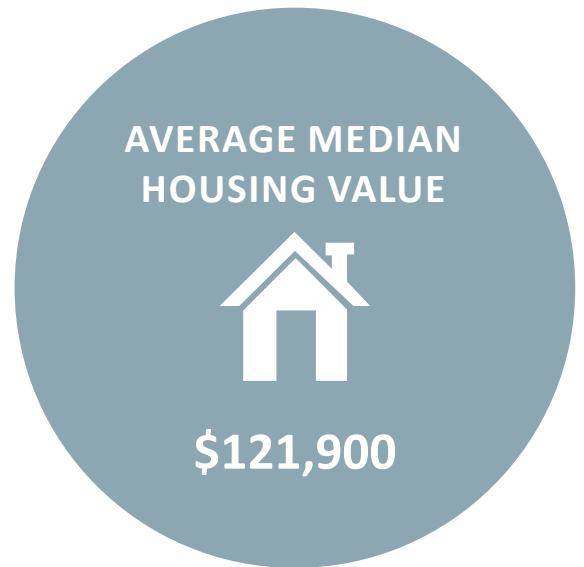


The U.S. Census Bureau defines Hispanic or Latino origin as an ethnicity, not as a race. A person of Hispanic or Latino origin may be of any race, including white. Although Elkhart's percentage of Hispanic or Latino is lower than the State of Iowa and United States as a whole, it can be seen that between 2000 and 2010 the percentage increased at a much quicker rate than it has in the past.



Housing

Housing characteristics have a direct impact on a city's financial condition. Generally speaking, newer homes tend to be assessed at higher values than comparable older homes. For a city with more new homes, this translates into higher property tax revenues, which in turn has implications on several fronts, most notably on the local school district, city, and county budgets. Conversely, a high number of older homes presents a number of challenges, in addition to contributing relatively less to the local government. In many instances, dilapidated properties tend to become eyesores, and may present the area with additional challenges. Therefore, the City should consider allocating resources to keeping areas safe, habitable, and vibrant. In addition to fiscally benefiting the local government, the availability of good housing creates a positive perception of a community. Housing in poor condition may reflect negatively on the perceived quality of life in a community. In either case, these perceptions have implications for local government finances.



According to the U.S. Census Bureau; American Community Survey 2012-2016, there are currently 366 total housing units in the City of Elkhart, Iowa. It is estimated that 95.6% of the housing units are occupied, and 4.4% are currently vacant. The table below illustrates how Elkhart compares to the rest of Polk County and the State of Iowa.

(Source: Annual Fiscal Conditions Report 2017 - ISU Extension)

	ELKHART, IOWA		POLK COUNTY		IOWA	
	Estimate	M.O.E.	Estimate	M.O.E.	Estimate	M.O.E.
Total Housing Units	366	+/- 55	190,705	+/- 279	1,362,619	+/- 330
Occupied Housing Units	95.6	+/- 4.7	93.6%	+/- 0.5%	91.2%	+/- 0.3%
Vacant Housing Units	4.4	+/- 4.7	6.4%	+/- 0.5%	8.8%	+/- 0.3%
Total Housing Units	366	+/- 55	190,705	+/- 279	1,362,619	+/- 330
Built 2010 or Later	0.0%	+/- 5.3	1.0%	+/- 0.2%	0.5%	+/- 0.1%
Built 2000 to 2009	0.0%	+/- 5.3	3.3%	+/- 0.3%	2.2%	+/- 0.1%
Built 1990 to 1999	36.6%	+/- 7.6	15.9%	+/- 0.6%	11.7%	+/- 0.2%
Built 1980 to 1989	13.4%	+/- 7.6	14.1%	+/- 0.5%	10.8%	+/- 0.2%
Built 1970 to 1979	5.2%	+/- 3.9	9.7%	+/- 0.5%	7.3%	+/- 0.1%
Built 1960 to 1969	9.8%	+/- 6.0	13.9%	+/- 0.5%	14.7%	+/- 0.2%
Built 1950 to 1959	4.6%	+/- 3.9	9.5%	+/- 0.4%	10.6%	+/- 0.2%
Built 1940 to 1949	1.1%	+/- 1.4	11.5%	+/- 0.5%	10.4%	+/- 0.2%
Built 1939 or Earlier	6.0%	+/- 5.2	5.4%	+/- 0.4%	5.5%	+/- 0.1%

(Source: U.S. Census Bureau: American Community Survey 2012-2016)

M.O.E = Margin of Error. This will give you the upper and lower bounds of a 90% confidence interval around the estimate.



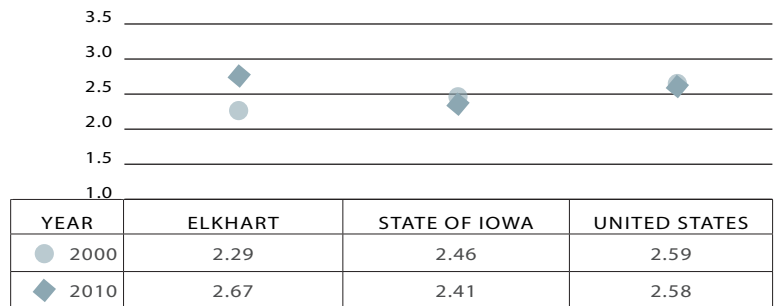
Housing

HOUSEHOLDS AND FAMILIES BY TYPE

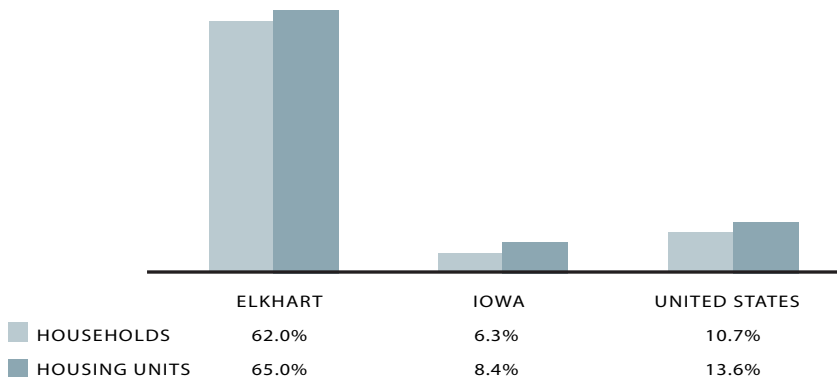
2010 HOUSEHOLDS	NUMBER	ELKHART	STATE OF IOWA
		PERCENTAGE	PERCENTAGE
Total Households	256	100.0%	100.0%
Family Households	175	68.4%	64.7%
Husband and wife families	139	54.3%	51.2%
With own children under 18 years	88	34.4%	20.0%
Male householder with no wife present	15	5.9%	4.2%
With own children under 18 years	8	3.1%	2.5%
Female householder with no husband present	21	8.2%	9.3%
With own children under 18 years	17	6.6%	5.9%
Non-family households	81	31.6%	35.5%
Householder living alone	64	25.0%	28.4%
Male householder living alone	36	14.1%	12.8%
65 years or older	4	1.6%	2.9%
Female householder living alone	28	10.9%	15.7%
65 years or older	15	5.9%	8.1%
Other non-family households	17	6.6%	6.9%

AVERAGE HOUSEHOLD SIZE | 2010 AND 2000

A century ago, an average of 4.5 people lived in each household in the United States. The average U.S. household size has declined gradually through the decades, falling below 4 persons between 1930-1940, and dropping below 3 persons between 1970-1980. As can be seen to the right, Elkhart, the State of Iowa, and the U.S. average all land in the below 3 persons per household category.



PERCENTAGE CHANGE IN HOUSEHOLDS AND HOUSING UNITS 2000-2010



Growth in the number of housing units well outpaced the growth in total households during the last decade, both nationally and in Iowa. On average, the U.S. housing stock increased by 1.41 units per each new household. In Iowa, the ratio was 1.44 housing units per new household.



Housing

RELATIONSHIP OF THE POPULATION LIVING IN HOUSEHOLDS

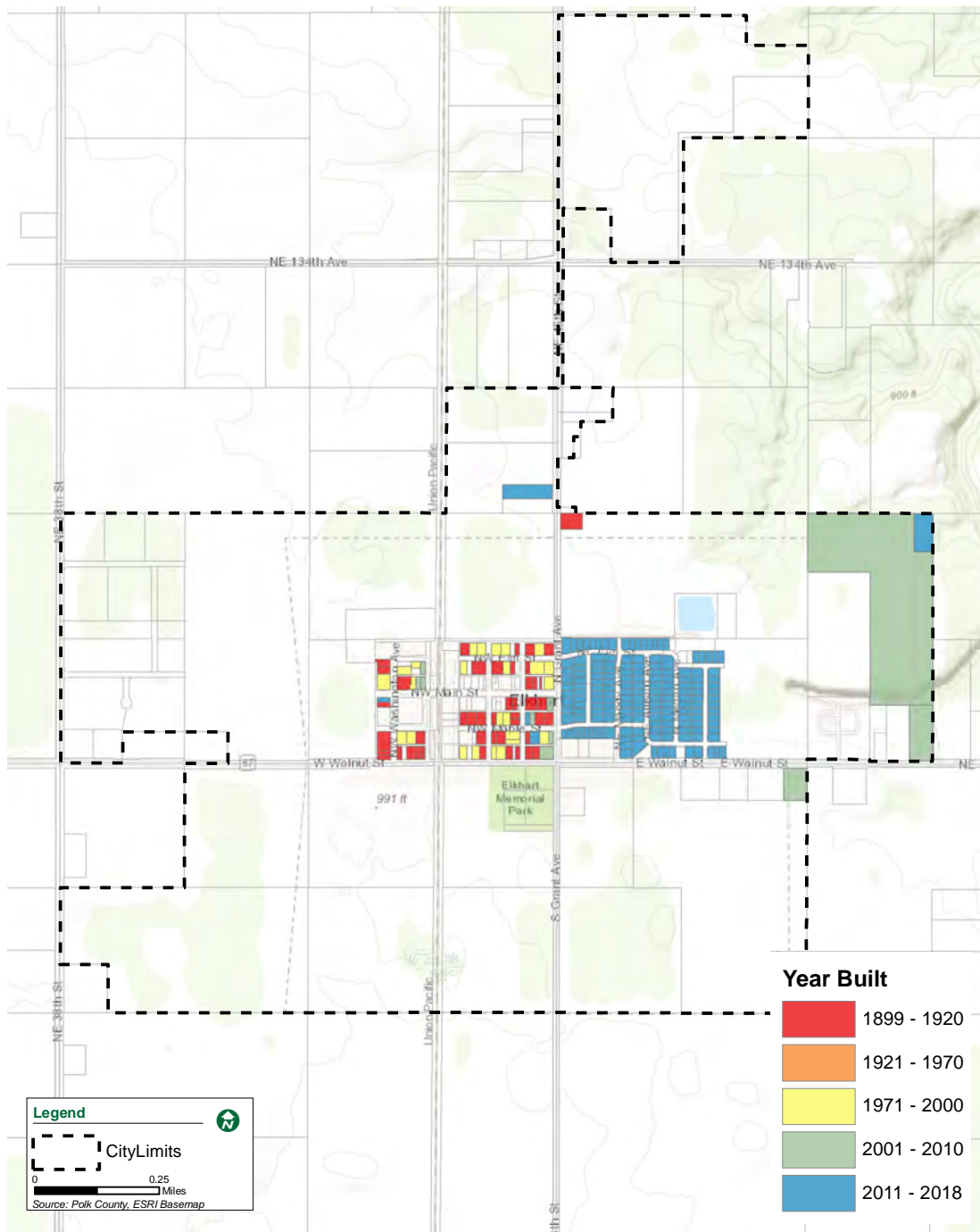
2010 POPULATION	ELKHART		STATE OF IOWA
	NUMBER	PERCENTAGE	PERCENTAGE
Total population in households	683	100.0%	100.0%
Householder	256	37.5%	41.4%
Spouse	139	20.4%	21.2%
Child	243	35.6%	28.1%
Own child under 18 years	218	31.9%	22.7%
Other relative	16	2.3%	3.4%
Other relative under 18 years	4	0.6%	1.4%
Other relative 65 years or older	2	0.3%	0.4%
Non-relative	29	4.2%	5.9%
Non-relative under 18 years old	1	0.1%	0.5%
Non-relative 65 years or older	1	0.1%	0.2%
Unmarried partner	19	2.8%	2.8%

HOUSING UNITS BY OCCUPANCY AND TENURE IN 2010 AND 2000

ELKHART, IOWA	2010	2000	CHANGE
Total Housing Units	269	163	106
Vacant	13	5	8
Occupied	256	158	98
Owner-occupied	204	112	92
Renter-occupied	52	46	6
STATE OF IOWA	1,336,417	1,232,511	103,906
UNITED STATES	131,704,730	115,904,641	15,800,089



Housing



Source: Polk County, ESRI Basemap

The above map illustrates the age of Elkhart's structures by the year they were built. As can be seen, all of the homes on the eastern side of Grant Ave/NE 46th St are the newest to be built having the construction date of 2001 to 2018. Looking at the eastern part of Elkhart, the ages of structures are more spread out ranging from 1890 to 1971.