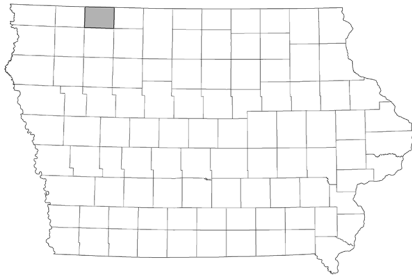


# Data for Decision Makers



## Milford, Iowa City Profile

report created: 12/17/2024

### Population profile

The 2020 population for Milford is 3,321. Between 2010 and 2020 the population increased by 14.6%. The City of Milford is in Dickinson County. Dickinson County saw a 6.2% population increase between 2010 and 2020.

**Dickinson County Cities - Total Population<sup>1</sup>**

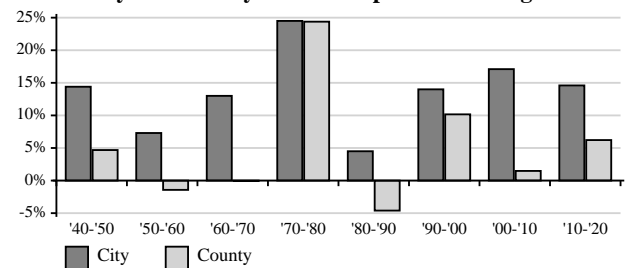
City	2000	2010	2020
<b>Milford</b>	<b>2,474</b>	<b>2,898</b>	<b>3,321</b>
Male Total	1,180	1,440	1,645
Female Total	1,294	1,458	1,676
Arnolds Park	1,162	1,126	1,110
Lake Park	1,023	1,105	1,167
Okoboji	820	807	768
Orleans	583	608	521
Spirit Lake	4,261	4,840	5,439
Superior	142	130	132
Terril	404	367	334
Wahpeton	462	341	345
West Okoboji	432	289	308
Dickinson County Total	16,424	16,667	17,703
State of Iowa Total	2,926,324	3,046,355	3,190,369

<sup>†</sup> City is located in multiple counties, total population is provided.

**Neighboring Cities - Percent Population Change**

	'90-'00	'00-'10	'10-'20
Arnolds Park	21.9%	-3.1%	-1.4%
Okoboji	5.8%	-1.6%	-4.8%
Spirit Lake	10.1%	13.6%	12.4%
Wahpeton	-4.5%	-26.2%	1.2%
West Okoboji	64.3%	-33.1%	6.6%
Milford	14.0%	17.1%	14.6%
Dickinson County	10.2%	1.5%	6.2%
State of Iowa	5.4%	4.1%	4.7%

**City and County Percent Population Change<sup>1</sup>**



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# Demographic Profile

# Milford, Iowa

Milford's population is predominantly White. The City of Milford, compared to Dickinson County, had a higher percentage of young people (17 or younger) and a lower percentage of older people (65 and older) in 2020. New household relationship categories were reported for 2020 that are not comparable with 2010.<sup>3</sup>

**Percentage of Population by Race/Hispanic Origin<sup>1</sup>**

Race Groups	City		County	
	2010	2020	2010	2020
One race only	99.1%	95.4%	99.3%	96.8%
White	98.0%	92.5%	98.3%	95.0%
White alone, not Hispanic	97.3%	91.7%	97.5%	94.4%
Black or African American	0.1%	0.8%	0.2%	0.4%
Asian	0.6%	0.6%	0.4%	0.5%
American Indian or Alaska Native	0.1%	0.1%	0.1%	0.1%
Hawaiian or Pacific Islander	0.0%	0.0%	0.0%	0.0%
Other	0.3%	1.4%	0.2%	0.8%
Two or more races	0.9%	4.6%	0.7%	3.2%
Hispanic origin <sup>a</sup>	1.2%	3.7%	1.1%	2.3%

<sup>a</sup> Hispanics can be of any race.

**Households by Family or Nonfamily Type<sup>1,3</sup>**

	City		County	
	2010	2020	2010	2020
Total households	1,276	1,416	7,554	7,976
Family households <sup>a,b</sup>	62.9%	61.1%	64.3%	63.2%
Married couple family <sup>b</sup>	48.8%	47.3%	54.6%	52.7%
With own children	18.0%	18.0%	16.1%	14.5%
Other family <sup>c</sup>	14.0%	14.8%	9.7%	10.4%
Male householder <sup>c</sup>	4.2%	4.4%	3.4%	3.4%
With own children	2.4%	2.4%	2.0%	1.7%
Female householder <sup>c</sup>	9.9%	10.3%	6.3%	7.0%
With own children	6.8%	7.0%	3.8%	4.2%
Nonfamily households <sup>d</sup>	37.1%	38.9%	35.7%	36.8%
Male living alone	14.9%	14.5%	13.8%	14.9%
Female living alone	17.4%	17.5%	16.8%	16.6%

**Households by Couple or Non-couple Type<sup>1,3</sup>**

	City		County	
	2010	2020	2010	2020
Total households	1,276	1,416	7,554	7,976
Married couple <sup>b</sup>	48.8%	47.3%	54.6%	52.7%
Cohabiting couple <sup>b,f</sup>	NA <sup>e</sup>	7.1%	NA <sup>e</sup>	6.0%
Male householder <sup>g</sup>	NA <sup>e</sup>	19.1%	NA <sup>e</sup>	18.4%
Female householder <sup>g</sup>	NA <sup>e</sup>	26.5%	NA <sup>e</sup>	22.9%

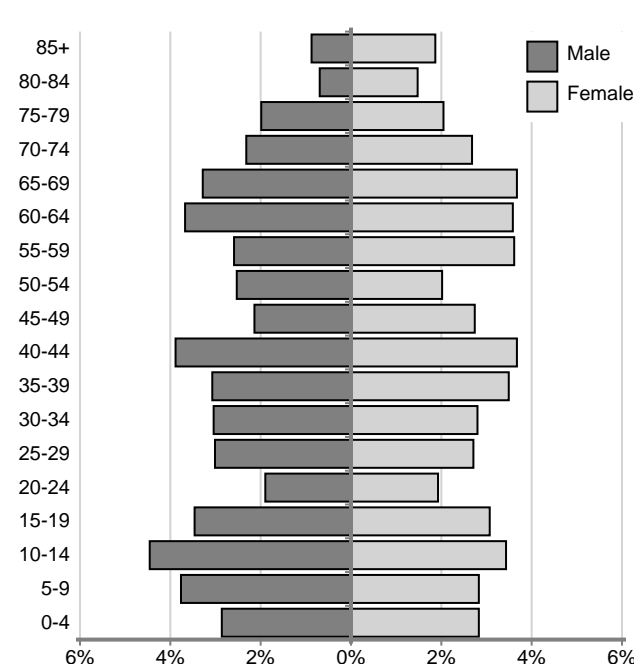
<sup>a</sup>Householder and at least one other person related to the householder. <sup>b</sup>For 2020 includes same-sex couples. <sup>c</sup>No spouse present, but at least one relative present. <sup>d</sup>In 2010 included same-sex couples whether married or not (if no relatives present). <sup>e</sup>2010 not comparable with 2020. <sup>f</sup>For 2020 householder has an unmarried partner. <sup>g</sup>For 2020 no spouse or partner present, but relatives, nonrelatives may be present or householder may be living alone.

**Percentage of Population by Age<sup>1</sup>**

Age Groups	City		County	
	2010	2020	2010	2020
17 or younger	22.3%	24.6%	19.4%	19%
0 - 4	6%	5.7%	4.9%	4.7%
5 - 9	6.9%	6.6%	5.6%	5.3%
10 - 14	6%	7.9%	5.5%	5.6%
15 - 17	3.4%	4.4%	3.4%	3.4%
18 - 24	6.5%	5.9%	5.5%	6.3%
25 - 44	25.6%	25.7%	21.1%	20.6%
45 - 64	27.7%	22.9%	31.8%	26.6%
65 or older	17.9%	20.9%	22.3%	27.5%
65 - 84	14.8%	18.2%	18.8%	24.1%
85 or older	3.1%	2.7%	3.5%	3.4%
Median <sup>4</sup> Age (years)	41	41.0	48.1	49.1
Age Dependency <sup>a, 5</sup>	67.2	83.5	71.4	86.9
Old-Age	29.9	38.3	38.2	51.4
Child	37.3	45.1	33.2	35.5

<sup>a</sup>Age Dependency Ratio

**Milford, Iowa Population Pyramid, <sup>a</sup> 2020<sup>1</sup>**



<sup>a</sup>Each bar represents the percentage that an age-sex group comprises of the total population.

## Socioeconomic Profile

## Milford, Iowa

The median household income in Milford is less than the median household income of Dickinson County. The median value of owner-occupied housing units is lower in Milford than for Dickinson County. There is a lower percentage of vacant housing units in Milford than there is for Dickinson County. Many housing units in Milford were built in 2000 or later. There is a lower percentage of individuals 25 and older with a Bachelor's degree or higher in Milford compared to Dickinson County.

**Median Household and Per Capita Income, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Households	1,441	+/- 114	8,279	+/- 269
Less than \$34,999	26.4%	+/- 3.9%	20.3%	+/- 2.3%
\$35,000 To \$49,999	11.7%	+/- 5.1%	11.5%	+/- 1.8%
\$50,000 To \$99,999	31.8%	+/- 3.2%	35.5%	+/- 2.2%
\$100,000 Or More	30.1%	+/- 3.6%	32.8%	+/- 2.3%
Median <sup>4</sup> Household Income	\$59,059	+/- \$4,154	\$72,446	+/- \$4,086
Median Family Income	\$68,063	+/- \$16,819	\$96,296	+/- \$5,617
Per Capita Income	\$36,233	+/- \$3,529	\$45,523	+/- \$2,508

**Educational Attainment, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 25 and older	2,302	+/-150	13,171	+/-65
High School Graduate or Higher	95.0%	+/-3.5%	96.5%	+/-1.3%
Bachelor's Degree or Higher	26.5%	+/-5.9%	32.7%	+/-2.5%

\*MOE = the margin of error for American Community Survey estimates<sup>2</sup> which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

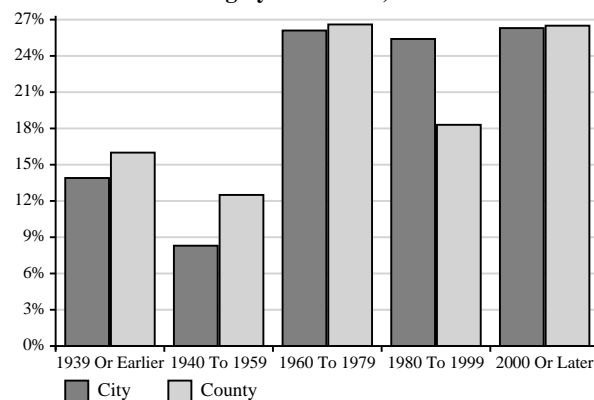
\*\*MOE is high, use county estimate.

**Housing Characteristics, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	1,560	+/- 120	13,841	+/- 49
Vacant	7.6%	+/- 4.6%	40.2%	+/- 1.9%
Occupied	92.4%	+/- 4.6%	59.8%	+/- 1.9%
Occupied <sup>a</sup>	1,441	+/- 114	8,279	+/- 269
Owner	74.0%	+/- 6.0%	78.4%	+/- 2.8%
Renter	26.0%	+/- 6.0%	21.6%	+/- 2.8%
Rent <sup>b</sup>	\$786	+/- \$133	\$902	+/- \$71
Value <sup>c</sup>	\$202,000	+/- \$24,215	\$236,100	+/- \$9,584

<sup>a</sup>Occupied Units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Median value of owner-occupied units

**Percent Housing by Year Built, 2018-2022<sup>2</sup>**



In Milford there is a higher percentage of workers in management, business, science, and arts occupations than any other occupation category. The production, transportation, and material moving occupation category makes up 15.4% of occupations of the civilian employed population in the city.

**Occupation of the Civilian Employed Population, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Civilian employed population 16 years and over	1,668	+/- 152	9,372	+/- 311
Management, business, science, and arts	29.2%	+/- 7.7%	33.5%	+/- 3.1%
Service	21.9%	+/- 6.6%	15.4%	+/- 2.1%
Sales and office	26.1%	+/- 6.3%	24.0%	+/- 2.9%
Natural resources, construction, and maintenance	7.3%	+/- 3.4%	9.9%	+/- 1.9%
Production, transportation, and material moving	15.4%	+/- 5.2%	17.1%	+/- 2.2%

## Socioeconomic Profile

## Milford, Iowa

Milford has a higher proportion of the population age 16 or older in the labor force than Dickinson County. A portion of those who are not in the labor force are people who are retired. Earnings data are provided for the population 16 and over who have earnings. Median earnings in Milford tend to be higher than the median earnings for Dickinson County. Families with children tend to have a higher rate of poverty than families without children.

**Median Employment Earnings, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+ <sup>a</sup>	1,792	+/- 160	10,439	+/- 283
Median Earnings	\$38,180	+/- \$38	\$38,675	+/- \$2,234
Female	\$36,250	+/- \$6,174	\$33,454	+/- \$1,532
Female, full time <sup>b</sup>	\$45,858	+/- \$6,608	\$46,172	+/- \$1,852
Male	\$42,083	+/- \$9,324	\$44,888	+/- \$3,437
Male, full time <sup>b</sup>	\$60,469	+/- \$11,022	\$58,570	+/- \$3,400

<sup>a</sup> with earnings, <sup>b</sup> year round, \*\*MOE is high, use county estimate.

**Disability Status and Health Insurance Coverage of the Civilian Noninstitutionalized Population, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population <sup>a</sup>	3,247	+/-39	17,493	+/-11
With a disability <sup>b</sup>	15.9%	+/-5.0%	14.9%	+/-1.8%
With Health Insurance	95.7%	+/-1.9%	95.6%	+/-1.1%
With Private <sup>c</sup> Coverage	61.2%	+/-6.1%	70.0%	+/-2.0%
With Public <sup>d</sup> Coverage	48.5%	+/-7.0%	41.2%	+/-2.0%
No Health Insurance	4.3%	+/-1.9%	4.4%	+/-1.1%

<sup>a</sup>Civilian Noninstitutionalized Population, <sup>b</sup>limitations of activities or inability for full participation, <sup>c</sup>provided by employer, union, bought by individual, and some military plans, <sup>d</sup>includes Medicare, Medicaid, VA Health Care, children's CHIP, and some state plans, \*\*MOE is high, use county estimate.

\*MOE = the margin of error for American Community Survey estimates<sup>2</sup> which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

**Employment Status, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+	2,635	+/- 157	14,770	+/- 60
in labor force	65.5%	+/- 6.0%	64.9%	+/- 2.1%
not in labor force	34.5%	+/- 6.0%	35.1%	+/- 2.1%
Civilian labor force	1,727	+/- 170	9,577	+/- 318
Unemployed	3.4%	+/- 2.9%	2.1%	+/- 1.0%

\*\*MOE is high, use county estimate.

**Individuals and Families Below Poverty Level, 2018-2022<sup>2</sup>**

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Population <sup>a</sup>	3,247	+/-39	17,451	+/-33
Below poverty	***	+/-***%	6.2%	+/-1.3%
17 and under	***	+/-***%	6.4%	+/-2.8%
18 - 64	***	+/-***%	7.1%	+/-1.8%
65+	***	+/-***%	4.3%	+/-1.5%
All Families	***	+/-***%	2.7%	+/-1.1%
with children	***	+/-***%	***%	+/-***%
Married Couple	***	+/-***%	***%	+/-***%
with children	***	+/-***%	***%	+/-***%
Female HH <sup>b</sup>	***	+/-***%	***%	+/-***%
with children	***	+/-***%	***%	+/-***%

<sup>a</sup> for whom poverty status is determined, <sup>b</sup> female householder, no husband present, \*\*MOE is high, use county estimate.

### Notes and Source Information:

<sup>1</sup> U.S. Census Bureau; Decennial Censuses 1940 - 2020

<sup>2</sup> U.S. Census Bureau; American Community Survey 2018-2022

<sup>3</sup> For the 2020 Decennial Census, households are divided into subcategories by two different methods. One method (family or nonfamily) is based on the presence or absence of family relationships among the household members and the householder. Using family relationships (birth, marriage, or adoption) has been the usual way to classify households, and the data using this method has good comparability between 2010 and 2020. In 2020, the Census Bureau introduced an additional method to divide households into subcategories. This second method (couple or noncouple) is based on the presence or absence of a couple relationship for the householder. The relationship can be as a married spouse or as an unmarried partner and can be of the opposite or same sex. The 2020 data reported for the second method (except for married couples) does not have good comparability with data from 2010. For smaller towns, the couple or noncouple data are omitted in this profile.

<sup>4</sup> Median is the middle value of a distribution.

<sup>5</sup> The age dependency ratio compares, by age, those typically not in the labor force with those who typically are in the labor force. Old Age dependency is persons 65+ per 100 persons age 18-64. Child dependency is persons under age 18 per 100 persons age 18-64. The total age dependency ratio is persons under age 18 plus persons 65 or older per 100 persons age 18-64.

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