

CHAPTER 3. DEMOGRAPHIC ANALYSIS

The size and composition of a City's population are related directly to the attendant demand for community facilities and other municipal services. Similarly, the location and distribution of required community facilities and services are related directly to the density and distribution of population, both existing and future. Obviously, the more dense the population, the more critical the need for water and sewer services, and required educational and recreational services depend on the number and distribution of the population by age groups.

The entire concept of urban planning is based, to a large extent, on estimates of existing and future population. In a large measure, a meaningful analysis of existing facilities and services is based on the number, character, and distribution of the current population. Estimates of future population govern the allocation of future land uses, community facilities, and municipal services including schools, recreational facilities, water and sewer facilities, and requirements for fire protection.

Many of the recommendations set forth in this report are based on or correlated with the population estimates contained in this chapter. Clearly, when conditions change within the community that affect population growth, either negatively or positively, the projections enumerated herein should be revised to reflect changed conditions, not originally anticipated.

As of the writing of this plan, the task of projecting population is especially daunting due to the impact of Hurricane Katrina. Katrina caused significant shifts in population, or stated differently, a migration of population away from the coastal areas. While the population is fully expected to return, the question is how quickly and what new housing patterns will emerge.

DEMOGRAPHIC HISTORY**Population**

Population data is recorded every ten years by the United States Bureau of the Census, as it has done since 1790. The latest census, Census 2000, provides the most recent and readily available resource for demographic information. The success or quality of a community is sometimes gauged by changes in population. The assumption is that increasing population indicates a favorable community because people are choosing to move into the community (or choosing to stay as opposed to moving away). These statistics are often compared by community leaders to "gauge" the community's standing.

The population of D'Iberville has increased over time. The most reliable data for the city is reported by the Census Bureau for 1990 and 2000. In prior census years, D'Iberville was counted only as a Census Designated Place, which means the tabulation geography likely changed between census periods, thus explaining the unusually large population reported for 1980:

<u>Year</u>	<u>Population</u>
1970	7,288
1980	13,369
1990	6,566
2000	7,608

In considering population changes, it is important to consider the factors which impact population. Population can be affected by three different components:

1. In migration or out migration (persons moving in or moving away)
2. Net affect of births or deaths (natural increase), and
3. Change in geography (annexation or deannexation)

The City of D'Iberville has experienced population increase due to each of these three factors.

Table 3.1 depicts the population and population changes from 1990 to 2000 for the City of D'Iberville and other geographic areas within Harrison County. The purpose of this comparison is not to indicate which community is "better" or "worse", but to get an idea of where growth is occurring and the pace of that growth. Note that 1980 data is excluded from the table due to the lack of a reliable number for D'Iberville.

TABLE 3.1 Population Changes

Geographic Area	Total Population		Change	
	1990	2000	Number	Percent
D'Iberville	6,566	7,608	1,042	15.9%
Biloxi	46,319	50,644	4,325	9.3%
Gulfport	40,775	71,127	30,352	74.4%
Long Beach	15,804	17,320	1,516	9.6%
Pass Christian	5,557	6,579	1,022	18.4%
County Remainder	50,344	36,323	-14,021	-27.9%
County Total	165,365	189,601	24,236	14.7%
State of Mississippi	2,573,216	2,844,658	271,442	10.5%

Source: US Census Bureau for years noted.

The reader must use caution when reading Table 3.1. The table indicates very significant population growth in certain cities, but one must not lose sight of the fact that both Biloxi and Gulfport annexed during the period between 1990 and 2000, thus contributing to its population increase. During that same period, however, D'Iberville did not annex and therefore the population increase shown for D'Iberville is attributed to natural increase and migration.

Note that population in the unincorporated county (county remainder) has decreased by 14,021 persons. At first glance, one may deduce that over the decade people chose to dwell in the municipalities. This may be true to some extent, but again one must not lose sight of the fact that significant annexations have occurred over time.

Since the release of the Census 2000 data, population growth continued until Hurricane Katrina struck in August 2005. For the period spanning from 2000 to 2008 the Census Bureau estimates D'Iberville and Harrison County's population as follows:

Year	Harrison Co.	D'Iberville
2000 (estimate base)	189,601	7,894
2001	190,267	7,937
2002	191,386	7,931
2003	191,050	7,867
2004	194,717	8,122
2005	195,969	8,267
2006	173,218	7,285
2007	176,105	7,423
2008	178,460	7,928

D'Iberville successfully annexed an area of approximately 2.5 square miles in 2004. The Census Bureau has accounted for this area in its estimates program, which added 286 persons. The annexed area also added an additional 102 dwelling units to the city. These statistics were derived from the 2000 census data and reflect conditions as of April 1, 2000 for the annexed area.

POPULATION CHARACTERISTICS

Age Structure

Changes within the population by age can reveal certain information about the future for D'Iberville. Table 3.2 provides the opportunity to see how age groups have changed over the decade between census periods. By comparing age strata over two census periods, the changes in specific age groups can be identified.

From Table 3.2, one can clearly see how the city's population is becoming older. The greatest gain in population is within the 40 to 49 age group,

growing by 284 persons over the decade. It is interesting that the change in population between the youngest groups and oldest groups is similar, indicating the city's population growth is primarily due to migration as opposed to natural increase. Additionally, this data illustrates why the median age increases from 1990 to 2000.

TABLE 3.2: Change in population over time by age cohort. *D'Iberville has gained population in every age category.*

Age	City of D'Iberville				Change in Age Group
	1990	% tot	2000	% tot	
9 & under	1,023	16%	1,084	14%	61
10 to 19	1,118	17%	1,177	15%	59
20 to 29	1,099	17%	1,123	15%	24
30 to 39	1,092	17%	1,270	17%	178
40 to 49	835	13%	1,119	15%	284
50 to 59	657	10%	835	11%	178
60 to 69	425	6%	583	8%	158
70 to 79	237	4%	301	4%	64
80 and over	80	1%	116	2%	36
<i>Total</i>	<u>6,566</u>		<u>7,608</u>		
Median Age	1990		2000		
D'Iberville	30.4		33.5		
Harrison Co.	30.7		33.9		

Source: 1990 and 2000 Summary Tape File 1, U. S. Census Bureau

Impacting the age structure of the population is the cycle of births and deaths. Just as Hurricane Katrina impacted all other aspects of the city, birth and death statistics were impacted as well.

The Mississippi Department of Health tracks birth and death statistics. Table 3.3 sets forth the data for D'Iberville beginning in 2000 and ranging through 2007. According to the data, births outnumbered deaths until 2004.

Although the decline in births in 2004 is not attributable to Katrina, the consistently low number of births since 2005 likely is attributable to Katrina¹.

TABLE 3.3 Natural Increase Data 2000-2007 City of D'Iberville

Year	Births	Deaths	Net
2000	72	59	13
2001	85	43	42
2002	81	57	24
2003	66	55	11
2004	40	47	-7
2005	50	57	-7
2006	40	46	-6
2007	25	40	-15
Total	<u>459</u>	<u>404</u>	
Net Change in Population:		55	

Source: MS Dept. of Health

Racial Composition

The racial makeup of the city will likely not have any significant impact on the long range physical development of the city, but it may provide an indication to certain market opportunities. The racial makeup of the City of D'Iberville is set forth in Table 3.4.

TABLE 3.4 City of D'Iberville Racial Makeup

Race	1990	% total	2000	% total
White	5,836	88.9%	5,950	78.2%
Black	499	7.6%	867	11.4%
Other	231	3.5%	791	10.4%
Total	<u>6,566</u>		<u>7,608</u>	

Source: U. S. Census Bureau for years noted.

¹ Although Katrina is an obvious influence on these trends, birth trends are also affected by other factors such as economic cycles.

From 1990 to 2000, the White population of the city grew by only 114 persons, while the number of Blacks increased by 368 and persons of other races increased by 560 persons. In terms of their respective shares in the total population of the city, Whites have lost slightly more than ten percentage points while Black and persons of other races increased in their share by more than ten percentage points.

Housing Units	1990			
	D'Iberville		Harrison Co.	
	No.	%	No.	%
Occupied	2,276	92.5%	59,557	87.8%
Vacant	185	7.5%	8,256	12.2%
Total	2,461		67,813	
Occupied				
Owner	1,671	73.4%	36,572	61.4%
Renter	605	26.6%	22,985	38.6%
Total	2,276		59,557	
Persons per Household	2.88		2.65	
Housing Units	2000			
	D'Iberville		Harrison Co.	
	No.	%	No.	%
Occupied	2,827	91.5%	71,538	89.8%
Vacant	261	8.5%	8,098	10.2%
Total	3,088		79,636	
Occupied				
Owner	2,049	72.5%	44,826	62.7%
Renter	778	27.5%	26,712	37.3%
Total	2,827		71,538	
Persons per Household	2.69		2.55	

Table 3.5: Housing tenure and vacancy rates. Over the ten year period, D'Iberville shows growth in housing units as well as an increase in the renter occupied housing.

Source: U.S. Census Bureau for years noted.

The significance of this data is twofold. First, the city will have to be more cognizant of the requirements of the Voting Rights Act of 1965 when drawing election districts. Second, the increase in the number of persons

with different cultural backgrounds creates market opportunities for retailers that cater to different cultures, such as restaurants and grocery stores.

HOUSING CHARACTERISTICS

The housing characteristics for the city of D'Iberville and Harrison County are presented in Table 3.5. As can be seen in the table, the number of housing units in the city of D'Iberville increased from 1990 to 2000 by 627 dwelling units, or 25.5%. Although the number of housing units grew by 25.5%, the city's population only grew by 15.9% over the same period. This difference in growth rates is partially explained by the change in household size over the decade.

The census bureau reports the statistic "Persons per Household" which is included as part of Table 3.5, and over the ten year period shown D'Iberville has lost on average 0.19 persons for each household. This trend is not uncommon as the population ages and birth rates decline. Harrison County households experienced a loss of 0.10 persons per household during the same time period. Both the city and the county's shrinking household size is consistent with state and national demographic trends.

The data in Table 3.5 also indicates trends in housing tenure and occupancy. The vacancy rate in D'Iberville has increased from 7.5% in 1990 to 8.5% in 2000. At the same time, Harrison County had experienced a decrease in the vacancy rate.

It is unknown why the vacancy trend for Harrison County is opposite that of D'Iberville. The data presented for Harrison County includes all of Harrison County. An aggressive demolition program in Gulfport or Biloxi could have reduced the rental housing stock, therefore lowering the rental vacancy rate. Note the number of rental units increased in D'Iberville while it decreased in Harrison County.

As a benchmark, the vacancy rate statewide for 2000 was 9.9%. In 2000, D'Iberville was below this statewide average while Harrison County slightly exceeded the state average.

The housing ownership mix in D'Iberville changed from 1990 to 2000. In 1990, owner occupied homes made up 73.4% of all housing in the city. By 2000, that percentage had dropped to 72.5% (conversely, renter occupied housing has risen). Countywide, however, the trend is opposite over the same time period. Statewide, the housing ownership mix is 72.3% owner occupied, and 27.7% renter occupied. Presently the home ownership mix in D'Iberville, when compared to the state benchmark, is average.

Anything Wrong with Rental Property?

The NIMBY (Not In My Back Yard) attitude applies to not only a variety of land uses, but also to a stereotypical group of people, particularly those of lower income, a different cultural, racial or religious background, and even those of different age strata. Because rental properties are a substantial and necessary portion of the housing market, it is worthwhile to explore the identity of the renters and determine if renters differ from home owners.

Renters are normally associated with apartment units, although traditional single family homes certainly can be offered for rent. Table 3.6 sets forth the change in housing mix over the decade for D'Iberville.

TABLE 3.6 Housing mix in D'Iberville form 1990 to 2000

Housing Mix	Dwelling Units				Change	
	1990	%	2000	%	No.	%
Single Unit	1,784	72.5%	2,069	67.4%	285	16.0%
Multi-Unit	134	5.4%	372	12.1%	238	177.6%
Mfg. Home/Other	543	22.1%	628	20.5%	85	15.7%
Total	2,461		3,069		608	24.7%

Source: U.S. Census Bureau for years noted.

From Table 3.6 it is clear that multi unit housing has increased as a share of all housing units within the city, growing from 5.4% in 1990 to 12.1% in 2000. Even though single unit homes reduced in their share of housing units, they experienced the greatest numerical increase over the decade. Multi unit homes, representing 12.1% of the housing mix in 2000, is a fairly small amount multi unit housing. This, however, is changing with the continued growth and development taking place in D'Iberville.

Through land use surveys conducted as part of this planning effort, the change in housing mix can be measured from 2000 to 2009. Table 3.7 sets forth the data.

TABLE 3.7 Recent Changes in Housing Mix for D'Iberville

Housing Mix	Dwelling Units				Change	
	2000	%	2009	%	No.	%
Single Unit	2,069	67.4%	2,136	51.7%	67	3.2%
Multi-Unit	372	12.1%	1,469	35.6%	1,097	294.9%
Mfg. Home/Other	628	20.5%	527	12.8%	-101	-16.1%
Total	3,069		4,132		1,063	34.6%

Source: U.S. Census Bureau for 2000. Bridge & Watson field survey for 2009

With the substantial increase in multi unit dwellings, should the citizens of D'Iberville be concerned with the increasing number of renters? Based on the profile in the following table, the answer is no. However, the following table does not account for the unknown changes brought about by Katrina.

Table 3.8 summarizes a variety of statistics that compare owner and renter characteristics. According to the data, racial minorities are more likely to be the owner of a home as opposed to a renter. Sixty percent of the rental households are occupied by either married or unmarried families, while another 30.5% of the rental units are occupied by individuals living alone. The household income for renters is consistent with that for homeowners in that the two largest groups of owner occupied housing earns \$25,000 to \$49,999, as does renter occupied households. The only substantial difference is that of sheer numbers of owner and renter occupied households.

TABLE 3.8 Housing Occupation Breakdown

Owner	Renter
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Race	Occupied		Occupied	
	No. Hshlds.	% total	No. Hshlds.	% total
White	1,688	82.9%	666	86.0%
Black or African Am.	206	10.1%	62	8.0%
Other	142	7.0%	46	5.9%
	<u>2,036</u>		<u>774</u>	
Household Type				
Married (family)	1,180	58.0%	259	33.5%
Unmarried (family)	356	17.5%	215	27.8%
Male (living alone)	194	9.5%	120	15.5%
Female (living alone)	212	10.4%	116	15.0%
Roommates	94	4.6%	64	8.3%
	<u>2,036</u>		<u>774</u>	
Household Income				
Less than \$9,900 per year	117	5.7%	125	16.1%
\$10,000-\$14,999	111	5.5%	81	10.5%
\$15,000-\$19,999	161	7.9%	56	7.2%
\$20,000-\$24,999	194	9.5%	71	9.2%
\$25,000-\$34,999	422	20.7%	157	20.3%
\$35,000-\$49,999	460	22.6%	122	15.8%
\$50,000-\$74,999	383	18.8%	98	12.7%
\$75,000-\$99,999	125	6.1%	49	6.3%
\$100,000-\$149,999	38	1.9%	15	1.9%
\$150,000 and above	25	1.2%	0	0.0%
	<u>2036</u>		<u>774</u>	
Age of Householder				
15-24	8	0.4%	91	11.8%
25-34	346	17.0%	234	30.2%
35-44	449	22.1%	195	25.2%
45-54	409	20.1%	126	16.3%
55-64	389	19.1%	49	6.3%
65-74	302	14.8%	49	6.3%
75 and up	133	6.5%	30	3.9%
	<u>2036</u>		<u>774</u>	

Source: U. S. Census Bureau, Census 2000 Data

The increasing number of rental units in D'Iberville does give rise to a concern related to the implementation of this plan. A major thrust of this plan is that of developing a downtown French Market Area (see Chapter 4).

Doing so will require a mix of housing types, including rental units. Because the housing market is limited in its annual absorption rate, the ability of the rental market should not be exhausted by allowing large multi-family complexes to develop throughout the City. Some level of reserve market capacity should be directed toward the French Market Area.

Another legitimate concern the City could have over increasing amounts of rental properties is that of property upkeep. Typically renters have less "pride of ownership" than do owners and are not compelled to see that property is maintained. Housing quality is a factor that has an impact on the community in terms of community appearance, property values, and overall quality of life. In addition to property ownership influencing property maintenance, the age of housing does as well.

Older housing usually requires a higher level of maintenance to keep it in good condition. The Census Bureau reports the "year structure built" in its decennial reports. The importance of this data is that it will demonstrate not only the age of housing but also the distribution by time period.

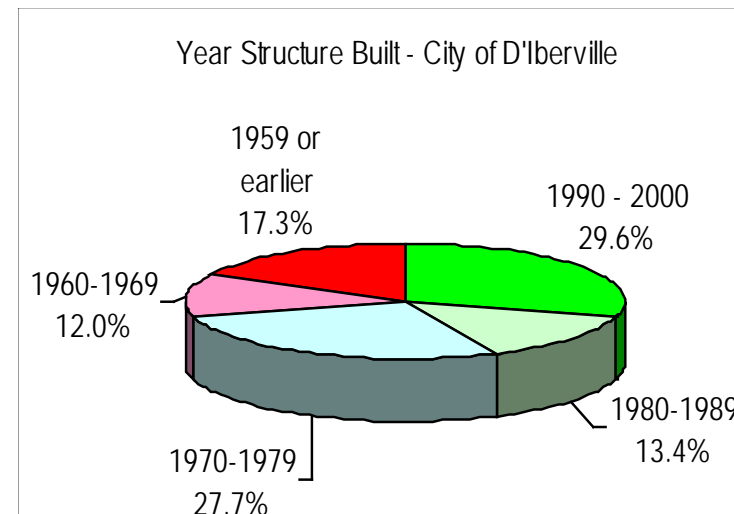


FIGURE 3.1

Figure 3.1 is a pie chart indicating the data reported by the Census Bureau with regard to the age of housing. From the data, it appears as though the

best economic cycles based upon housing construction occurred from 1970 to 1979 and again from 1990 to 2000. Although D'Iberville doesn't have an extraordinarily high number of older homes, the City must remain aware of the fact that older housing requires continuous maintenance. In order to avoid the blighting effects of poor housing, D'Iberville will at some point in the future have to intervene with a code enforcement program to require minimum levels of maintenance.

EDUCATIONAL ATTAINMENT

Information on educational attainment is presented in Table 3.9 for the city of D'Iberville, Harrison County and the State of Mississippi. In reading Table 3.9 it is important to understand the data rows. The row labeled "High School Graduates" includes the population that has achieved only a high school education (college educated persons also have a high school education).

As can be seen in Table 3.9, the percentage of high school graduates in both the City of D'Iberville and Harrison County decreased over the decade. While at first glance this data does not seem favorable, one must understand the static. This statistic measures those persons with only a high school education; therefore, a decreasing percentage indicates that a greater number of persons are seeking some level of higher education.

Based on the Census 2000 data, D'Iberville and Harrison County have a higher proportion of high school graduates than the state. D'Iberville, however, falls below the county and state in terms of those having a bachelor's degree or higher level of education. The education level of the area's population will have an impact on the types of employers that seek to draw upon the local labor pool. Likewise, income levels will be commensurate with education levels.

TABLE 3.9 Educational attainment for D'Iberville, Harrison County, and Mississippi. Totals represent the population 25 years old and older.

	D'Iberville	Harrison County	Mississippi
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1990	No.	%	No.	%	No.	%
Less than 9th grade	421	10.7%	9,582	9.6%	240,267	15.6%
9th to 12th, no diploma	707	17.9%	15,644	15.7%	309,418	20.1%
High school graduate (includes equivalency)	1,464	37.1%	29,519	29.6%	423,624	27.5%
Some college, no degree	789	20.0%	21,774	21.8%	259,477	16.9%
Associates degree	362	9.2%	7,071	7.1%	79,264	5.2%
Bachelor's degree	106	2.7%	10,479	10.5%	149,109	9.7%
Grad. or prof. degree	96	2.4%	5,809	5.8%	77,838	5.1%
Total pop. 25 yrs and older	3,945		99,878		1,538,997	
	D'Iberville		Harrison County		Mississippi	
1990	No.	%	No.	%	No.	%
Less than 9th grade	402	8.3%	7,448	6.2%	169,178	9.6%
9th to 12th, no diploma	640	13.2%	16,082	13.5%	307,852	17.5%
High school graduate (includes equivalency)	1,715	35.4%	33,808	28.4%	516,091	29.4%
Some college, no degree	1,369	28.2%	30,907	25.9%	366,744	20.9%
Associates degree	334	6.9%	9,011	7.6%	100,561	5.7%
Bachelor's degree	271	5.6%	14,062	11.8%	194,325	11.1%
Grad. or prof. degree	119	2.5%	7,851	6.6%	102,766	5.8%
Total pop. 25 yrs and older	4,850		119,169		1,757,517	

Source: US Census Bureau 1990 and 2000 Summary Tape File 3.

Income levels in D'Iberville have increased from 1990 to 2000 but have not kept pace with the income levels within Harrison County. From the data set forth in Table 3.10, In 1990, D'Iberville had a higher median household and family income than did Harrison County, but by 2000 the trend had changed. Income is a significant factor considered by retailers and other businesses looking to invest in a community.

TABLE 3.10 Harrison County Income Levels

	D'Iberville		Growth	
	1990	2000	No.	%
Median Hshld Income	\$23,967	\$34,700	\$10,733	45%

City of D'Iberville, Mississippi

Median Family Income	\$26,939	\$40,347	\$13,408	50%
Per Capita Income	\$9,217	\$15,846	\$ 6,629	72%
Harrison Co.				
	1990	2000		
Median Hshld Income	\$20,136	\$35,624	\$15,488	77%
Median Family Income	\$26,058	\$ 41,445	\$15,387	59%
Per Capita Income	\$10,434	\$ 18,024	\$7,590	73%
Mississippi				
	1990	2000		
Median Hshld Income	\$22,157	\$31,330	\$9,173	41%
Median Family Income	\$24,448	\$37,406	\$12,958	53%
Per Capita Income	\$9,648	\$15,853	6,205	64%

Source: U.S. Census Bureau for years noted.

TABLE 3.11 *Harrison County has seen an increase over the years with respect to employment. The 2008 unemployment rate had fallen to 5.6%.*

Harrison County, Mississippi Employment Statistics			
	1990	2000	Annual Ave. 2008
Civilian Labor Force	71,740	91,250	87,240
Unemployment Rate	6.8%	4.8%	5.6%
Employed	66,890	86,880	82,340
Unemployed	4,850	4,370	4,900

*Sources:
Data taken from Mississippi Employment Security Commission Annual Averages Reports for Years Noted.*

EMPLOYMENT BASE

Economic analysis is more difficult for smaller levels of geography such as cities and towns. Data is compiled by various agencies at larger levels of geography such as counties, metropolitan areas and states. For the purposes of developing this plan Harrison County data is utilized.

Harrison County has experienced an increase in employment from 1990 to 2000, likely attributable to the gaming industry. Since 2000 however, the civilian labor force and the number of persons employed has been decreasing. According to data published by the Mississippi Employment Security Commission, from 2000 to 2008 the civilian labor force dropped by 4,010 persons and the number of persons employed dropped by 4,540. The causation of the reduction is likely due in part to Katrina, and although the economy is strained at the present, the long term economic data is positive. The employment rate in Harrison County is lower in 2008 than it was in 1990, and there are more persons now working than in 1990. Table 3.11 provides a summary of this economic data.

The city of D'Iberville is a part of the regional economy, and the population of D'Iberville is not insulated from the economic ebb and flow illustrated in Table 3.11.

Employment establishments are changing over time as well. The following Table 3.12 provides data for employment by type of establishment. Please note that the 1990 to 2000 data is reported by SIC code, and data from 2001 to 2008 is reported by NAICS code. The SIC and NAICS are classification systems for identifying industries. These two systems are not comparable and therefore the data must be presented separately. It should also be noted that the 2008 data continues to reflect the impact of Hurricane Katrina. It is reasonable to expect the employment statistics to slowly recover as the Mississippi Gulf Coast recovers from the hurricane.

TABLE 3.12 Employment by Type of Establishment

Harrison County, Mississippi Employment by Establishment				
SIC Industry Type	1990	2000	Change '90-'00	% Chg.
Establishment Based Employment	61,420	96,420	35,000	57.0%
Manufacturing (Total)	7,390	5,480	-1,910	-25.8%
Non-manufacturing (Total)	54,030	90,940	36,910	68.3%
Mining	60	10	-50	0.0%
Construction	2,480	5,030	2,550	102.8%
Transportation & Public Utilities	3,560	5,480	1,920	53.9%
Wholesale & Retail Trade	16,530	22,730	6,200	37.5%
Finance, Insurance, & Real Estate	3,010	3,620	610	20.3%
Service & Miscellaneous	12,610	36,010	23,400	185.6%
Government	15,790	18,060	2,270	14.4%
	4,000	4,610	610	15.3%
NAICS Industry Type	2001	2008	Change '01-'08	% Chg.
Manufacturing	5,260	4,520	-740	-14.1%
Non manufacturing	88,900	86,630	-2,270	-2.6%
Agri., Forestry, Fishing, & Hunting	60	10	-50	-83.3%
Mining	20	0	-20	-100.0%
Utilities	2,080	960	-1,120	-53.8%
Construction	4,790	5,840	1,050	21.9%
Wholesale Trade	1,680	2,000	320	19.0%
Retail Trade	11,740	11,000	-740	-6.3%
Transp & Warehousing	2,140	2,470	330	15.4%
Information	1,310	1,240	-70	-5.3%
Finance & Insurance	2,200	2,680	480	21.8%
Real Estate, Rental & Leasing	1,240	1,310	70	5.6%
Prof., Scientific, & Technical Ser	2,380	2,890	510	21.4%
Management of Companies & Enter	950	710	-240	-25.3%
Admin Support & Waste Manag	3,320	6,340	3,020	91.0%
Educational Services	290	410	120	41.4%
Health Care & Social Asst	6,260	6,960	700	11.2%
Arts, Entertain & Recre	8,950	0	-8,950	-100.0%
Leisure & Hospitality	18,960	20,580	1,620	8.5%
Other Serv (except Public Admin)	2,180	1,940	-240	-11.0%
Government	18,350	19,290	940	5.1%
Education	4,400	4,530	130	3.0%
Total Nonagricultural Employment	94,160	91,230	-2,930	-3.1%

Note: Totals may not add due to rounding.

Sources: Data taken from Mississippi Employment Security Commission Annual Averages

Significant increases in employment occurred in both the manufacturing and non-manufacturing sectors from 1990 to 2000. However, both sectors have

reported job losses since 2001, together losing 2,930 jobs from 2001 to 2008. Again, because of the residual impact of Katrina, this is only presented for its factual value. Regardless of the trend, D'Iberville and Harrison County should both strive to attract employers and maintain a strong employment base.

A matter of interest in planning for the future is to consider, to the extent possible, where people work. As part of the regional economy, Many of those residing within D'Iberville choose to seek employment in some other place. Data reported by the Census Bureau indicates that a substantial portion of the city's population seeks employment somewhere outside the city. From Table 3.13 only 12.8% of the city's resident population was employed within the city. In addition to this data indicating a need for additional employment opportunities within the city, a transit system could benefit the many commuters that come and go within the city each day.

TABLE 3.13 87.2% of the City's working population finds employment beyond the City's limits.

Place of Work - City of D'Iberville Based on Working Population 16 Years and Older		
	Number	% total
Working Population 16 years+	3,685	100%
Work within D'Iberville	472	12.8%
Work outside of D'Iberville:		
Elsewhere in Harrison County	2,516	68.3%
Outside Harrison County	697	18.9%

Source: U. S. Census Bureau; Summary File 4 for Census 2000.

SUMMARY

D'Iberville is a city experiencing substantial growth in both its population base and its economy. Although specific economic contributors were not mentioned above, D'Iberville has seen substantial growth in the retail component with the recent addition of Wal-Mart, Lowe's, and many other associated retailers. Presently, a new shopping center is underway and will be anchored by Target. D'Iberville should continue to see growth in its

population and economy. The key to success for D'Iberville is to properly manage and foster growth.

POPULATION AND HOUSING FORECAST

Having looked into the demographic and economic profile of D'Iberville, a picture of the future must now be created. Calculating the expected population and housing needs are particularly important components of the comprehensive plan. Comprehensive planning is in large part based on the physical environment. A community's population and its needs form a majority of the physical requirements of the built environment.

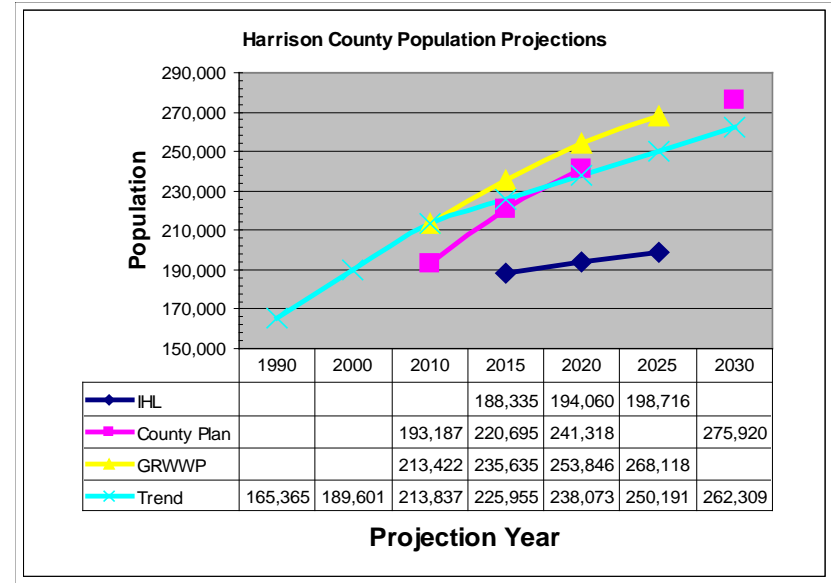
Population and housing unit projections are nothing more than an educated guess of what the future may hold based upon past trends. Projections are particularly difficult to calculate with any reasonable accuracy for smaller geographic areas. For planning purposes, a multitude of projections are presented.

In calculating the population projections for D'Iberville, a series of projections for Harrison County by various agencies is utilized for comparison purposes. Figure 3.2 illustrates the differing projections for the county. Population projections are taken from following sources:

- IHL** – Institutions of Higher Learning
- County Plan** – Harrison County Comprehensive Plan
- GRWWP** – Gulf Regional Water and Wastewater Plan
- Trend** – A mathematical projection of the county population based on the 1990 and 2000 reported census data.

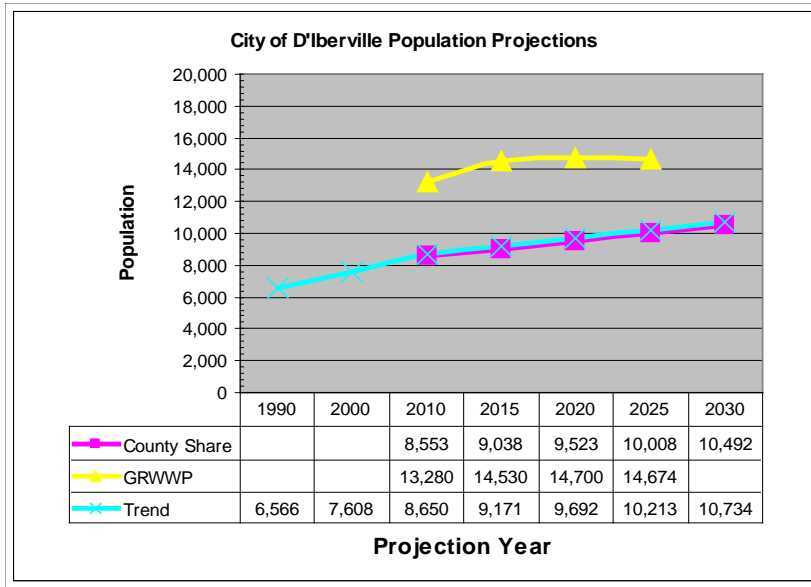
As can be seen from Figure 3.2, the population projections vary widely, as much as nearly 70,000 people for the year 2025.

FIGURE 3.2 Harrison County Population Projections



The population growth of D'Iberville is expected to bear a relationship with that of the county. D'Iberville has seen consistent growth over the 1990 and 2000 census periods, and for each period the city represented 4% of the county population. For analysis purposes, a variety of population projections are calculated for the city. Figure 3.3 indicates the calculated population growth for D'Iberville. It should be noted, however, that these calculations are based upon the city's geography as originally incorporated.

FIGURE 3.3 *City of D'Iberville Population Projections*



Within these projections for the city, the data sources are as follows:

County Share – Calculated as a consistent 4% share of the county population. The county trend population data from Figure 3.2 was utilized for calculation purposes.

GRWWP – Gulf Regional Water and Wastewater Plan

Trend – A mathematical projection of the city population based on the 1990 and 2000 reported census data.

To get an idea of the rate of growth the city has experienced, the trend projection for the city results in a 1.7% per year population growth rate. It is reasonable to assume the trend analysis to be accurate in that it is based on historical data.

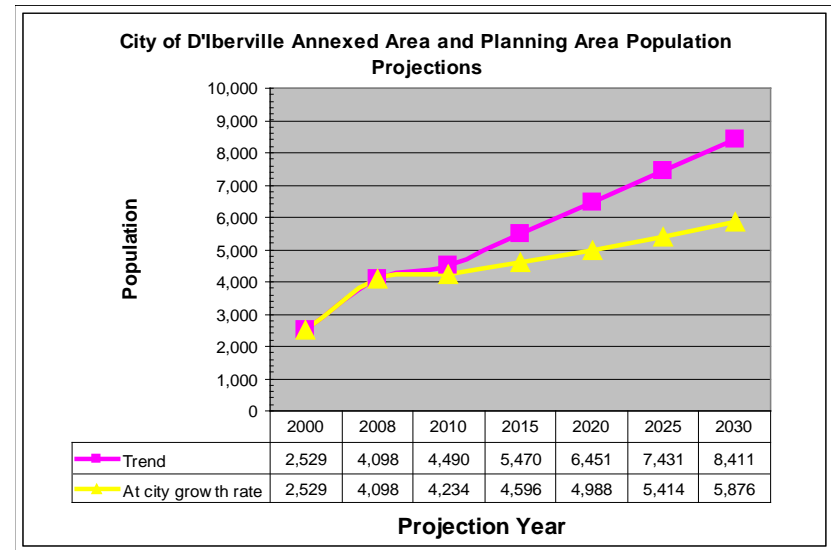
The City's planning area is experiencing substantial growth in those areas where D'Iberville has extended water and sewer utilities. Additionally, a multitude of developments are on the drawing board in anticipation of the city making further utility extensions. Also, the area annexed by the city in 2004 has experienced substantial growth. The planning area and annexed area together have a growth rate in excess of 6% per year from 2000 to

2008. This growth rate may be only temporarily inflated due to hurricane rebuilding. To get an idea of what the population of the sum total of these areas may look like, Figure 3.4 sets forth an additional set of projections for the annexed area and planning area. A brief description of the methodology utilized is as follows:

Trend – A mathematical projection of the population for these geographic areas based on the 2000 and census data and field conditions in 2008.

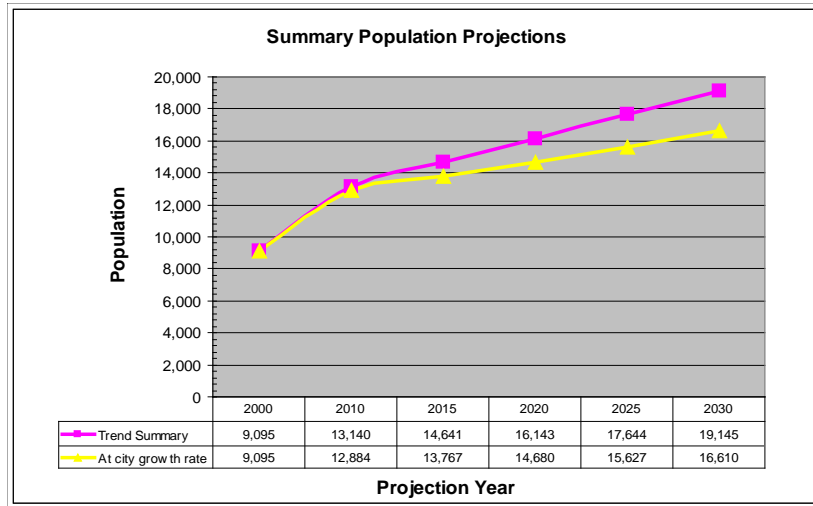
At City Growth Rate – A mathematical projection of the population for these geographic areas beginning with data tabulated from a 2008 field survey and grown at an annual rate of 1.7%.

FIGURE 3.4



Finally, summing the city data with that calculated for the annexed area and planning area gives an idea of what the population may become over the planning period. See Figure 3.5.

FIGURE 3.5



To accommodate the increased population, additional housing units will be necessary. The needed housing units are calculated based upon the projected increase in population (trend summary) and are presented as incremental increases in housing stock as follows:

Time Series	Population Increase	Approx. Persons per Housing Unit	Additional Housing Needed
2000-2010	4,045	2.46	1,644
2010-2015	1,501	2.46	610
2015-2020	1,502	2.46	610
2020-2025	1,501	2.46	610
2025-2030	1,501	2.46	610

The calculated housing needs represent a fair estimate of needs. Just as with population, it is impossible to know with certainty exactly how many housing units will be needed within the city and planning area. The projections set forth above are accurate enough for broad planning purposes only, not to be confused with a detailed market analysis upon which one may rely for investment purposes. There are a variety of housing market opportunities within D'Iberville that, if seized upon, could greatly benefit the city, the developer, and the prospective homebuyer.

HOUSING MARKET OPPORTUNITIES ²

The City of D'Iberville commissioned Zimmerman/Volk and Associates Inc. to study the residential market potential within the city. The study examines the depth and breadth of the potential market, and the optimum market position for new housing units in the city. As expected, the devastation caused by Katrina greatly impacts the housing market along the gulf coast; therefore, the basic assumption is utilized that if new housing is properly matched to the needs of the potential housing market, then substantial disaster recovery is possible.

According to Zimmerman study, the City of D'Iberville enjoys a housing market draw area that extends to the national level. At the local level (D'Iberville and Harrison County) represent 37% of the potential market area. The regional market consists of potential home buyers from Hancock and Jackson Counties, representing 13% of the market, while the national market (balance of the U.S.) constitutes 50% of draw area.

Within this draw area, there are a variety of potential home buyers/occupants that possess unique characteristics which drive the housing market. By targeting these characteristics, the City of D'Iberville could cater its housing to fit certain needs and thereby grow and recover at a significant pace. For the purposes of this comprehensive plan, it is not necessary to address the various demographics within the draw area, but it is important to note that these individuals will seek a variety of housing types, ownership arrangements, and values.

The Zimmerman study calculates the potential housing market for D'Iberville to be as large as 2,300 units annually. These 2,300 households are estimated to desire housing opportunities consisting of the following mix:

Table 3.14 Housing Mix for Potential Market

Type	No Households	Pct. Total
Multifamily for rent (lofts, apartments)	690	30%
Multifamily for sale (lofts, apartments offered for sale – condo or co-op ownership)	330	14.3%

² Data in this section of the Plan is adapted from *Residential Market Potential* by Zimmerman/Volk Associates, Inc., January 2008 prepared for the City of D'Iberville.

City of D'Iberville, Mississippi

Single Family Attached (townhouses, row houses, fee simple or condo ownership)	250	10.9%
Low End Single Family Detached	450	19.6%
Mid Range Single Family Detached	370	16.1%
High End Single Family Detached	210	9.1%
Total:	2,300	

Source: Table adapted from Zimmerman, 2008.

While the housing market has the potential to generate 2,300 new dwellings annually within the city, this figure is only the depth of the market and not based on housing needs or projected increases in population. D'Iberville would reasonably be expected to capture only a portion of this opportunity if the appropriate type of housing was available. The following table summarizes D'Iberville's potential market capture:

Table 3.15 Housing Mix for Potential Market

Type	Capture Rate	No. New Units
Multifamily for rent (lofts, apartments)	15-25%	104-173
Multifamily for sale (lofts, apartments offered for sale – condo or co-op ownership)	15-25%	50-83
Single Family Attached (townhouses, row houses, fee simple or condo ownership)	15-25%	38-63
Low End Single Family Detached	5-10%	23-45
Mid Range Single Family Detached	5-10%	19-37
High End Single Family Detached	5-10%	11-21
Total:		245-422

Source: Table adapted from Zimmerman, 2008.

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