

**VOLUME II:
ALLAMAKEE COUNTY**

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Allamakee County

DEMOGRAPHICS

Population Estimates

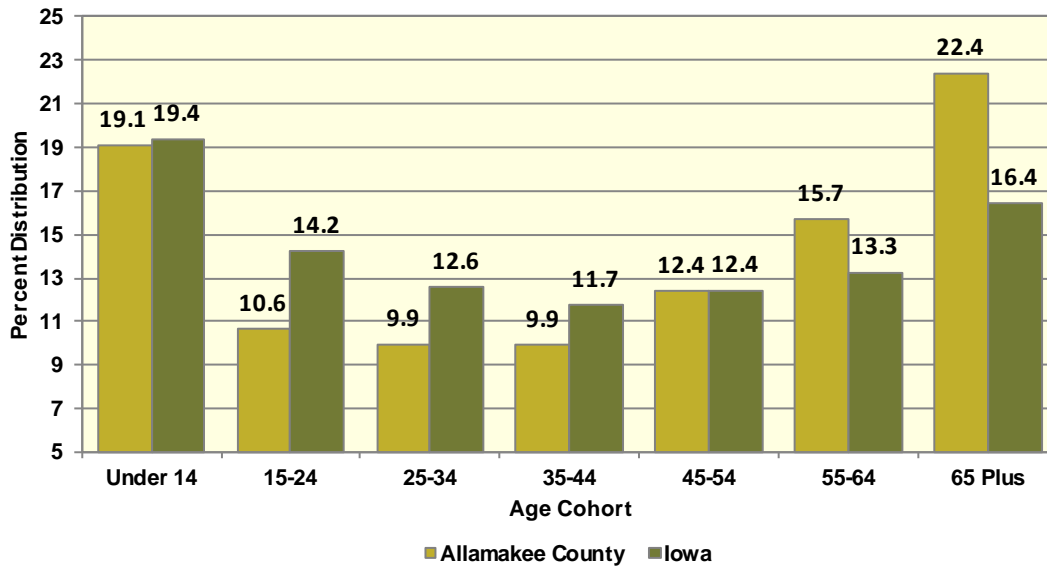
The Census Bureau's current census estimates indicate that Allamakee County's population decreased from 14,330 in 2010 to 13,884 in 2016, or by 3.1 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 4.4 percent, and the number of people from 55 to 64 years of age increased by 7.7 percent. The white population decreased by 4.6 percent, while the black population increased by 96.7 percent. The Hispanic population increased from 757 to 833 people between 2010 and 2016 or by 10 percent. These data are presented in Table II.3.1.

Table II.3.1						
Profile of Population Characteristics						
Allamakee County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Allamakee County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	14,330	13,884	-3.1%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,721	2,649	-2.6%	603,673	607,020	0.6%
15 to 24 years	1,619	1,477	-8.8%	430,187	445,808	3.6%
25 to 34 years	1,442	1,378	-4.4%	382,583	394,373	3.1%
35 to 44 years	1,551	1,376	-11.3%	364,548	367,535	0.8%
45 to 54 years	2,172	1,721	-20.8%	439,726	389,744	-11.4%
55 to 64 years	2,022	2,177	7.7%	372,750	415,998	11.6%
65 and Over	2,803	3,106	10.8%	452,888	514,215	13.5%
Race						
White	13,996	13,358	-4.6%	2,839,615	2,864,884	0.9%
Black	122	240	96.7%	91,695	114,874	25.3%
American Indian and Alaskan Native	72	81	12.5%	13,563	15,924	17.4%
Asian	41	71	73.2%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	35	38	8.6%	2,419	3,592	48.5%
Two or more races	64	96	50%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	757	833	10%	151,544	182,606	20.5%

Table II.3.2, presents the population of Allamakee County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,310 males, who accounted for 51 percent of the population, and the remaining 49 percent, or 7,020 persons, were female. In 2016, the number of males rose to 7,084 persons, and accounted for 51 percent of the population, with the remaining 49 percent, or 6,800 persons being female.

Table II.3.2 Population by Age and Gender Allamakee 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	1,419	1,302	2,721	1,381	1,268	2,649	-2.6%
15 to 24 years	876	743	1,619	775	702	1,477	-8.8%
25 to 34 years	751	691	1,442	743	635	1,378	-4.4%
35 to 44 years	823	728	1,551	714	662	1,376	-11.3%
45 to 54 years	823	728	1,551	714	662	1,376	-11.3%
55 to 64 years	1,108	1,064	2,172	869	852	1,721	-20.8%
65 and Over	1,302	1,501	2,803	1,497	1,609	3,106	-3.1%
Total	7,310	7,020	14,330	7,084	6,800	13,884	-3.1%
% of Total	51%	49%	.	51%	49%	.	

**Diagram II.3.1
Age Distribution**
Allamakee County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Allamakee County increased from 13,855 to 14,675 persons, or by 5.9 percent. Between 2000 and 2010, Allamakee County population, changed by -345 persons, to a total population of 14,330 persons. The most recent estimates indicated that Allamakee County’s population fell an additional -446 persons since the 2010 Census, to 13,884 persons in July 2016.

1990 Census	13,855
Natural Increase 90-00	-27
Net Migration 90-00	847
2000 Census	14,675
Natural Increase 00-09	291
Net Migration 00-09	-703
2009 Population Estimate	14,263
2010 Census	14,330
Natural Increase 10-16	91
Net Migration 10-16	-537
2016 Population Estimate	13,884

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.3.3, Allamakee County had a natural increase, of -27 persons between 1990 and 2000. During the April 2000 to July 2009 period, Allamakee County’s natural increase was estimated at 291 persons. Between 2010 and 2016, the natural increase was estimated at 91 persons, and the net migration was -537 persons.

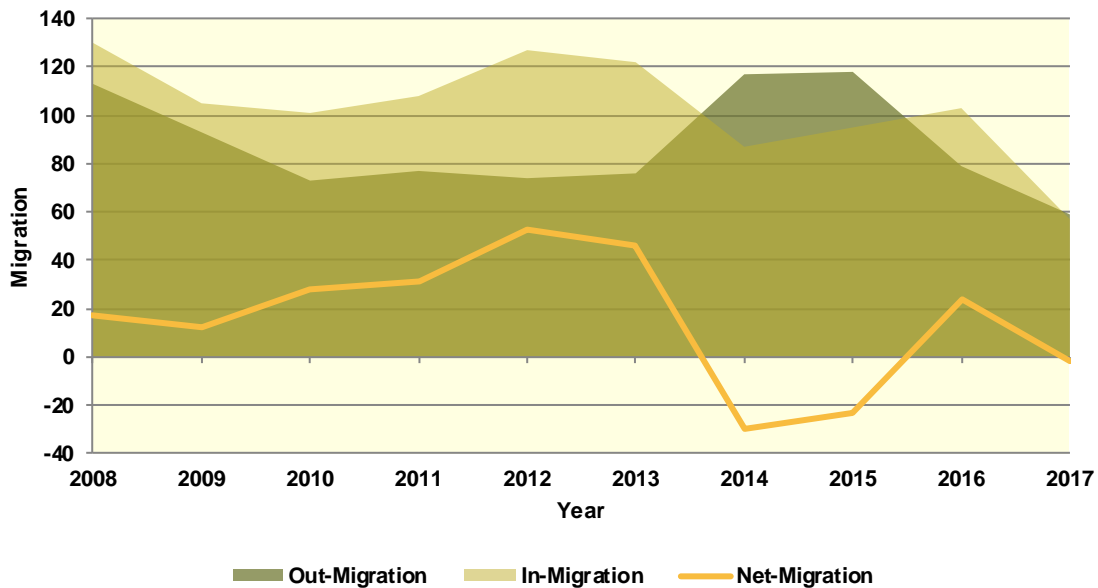
Population Migration Trends

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.3.4 in 2008 there was a total of 130 in-migrations with a total of 113 out-migrations, which led to a net-migration of 17 persons. The most recent first half 2017 data saw a net-migration of -2 persons, with 57 persons entering Allamakee County and 59 persons leaving Allamakee County.

Diagram II.3.2, 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 2012 with 53 people entering and the migration lowest net migration occurred in 2014 with 30 entering Allamakee County.

Diagram II.3.2
Net In-migration by Gender
 Allamakee County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.3.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 50 percent of net-migrants, or -1 persons were male, with the remaining 50 percent, or -1 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	56	51	38	46	63	59	40	46	52	30
Female	74	54	63	62	64	63	47	49	51	27
Total	130	105	101	108	127	122	87	95	103	57
Out										
Male	51	44	34	37	31	32	55	62	35	31
Female	62	49	39	40	43	44	62	56	44	28
Total	113	93	73	77	74	76	117	118	79	59
Net										
Male	5	7	4	9	32	27	-15	-16	17	-1
Female	12	5	24	22	21	19	-15	-7	7	-1
Total	17	12	28	31	53	46	-30	-23	24	-2

Table II.3.5, shows net-migration for Allamakee County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 6 persons entering Allamakee County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 11 persons leaving Allamakee County.

Table II.3.5 Migration by Age Range Allamakee County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	0	2	2	2	2	2	1	0
18-22	16	23	16	12	8	9	7	14	9	4
23-25	15	11	16	11	14	12	14	4	10	11
26-35	36	22	24	24	35	46	20	29	27	16
36-45	21	18	19	20	18	26	14	9	15	11
46-55	24	13	13	15	27	14	12	15	14	8
56-65	14	12	9	20	16	9	12	18	16	5
66 +	3	5	4	4	7	4	6	4	11	2
Total	130	105	101	108	127	122	87	95	103	57
Out										
14-17	1	1	1	2	3	1	2	1	2	1
18-22	14	15	11	10	9	12	18	14	6	15
23-25	14	19	11	12	13	11	19	19	9	8
26-35	23	20	20	23	20	15	22	37	19	14
36-45	18	16	11	10	10	11	23	12	15	5
46-55	17	12	6	11	10	10	9	15	8	6
56-65	13	6	11	4	7	8	18	10	12	6
66 +	13	4	2	5	2	8	6	10	8	4
Total	113	93	73	77	74	76	117	118	79	59
Net										
14-17	0	0	-1	0	-1	1	0	1	-1	-1
18-22	2	8	5	2	-1	-3	-11	0	3	-11
23-25	1	-8	5	-1	1	1	-5	-15	1	3
26-35	13	2	4	1	15	31	-2	-8	8	2
36-45	3	2	8	10	8	15	-9	-3	0	6
46-55	7	1	7	4	17	4	3	0	6	2
56-65	1	6	-2	16	9	1	-6	8	4	-1
66 +	-10	1	2	-1	5	-4	0	-6	3	-2
Total	17	12	28	31	53	46	-30	-23	24	-2

School Age Enrollment

Table II.3.6, shows the school enrollment from the Iowa Department of Education for Allamakee County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,448 students and was 2,453 in 2017, a change of 0.2 percent. Enrollment for students in grades 1 to 5 was 832 students in 2010 and 909 in 2017, which was a change of 9.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 797 and 674 in 2017, which was a change of -15.4 percent.

Table II.3.6						
School Enrollment						
Allamakee County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	194	1,047	681	894	195	2,826
2001	189	1,008	673	895	4	2,769
2002	249	963	658	881	7	2,758
2003	181	958	660	911	4	2,714
2004	207	915	645	908	6	2,681
2005	222	860	627	902	7	2,611
2006	200	877	617	860	2	2,554
2007	197	871	569	869	3	2,506
2008	249	837	522	848	33	2,456
2009	238	844	491	838	36	2,399
2010	328	832	491	797	113	2,448
2011	324	810	519	732	121	2,385
2012	342	828	508	689	132	2,367
2013	352	857	494	686	110	2,389
2014	317	915	457	714	110	2,403
2015	316	883	499	694	103	2,392
2016	339	878	530	677	99	2,424
2017	343	909	527	674	104	2,453
% Change 10-17	4.6%	9.3%	7.3%	-15.4%	-8%	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.3.7, shows population by age for the 2000 and 2010 Census. The population changed by -2.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 3.8 percent to a total of 2,803 persons in 2010. Those aged 25 to 34 changed by -7.1 percent, and those aged under 5 changed by 10 percent.

Table II.3.7					
Population by Age					
Allamakee County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	859	5.9%	945	6.6%	10%
5 to 19	3,200	21.8%	2,696	18.8%	-15.7%
20 to 24	699	4.8%	699	4.9%	0%
25 to 34	1,552	10.6%	1,442	10.1%	-7.1%
35 to 54	4,127	28.1%	3,723	26%	-9.8%
55 to 64	1,538	10.5%	2,022	14.1%	31.5%
65 or Older	2,700	18.4%	2,803	19.6%	3.8%
Total	14,675	100.0%	14,330	100.0%	-2.4%

The elderly population is further explored in Table II.3.8. Those aged 65 to 66 changed by 16.7 percent between 2000 and 2010, resulting in a population of 322 persons. Those aged 85 or older changed by -1.4 percent during the same time period, and resulted in 427 persons over age 85 in 2010.

Table II.3.8					
Elderly Population by Age					
Allamakee County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	276	10.2%	322	11.5%	16.7%
67 to 69	393	14.6%	472	16.8%	20.1%
70 to 74	636	23.6%	637	22.7%	0.2%
75 to 79	543	20.1%	515	18.4%	-5.2%
80 to 84	419	15.5%	430	15.3%	2.6%
85 or Older	433	16%	427	15.2%	-1.4%
Total	2,700	100.0%	2,803	100.0%	3.8%

Population by race and ethnicity is shown in Table II.3.9. The white population changed by -2.3 percent between 2000 and 2010, and resulted in representing 96 percent of the population in 2010. The black population changed by 438.1 percent, represented 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 45.6 percent between 2000 and 2010, compared to the -4.1 percent growth rate for non-Hispanics.

Table II.3.9					
Population by Race and Ethnicity					
Allamakee County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	14,070	95.9%	13,750	96%	-2.3%
Black	21	0.1%	113	0.8%	438.1%
American Indian	26	0.2%	36	0.3%	38.5%
Asian	39	0.3%	34	0.2%	-12.8%
Native Hawaiian/ Pacific Islander	2	0%	17	0.1%	750%
Other	414	2.8%	292	2%	-29.5%
Two or More Races	103	0.7%	88	0.6%	-14.6%
Total	14,675	100.0%	14,330	100.0%	-2.4%
Hispanic	520	3.5%	757	5.3%	45.6%
Non-Hispanic	14,155	96.5%	13,573	94.7%	-4.1%



Population by race and ethnicity through 2016 is shown in Table II.3.10. The white population represented 96.4 percent of the population in 2016, compared with black households accounting for 0.8 percent of the population. Hispanic households represented 5.7 percent of the population in 2016.

Table II.3.10				
Population by Race and Ethnicity				
Allamakee County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	13,750	96%	13,497	96.4%
Black	113	0.8%	118	0.8%
American Indian	36	0.3%	32	0.2%
Asian	34	0.2%	61	0.4%
Native Hawaiian/ Pacific Islander	17	0.1%	2	0%
Other	292	2%	64	0.5%
Two or More Races	88	0.6%	227	1.6%
Total	14,330	100.0%	14,001	100.0%
Non-Hispanic	13,573	94.7%	13,209	94.3%
Hispanic	757	5.3%	792	5.7%

The population by race is broken down further by ethnicity in Table II.3.11. While the white non-Hispanic population changed by -4.7 percent between 2000 and 2010, the white Hispanic population changed by 388.5 percent. The black non-Hispanic population changed by 419 percent.

Table II.3.11					
Population by Race and Ethnicity					
Allamakee County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	13,983	98.8%	13,325	98.2%	-4.7%
Black	21	0.1%	109	0.8%	419%
American Indian	22	0.2%	31	0.2%	40.9%
Asian	39	0.3%	33	0.2%	-15.4%
Native Hawaiian/ Pacific Islander	2	0%	11	0.1%	450%
Other	3	0%	3	0%	0%
Two or More Races	85	0.6%	61	0.4%	-28.2%
Total Non-Hispanic	14,155	100.0%	13,573	100.0%	-4.1%
Hispanic					
White	87	16.7%	425	56.1%	388.5%
Black	0	0%	4	0.5%	
American Indian	4	0.8%	5	0.7%	25%
Asian	0	0%	1	0.1%	
Native Hawaiian/ Pacific Islander	0	0%	6	0.8%	
Other	411	79%	289	38.2%	-29.7%
Two or More Races	18	3.5%	27	3.6%	50%
Total Hispanic	520	100.0%	757	100.0%	45.6%
Total Population	14,675	100.0%	14,330	100.0%	-2.4%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.3.12. During this time, the total non-Hispanic population was 13,209 persons in 2016. The Hispanic population was 792.

Table II.3.12				
Population by Race and Ethnicity				
Allamakee County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	13,325	98.2%	12,823	97.1%
Black	109	0.8%	118	0.9%
American Indian	31	0.2%	12	0.1%
Asian	33	0.2%	61	0.5%
Native Hawaiian/ Pacific Islander	11	0.1%	2	0%
Other	3	0%	20	0.2%
Two or More Races	61	0.4%	173	1.3%
Total Non-Hispanic	13,573	100.0%	13,209	100.0%
Hispanic				
White	425	56.1%	674	85.1%
Black	4	0.5%	0	0%
American Indian	5	0.7%	20	2.5%
Asian	1	0.1%	0	0%
Native Hawaiian/ Pacific Islander	6	0.8%	0	0%
Other	289	38.2%	44	5.6%
Two or More Races	27	3.6%	54	6.8%
Total Hispanic	757	100.0	792	100.0%
Total Population	14,330	100.0%	14,001	100.0%

Households by type and tenure are shown in Table II.3.13. Family households represented 64.2 percent of households, while non-family households accounted for 35.8 percent. These changed from 66.5 and 33.5 percent, respectively.

Table II.3.13				
Household Type by Tenure				
Allamakee County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,885	66.5%	3,877	64.2%
Married-Couple Family	3,227	83.1%	3,358	86.6%
Owner-Occupied	2,873	89%	2,878	85.7%
Renter-Occupied	354	11%	480	14.3%
Other Family	658	16.9%	519	17%
Male Householder, No Spouse Present	257	39.1%	186	49.5%
Owner-Occupied	163	63.4%	134	72%
Renter-Occupied	94	36.6%	52	28%
Female Householder, No Spouse Present	401	60.9%	333	77.3%
Owner-Occupied	227	56.6%	248	74.5%
Renter-Occupied	174	43.4%	85	25.5%
Non-Family Households	1,960	33.5%	2,158	35.8%
Owner-Occupied	1,276	65.1%	1,464	67.8%
Renter-Occupied	684	34.9%	694	32.2%
Total	5,845	100.0%	6,035	100.0%

The group quarters population was 332 in 2010, compared to 412 in 2000. Institutionalized populations experienced a -8.1 percent change between 2000 and 2010. Non-institutionalized populations experienced a -78.8 percent change during this same time period.

Table II.3.14					
Group Quarters Population					
Allamakee 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	67	19.4%	66	20.8%	-1.5%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	265	76.6%	252	79.2%	-4.9%
Other Institutions	14	4%	0	0%	-100%
Total	346	100.0%	318	100.0%	-8.1%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	66	100%	14	100%	-78.8%
Total	66	100.0%	14	100.0%	-78.8%
Group Quarters Population	412	100.0%	332	100.0%	-19.4%

The number of foreign born persons are shown in Table II.3.15. An estimated 1.7 percent of the population was born in Guatemala, some 1 percent were born in Mexico, and another 0.4 percent were born in Ukraine.

Table II.3.15			
Place of Birth for the Foreign-Born Population			
Allamakee County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Guatemala	233	1.7%
#2 country of origin	Mexico	145	1%
#3 country of origin	Ukraine	50	0.4%
#4 country of origin	Israel	43	0.3%
#5 country of origin	South Africa	31	0.2%
#6 country of origin	Somalia	25	0.2%
#7 country of origin	Korea	23	0.2%
#8 country of origin	Russia	16	0.1%
#9 country of origin	Germany	15	0.1%
#10 country of origin	Philippines	15	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.3.16. An estimated 2.7 percent of the population speaks Spanish at home, followed by 0.6 percent speaking Other and unspecified languages.

Table II.3.16
Limited English Proficiency and Language Spoken at Home
 Allamakee County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	361	2.7%
#2 LEP Language	Other and unspecified languages	84	0.6%
#3 LEP Language	Russian, Polish, or other Slavic languages	35	0.3%
#4 LEP Language	German or other West Germanic languages	20	0.2%
#5 LEP Language	Chinese	11	0.1%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.3.17. Some 15.5 percent of the population was disabled in 2000, or a total of 2,086 persons. The disability rate was highest for those over 65, with 32.5 percent disabled.

Table II.3.17
Disability by Age
 Allamakee County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	107	4.5%
16 to 64	1,194	13.8%
65 and older	785	32.5%
Total	2,086	15.5%

Table II.3.18 shows disability by type in 2000. There were 896 physical disabilities in 2000, some 743 employment disabilities, and 665 go-outside-home disabilities.

Table II.3.18
Total Disabilities Tallied: Aged 5 and Older
 Allamakee County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	437
Physical disability	896
Mental disability	506
Self-care disability	200
Employment disability	743
Go-outside-home disability	665
Total	3,447

Disability by age, as estimated by the 2016 ACS, is shown in Table II.3.19. The disability rate for females was 11.3 percent, compared to 11.9 percent for males. The disability rate changed precipitously higher with age, with 53 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	5	1.1%	9	2.1%	14	1.6%
5 to 17	41	3.5%	11	1%	52	2.3%
18 to 34	47	3.8%	44	4%	91	3.9%
35 to 64	238	8.7%	226	8.3%	464	8.5%
65 to 74	196	24.3%	127	16.6%	323	20.6%
75 or Older	299	53%	344	52.9%	643	53%
Total	826	11.9%	761	11.3%	1,587	11.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.3.20. Some 6.1 percent have an ambulatory disability, 4.4 have an independent living disability, and 2 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	655	4.8%
Vision disability	243	1.8%
Cognitive disability	482	3.8%
Ambulatory disability	785	6.1%
Self-Care disability	255	2%
Independent living disability	461	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.3.21. In 2016, some 6,954 persons were employed and 343 were unemployed. This totaled a labor force of 7,297 persons. The unemployment rate for Allamakee County was estimated to be 4.7 percent in 2016.

Employment Status	2016 Five-Year ACS
Employed	6,954
Unemployed	343
Labor Force	7,297
Unemployment Rate	4.7%

In 2016, 88.1 percent of households in Allamakee County had a high school education or greater.



Table II.3.22	
High School or Greater Education	
Allamakee County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,316
Total Households	6,035
Percent High School or Above	88.1%

As seen in Table II.3.23, some 40.2 percent of the population had a high school diploma or equivalent, another 31.6 percent have some college, 12.1 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.3.23		
Educational Attainment		
Allamakee County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,270	11.7%
High School or Equivalent	4,369	40.2%
Some College or Associates Degree	3,439	31.6%
Bachelor's Degree	1,313	12.1%
Graduate or Professional Degree	477	4.4%
Total Population Above 18 years	10,868	100.0%

ECONOMICS

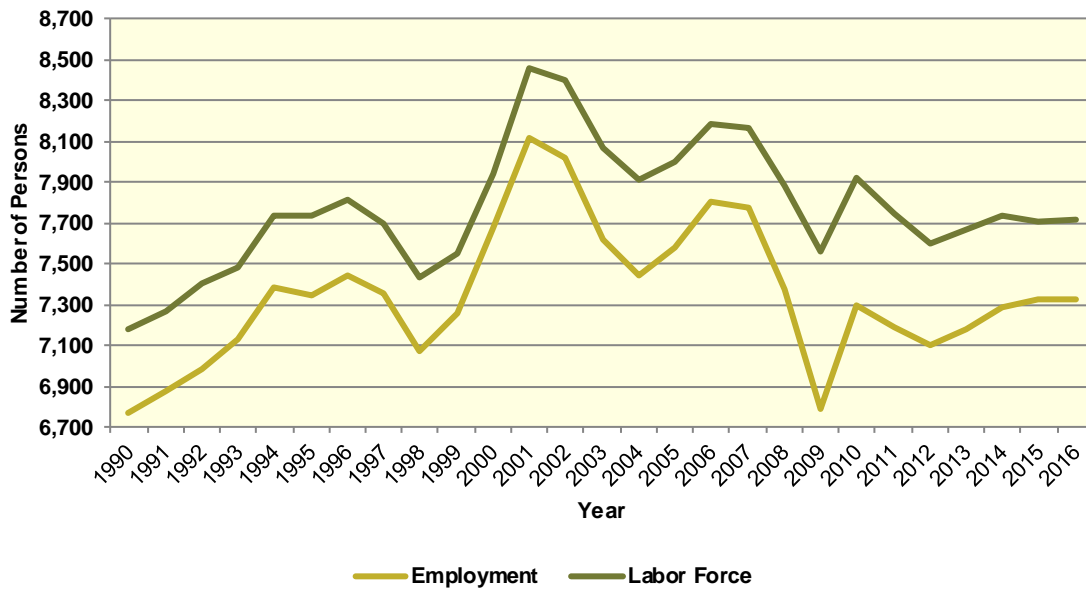
Labor Force

Table II.3.24, shows the labor force statistics for Allamakee County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.4 percent. The highest level of unemployment occurred during 2009 rising to a rate of 10.2 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 Allamakee County remained unchanged from 5 percent in 2015 to 5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.3.24 Labor Force Statistics Allamakee County 1990 - 2016 BLS Data					
Year	Allamakee County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	408	6,767	7,175	5.7%	4.4%
1991	396	6,873	7,269	5.4%	4.7%
1992	415	6,988	7,403	5.6%	4.5%
1993	353	7,128	7,481	4.7%	4%
1994	358	7,381	7,739	4.6%	3.5%
1995	392	7,344	7,736	5.1%	3.4%
1996	367	7,442	7,809	4.7%	3.5%
1997	336	7,356	7,692	4.4%	3.1%
1998	356	7,076	7,432	4.8%	2.7%
1999	292	7,256	7,548	3.9%	2.6%
2000	267	7,676	7,943	3.4%	2.6%
2001	338	8,121	8,459	4%	3.3%
2002	383	8,018	8,401	4.6%	4%
2003	450	7,615	8,065	5.6%	4.5%
2004	468	7,447	7,915	5.9%	4.5%
2005	418	7,578	7,996	5.2%	4.3%
2006	376	7,806	8,182	4.6%	3.7%
2007	388	7,775	8,163	4.8%	3.7%
2008	510	7,376	7,886	6.5%	4.2%
2009	772	6,786	7,558	10.2%	6.4%
2010	620	7,297	7,917	7.8%	6%
2011	556	7,189	7,745	7.2%	5.5%
2012	489	7,106	7,595	6.4%	5%
2013	487	7,182	7,669	6.4%	4.7%
2014	440	7,291	7,731	5.7%	4.3%
2015	383	7,328	7,711	5%	3.8%
2016	388	7,329	7,717	5%	3.7%

Diagram II.3.3, shows the employment and labor force for Allamakee County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 7,329 persons, with the labor force reaching 7,717, indicating there were a total of 388 unemployed persons.

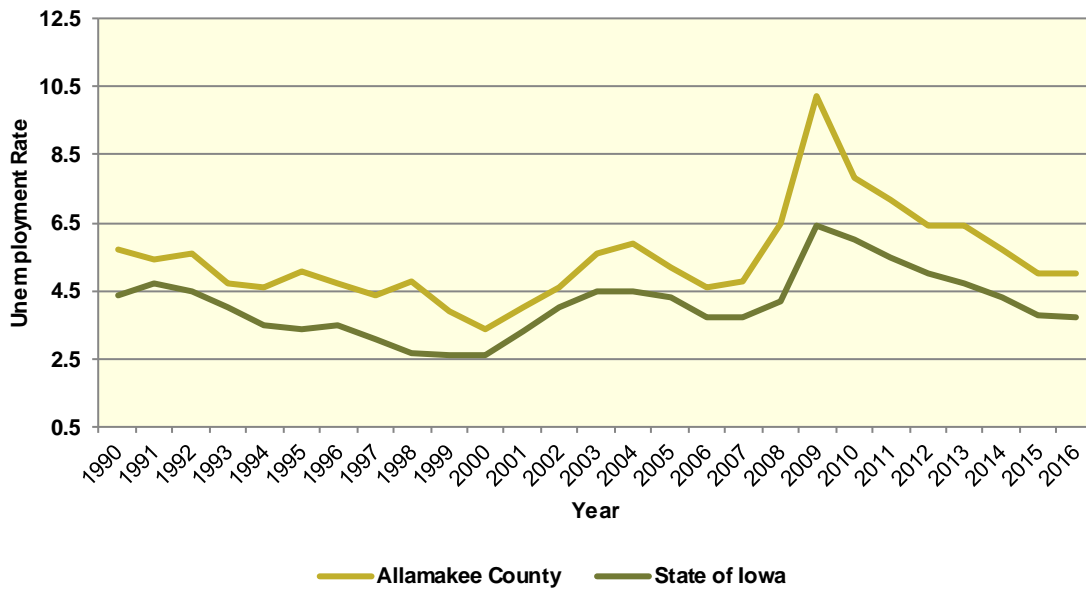
Diagram II.3.3
Employment and Labor Force
 Allamakee County
 1990 – 2016 BLS Data



Unemployment

Diagram II.3.4, shows the unemployment rate for both the State and Allamakee County. During the 1990’s the average rate for Allamakee County was 4.9 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 6.2 percent. Over the course of the entire period the Allamakee County had an average unemployment rate that higher than the State, 5.4 percent for Allamakee County, versus 4.1 statewide.

Diagram II.3.4
Annual Unemployment Rate
 Allamakee 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.3.25, shows total real earnings by industry for Allamakee County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$60,062,000. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 41.2 percent.

Table II.3.25
Real Earnings by Industry
 Allamakee 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	21,979	39,411	70,566	54,329	66,588	64,163	51,741	36,585	-29.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	443	0	426	663	610	861	41.2
Utilities	11,510	11,768	11,608	0	0	0	0	0	0
Construction	20,593	29,185	29,352	27,370	25,702	26,084	24,864	25,531	2.7
Manufacturing	68,644	46,796	47,686	50,790	50,671	49,980	49,528	52,042	5.1
Wholesale trade	17,099	15,920	16,031	17,130	17,510	18,002	17,932	17,624	-1.7
Retail trade	29,645	28,748	27,682	28,002	27,084	27,435	26,783	27,036	0.9
Transportation and warehousing	6,220	10,912	13,061	0	0	0	0	0	0
Information	2,294	833	1,085	952	783	962	918	726	-20.9
Finance and insurance	8,468	11,348	9,726	10,829	9,777	9,826	9,699	9,679	-0.2
Real estate and rental and leasing	747	368	275	485	529	1,021	1,361	1,675	23.1
Professional and technical services	5,438	4,496	4,776	4,884	4,993	4,795	5,328	5,768	8.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	1,333	1,191	1,326	1,209	1,331	1,417	1,621	14.4
Health care and social assistance	0	23,518	23,479	23,521	24,227	24,907	24,890	25,431	2.2
Arts, entertainment, and recreation	307	194	195	210	218	245	243	254	4.5
Accommodation and food services	3,400	3,057	3,659	3,296	3,324	2,884	3,375	3,493	3.5
Other services, except public administration	12,053	16,169	16,341	16,880	16,355	16,920	18,506	18,891	2.1
Government and government enterprises	42,077	56,773	54,723	52,487	53,458	55,748	57,484	60,062	4.5
Total	278,126	308,835	338,504	326,049	336,727	339,212	327,850	320,067	-2.4



Table II.3.26, shows the total employment by industry for the Allamakee County. The most recent estimates show the government and government enterprises industry was the largest employer in Allamakee County, with employment reaching 1,208 jobs in 2016. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 24 percent.

Table II.3.26
Employment by Industry
Allamakee County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,295	1,073	1,074	1,049	1,092	1,035	1,081	1,071	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	19	0	30	25	25	31	24
Utilities	110	107	107	0	0	0	0	0	0
Construction	468	491	476	489	478	492	467	473	1.3
Manufacturing	1,769	1,088	1,104	1,132	1,168	1,135	1,076	1,059	-1.6
Wholesale trade	452	402	402	395	409	440	432	412	-4.6
Retail trade	947	858	867	860	883	887	894	901	0.8
Transportation and warehousing	166	191	218	0	0	0	0	0	0
Information	73	45	45	50	46	45	41	34	-17.1
Finance and insurance	232	288	318	295	296	288	289	294	1.7
Real estate and rental and leasing	156	205	204	205	208	215	231	240	3.9
Professional and technical services	176	167	173	171	174	172	173	176	1.7
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	68	65	72	76	73	83	89	7.2
Health care and social assistance	0	723	712	707	692	701	685	682	-0.4
Arts, entertainment, and recreation	80	72	70	71	66	51	63	65	3.2
Accommodation and food services	339	378	345	328	361	334	361	363	0.6
Other services, except public administration	429	477	492	490	483	498	509	515	1.2
Government and government enterprises	1,121	1,181	1,178	1,169	1,169	1,198	1,190	1,208	1.5
Total	8,924	8,182	8,198	8,144	8,305	8,261	8,231	8,234	0



Table II.3.27, shows the real average earnings per job by industry for Allamakee County. These figures are calculated by dividing the total real earning displayed in Tables II.3.25 and II.3.26, by industry. In 2016, the construction industry had the highest average earnings reaching 53,977 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 18.5 percent to 13,881 dollars.

Table II.3.27
Real Earnings Per Job by Industry
 Allamakee County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	16,972	36,730	65,704	51,791	60,978	61,993	47,864	34,160	-28.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	23,335	0	14,212	26,503	24,397	27,774	13.8
Utilities	104,639	109,983	108,490	0	0	0	0	0	0
Construction	44,003	59,441	61,663	55,971	53,770	53,016	53,242	53,977	1.4
Manufacturing	38,804	43,011	43,194	44,868	43,383	44,035	46,030	49,143	6.8
Wholesale trade	37,830	39,602	39,879	43,366	42,811	40,914	41,510	42,777	3.1
Retail trade	31,304	33,506	31,928	32,561	30,673	30,930	29,959	30,007	0.2
Transportation and warehousing	37,467	57,129	59,915	0	0	0	0	0	0
Information	31,426	18,521	24,116	19,045	17,019	21,369	22,389	21,353	-4.6
Finance and insurance	36,502	39,401	30,585	36,710	33,030	34,118	33,561	32,922	-1.9
Real estate and rental and leasing	4,785	1,794	1,348	2,366	2,541	4,749	5,890	6,979	18.5
Professional and technical services	30,900	26,924	27,605	28,562	28,697	27,876	30,799	32,773	6.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	19,607	18,322	18,418	15,911	18,237	17,077	18,213	6.7
Health care and social assistance	0	32,528	32,976	33,268	35,010	35,531	36,335	37,289	2.6
Arts, entertainment, and recreation	3,842	2,691	2,789	2,954	3,301	4,799	3,860	3,908	1.2
Accommodation and food services	10,029	8,088	10,606	10,050	9,209	8,634	9,349	9,623	2.9
Other services, except public administration	28,096	33,897	33,213	34,448	33,861	33,975	36,357	36,682	0.9
Government and government enterprises	37,535	48,072	46,454	44,899	45,729	46,534	48,306	49,720	2.9
Total	31,166	37,746	41,291	40,036	40,545	41,062	39,831	38,871	-2.4

Table II.3.28 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 \$572,879,000 a -0.9 percent change between 2015 and 2016. Table II.3.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,182 and 8,234 in 2016, which a change of 0 percent over this period.



Table II.3.28
Total Employment and Real Personal Income
 Allamakee County
 BEA Data 1969 Through 2016

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	178,404	9,099	-664	43,110	25,278	237,029	15,644	6,612	26,982
1970	181,795	9,633	-2,392	44,066	27,564	241,399	16,076	6,848	26,546
1971	180,200	10,815	-5,163	44,236	29,516	237,975	15,596	7,188	25,070
1972	191,062	11,455	-2,740	45,448	30,629	252,945	16,381	7,053	27,091
1973	235,413	13,982	-1,964	50,207	32,239	301,913	19,987	7,329	32,120
1974	205,396	15,571	-1,452	52,857	34,717	275,947	18,439	7,600	27,026
1975	223,859	17,171	-4,396	55,107	37,484	294,883	19,439	7,866	28,458
1976	272,395	23,095	-10,061	57,215	38,245	334,699	21,940	8,760	31,095
1977	238,766	18,097	-1,478	62,058	39,971	321,221	20,526	8,350	28,595
1978	240,373	16,974	2,267	65,702	40,797	332,167	21,117	8,023	29,961
1979	205,877	17,588	5,423	68,722	42,269	304,703	19,808	8,154	25,248
1980	164,561	16,986	5,731	75,992	44,425	273,722	18,139	7,735	21,276
1981	175,671	16,571	6,107	84,401	47,108	296,716	19,798	7,536	23,312
1982	159,310	16,382	5,750	90,082	49,345	288,106	19,375	7,394	21,546
1983	136,966	16,307	5,470	96,292	48,989	271,411	18,229	7,523	18,206
1984	191,272	17,675	5,654	100,667	49,468	329,385	22,212	7,480	25,572
1985	181,353	18,217	4,788	100,327	51,854	320,105	21,865	7,471	24,274
1986	196,857	19,183	4,288	99,302	51,826	333,090	23,156	7,654	25,719
1987	218,945	20,623	3,546	90,145	51,457	343,469	24,256	7,773	28,167
1988	204,475	21,597	4,214	85,485	51,701	324,279	22,898	7,775	26,300
1989	224,990	21,902	4,621	88,145	53,053	348,906	24,804	7,880	28,551
1990	227,859	21,888	5,542	86,969	55,140	353,623	25,557	7,713	29,543
1991	211,077	22,255	7,303	84,699	55,631	336,455	24,040	7,835	26,941
1992	228,842	23,260	9,757	85,163	60,403	360,905	25,554	7,962	28,741
1993	215,070	23,656	12,739	82,267	61,504	347,925	24,449	8,044	26,736
1994	243,010	25,362	12,069	79,088	60,891	369,696	25,948	8,174	29,730
1995	234,404	25,962	14,696	88,840	63,727	375,705	25,939	8,458	27,714
1996	259,006	24,234	16,985	92,983	65,940	410,680	28,386	8,525	30,382
1997	259,404	26,770	19,891	95,674	68,276	416,476	28,749	8,551	30,336
1998	271,830	27,829	22,824	100,834	69,354	437,012	29,910	8,812	30,848
1999	272,567	28,640	24,948	95,838	70,438	435,152	29,701	9,072	30,045
2000	282,488	29,475	26,444	99,189	75,269	453,915	30,934	9,274	30,460
2001	278,126	30,032	24,644	102,872	78,079	453,689	31,654	8,924	31,166
2002	282,323	31,030	28,814	99,692	83,205	463,005	32,403	8,968	31,481
2003	285,301	30,964	31,547	94,482	82,266	462,633	32,251	8,732	32,672
2004	312,740	30,969	35,263	81,927	84,382	483,343	33,744	8,559	36,539
2005	310,217	31,888	38,748	79,730	88,431	485,239	33,765	8,719	35,579
2006	305,348	32,529	43,099	78,631	97,345	491,894	34,211	8,879	34,390
2007	302,599	32,514	48,333	92,687	97,164	508,269	35,457	8,968	33,742
2008	300,574	31,742	50,021	97,829	110,601	527,284	36,809	8,527	35,250
2009	269,409	30,429	52,335	96,880	118,347	506,542	35,514	7,905	34,081
2010	308,835	32,813	48,925	90,869	122,843	538,659	37,537	8,182	37,745
2011	338,504	30,407	50,382	99,000	119,278	576,757	40,605	8,198	41,291
2012	326,049	30,279	50,555	106,886	117,962	571,174	40,411	8,144	40,036
2013	336,727	33,346	50,155	103,566	118,161	575,263	40,964	8,305	40,545
2014	339,212	33,203	51,388	110,822	117,077	585,296	41,617	8,261	41,062
2015	327,850	33,049	54,571	108,828	119,825	578,025	41,638	8,231	39,831
2016	320,067	34,369	55,856	110,365	120,960	572,879	41,262	8,234	38,871



Diagram II.3.5, shows real average earnings per job for Allamakee County from 1990 to 2016. Over this period the average earning per job for Allamakee County was \$33,547, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.3.5
Real Average Earnings Per Job
 Allamakee County
 BEA Data 1990 - 2016

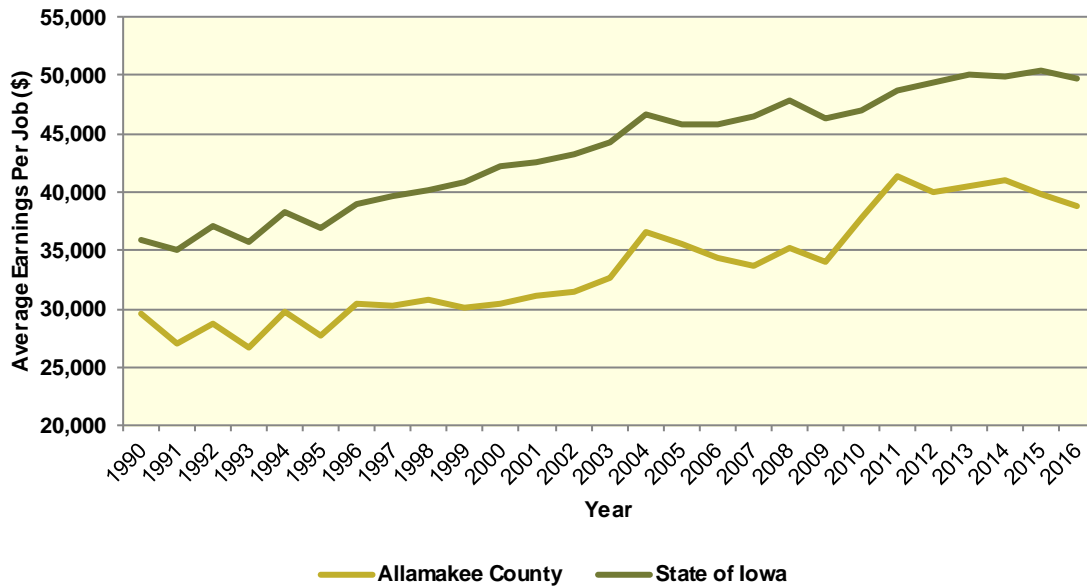
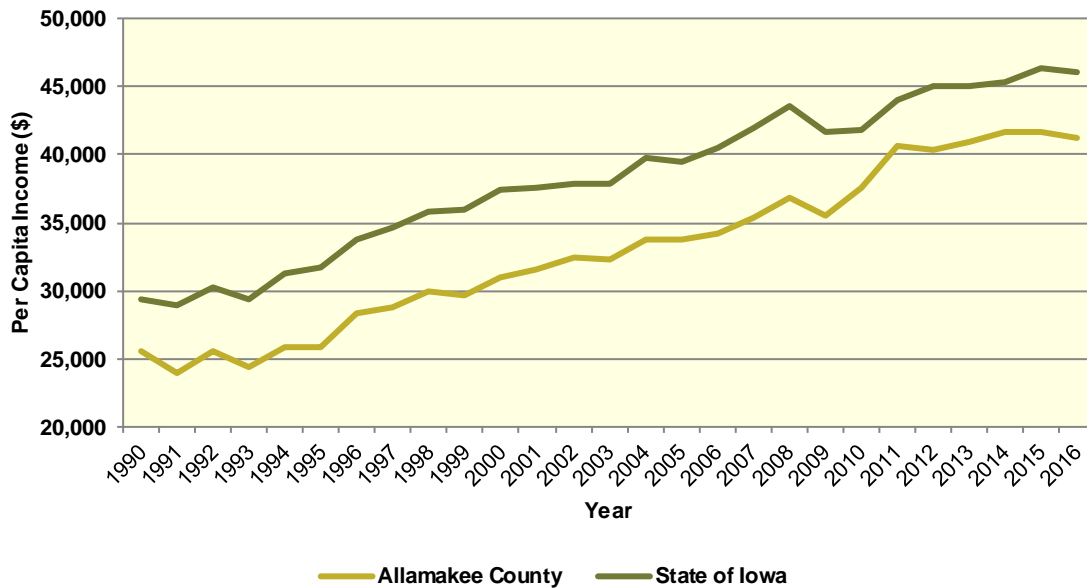


Diagram II.3.6, shows real per capita income for the Allamakee County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Allamakee County was \$32,926, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.3.6
Real Per Capita Income
 Allamakee 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.3.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 5,151 persons in 2015 to 5,126 in 2016, a change of -0.5 percent.

Table II.3.29
Total Monthly Employment
 Allamakee County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,488	5,567	5,564	4,571	4,659	4,914	4,946	5,013	5,056	5,066	4,975
Feb	5,464	5,504	5,573	4,600	4,745	4,901	4,884	4,989	5,074	5,036	4,928
Mar	5,636	5,557	5,647	4,625	4,928	4,917	4,966	5,030	5,130	5,143	5,020
Apr	5,643	5,702	5,757	4,671	5,115	5,047	5,165	5,130	5,216	5,200	5,153
May	5,689	5,805	5,692	4,795	5,214	5,117	5,266	5,243	5,359	5,255	5,247
Jun	5,907	5,990	5,371	4,944	5,271	5,256	5,344	5,381	5,419	5,305	5,339
Jul	5,730	5,780	5,175	4,800	5,075	5,132	5,167	5,251	5,229	5,206	5,147
Aug	5,755	5,693	5,151	4,788	5,044	5,054	5,120	5,243	5,171	5,098	5,125
Sep	5,763	5,673	5,120	4,745	5,084	5,132	5,183	5,293	5,218	5,144	5,140
Oct	5,774	5,696	4,972	4,773	5,113	5,098	5,189	5,298	5,218	5,145	5,139
Nov	5,792	5,711	4,820	4,767	5,092	5,034	5,173	5,298	5,197	5,119	5,188
Dec	5,784	5,652	4,699	4,712	5,058	5,045	5,143	5,230	5,146	5,095	5,108
Annual	5,702	5,694	5,295	4,733	5,033	5,054	5,129	5,200	5,203	5,151	5,126
% Change	.	-0.1%	-7%	-10.6%	6.3%	0.4%	1.5%	1.4%	0.1%	-1%	-0.5%

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 \$628 in 2015. In 2016, average weekly wages saw an increased of 3.5 percent over the prior year, rising to \$650, or by 22 dollars. These data are shown in Table II.3.30.

Table II.3.30						
Average Weekly Wages						
Allamakee County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	394	398	404	419	404	
2002	409	411	419	434	418	3.5%
2003	413	422	429	455	430	2.9%
2004	443	447	458	482	457	6.3%
2005	434	449	487	493	466	2%
2006	465	476	486	499	481	3.2%
2007	470	487	504	542	501	4.2%
2008	502	511	545	577	532	6.2%
2009	522	525	540	580	542	1.9%
2010	513	533	561	585	549	1.3%
2011	532	549	585	592	565	2.9%
2012	574	546	576	614	577	2.1%
2013	573	553	589	624	585	1.4%
2014	588	571	602	634	598	2.2%
2015	606	599	633	674	628	5%
2016(p)	614	622	679	685	650	3.5%

Total business establishments reported by the QCEW are displayed in Table II.3.31. Between 2015 and 2016, the total number of business establishments in Allamakee County increased by 3.5 percent, from 474 to 482 establishments.

Table II.3.31						
Number of Business Establishments						
Allamakee County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	469	472	446	443	458	
2002	443	444	455	450	448	-2.2%
2003	447	443	447	446	446	-0.4%
2004	448	444	447	448	447	0.2%
2005	444	443	446	444	444	-0.7%
2006	450	451	454	454	452	1.8%
2007	441	449	455	457	451	-0.2%
2008	454	465	471	461	463	2.7%
2009	454	459	465	465	461	-0.4%
2010	461	466	467	457	463	0.4%
2011	454	462	466	467	462	-0.2%
2012	467	471	469	471	470	1.7%
2013	463	468	478	478	472	0.4%
2014	481	483	477	480	480	1.7%
2015	471	472	475	476	474	-1.2%
2016	478	482	484	483	482	1.7%



Iowa Department of Revenue

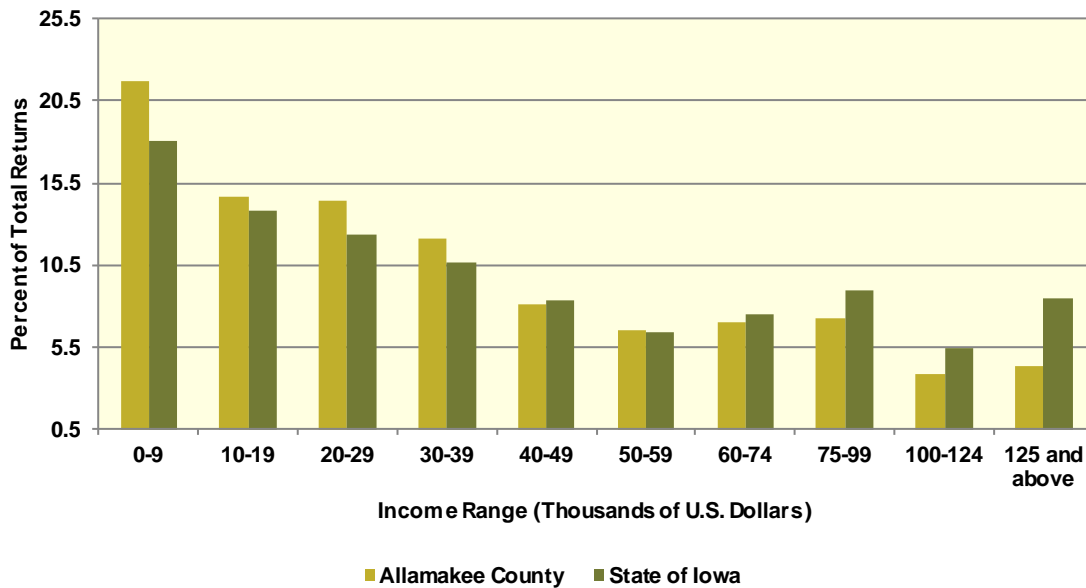
The Iowa Department of Revenue releases annual income tax statistics. Table II.3.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Allamakee County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 1.7 percent, with 285 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 64.1 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -14.5 percent.

Table II.3.32
Number of Tax Returns by Adjusted Gross Income
 Allamakee 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	1,554	1,292	907	670	539	373	323	195	56	78	5,987
2003	1,561	1,258	871	663	513	410	321	224	64	77	5,962
2004	1,533	1,214	929	666	497	416	390	253	66	101	6,065
2005	1,519	1,177	902	664	514	403	432	268	86	121	6,086
2006	1,512	1,184	891	692	505	403	448	307	105	142	6,189
2007	1,547	1,158	963	683	560	421	447	359	123	162	6,423
2008	1,614	1,214	927	685	489	417	449	401	145	161	6,502
2009	1,551	1,148	989	675	472	442	424	376	142	152	6,371
2010	1,550	1,124	948	693	544	448	435	369	153	179	6,443
2011	1,513	1,108	1,000	695	554	419	461	407	172	189	6,518
2012	1,458	1,110	1,006	733	570	398	441	436	204	227	6,583
2013	1,485	1,080	1,047	723	538	411	444	398	236	222	6,584
2014	1,449	1,053	938	745	561	419	474	456	253	243	6,591
2015	1,419	961	946	791	532	428	462	478	251	285	6,553
Change 10 - 15	-8.5%	-14.5%	-0.2%	14.1%	-2.2%	-4.5%	6.2%	29.5%	64.1%	59.2%	1.7%

Diagram II.3.7
2015 Income Distribution
 Allamakee 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 1,858 in 2010 to 1,786 in 2016, with the poverty rate reaching 13.2 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.3.33, at right, presents poverty data for the county.

The rate of poverty for Allamakee County is shown in Table II.3.34. In 2016, there were an estimated 1,388 persons living in poverty. This represented a 10.2 percent poverty rate, compared to 9.6 percent poverty in 2000. In 2016, some 14.9 percent of those in poverty were under age 6, and 13.9 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	1,310	9.2%
2001	1,294	9.1%
2002	1,397	9.7%
2003	1,330	9.1%
2004	1,561	10.8%
2005	1,612	11.3%
2006	1,645	11.4%
2007	1,444	10.2%
2008	1,778	12.6%
2009	1,978	14.1%
2010	1,858	13.3%
2011	2,096	15.1%
2012	1,631	11.7%
2013	1,930	13.9%
2014	1,701	12.4%
2015	1,465	10.8%
2016	1,786	13.2%

Table II.3.34 Poverty by Age Allamakee 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	130	9.5%	207	14.9%
6 to 17	315	23.1%	226	16.3%
18 to 64	724	53.1%	762	54.9%
65 or Older	195	14.3%	193	13.9%
Total	1,364	100.0%	1,388	100.0%
Poverty Rate	9.6%	.	10.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.8 percent in Allamakee County between 2010 and 2016, from 7,617 to 7,677. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.3.35.

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 Allamakee County remained unchanged from 33 authorizations in 2015 to 33 in 2016.

The real value of single-family building permits increased from \$143,724 in 2015 to \$160,551 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.3.36.

Table II.3.35 Housing Units State of Iowa vs. Allamakee County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Allamakee County	% Growth Since Census
2000 Census Base	1,232,625	.	7,144	.
2010 Census	1,336,417	8.4%	7,617	6.6%
July 2011 Estimate	1,341,974	0.4%	7,618	0%
July 2012 Estimate	1,346,403	0.7%	7,617	0%
July 2013 Estimate	1,353,274	1.3%	7,624	0.1%
July 2014 Estimate	1,362,458	1.9%	7,647	0.4%
July 2015 Estimate	1,370,778	2.6%	7,662	0.6%
July 2016 Estimate	1,380,162	3.3%	7,677	0.8%

Table II.3.36
Building Permits and Valuation
 Allamakee 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	60	0	4	0	64	111,588	0
1981	25	0	4	0	29	58,774	0
1982	23	0	0	0	23	86,797	0
1983	50	0	4	0	54	72,547	0
1984	38	0	4	0	42	81,768	0
1985	36	0	4	0	40	71,583	0
1986	12	0	0	0	12	102,258	0
1987	17	0	0	0	17	103,051	0
1988	27	0	0	0	27	74,641	0
1989	14	0	0	6	20	71,577	46,152
1990	23	0	0	0	23	92,515	0
1991	26	0	0	0	26	69,580	0
1992	41	0	0	0	41	86,514	0
1993	37	0	0	0	37	97,139	0
1994	39	2	0	0	41	82,225	0
1995	29	0	0	0	29	86,985	0
1996	30	0	0	12	42	98,615	121,089
1997	41	0	12	0	53	81,446	0
1998	46	0	0	0	46	80,105	0
1999	65	0	20	0	85	84,574	0
2000	63	0	0	12	75	85,721	90,728
2001	65	0	0	24	89	104,418	49,346
2002	69	0	0	24	93	105,808	50,234
2003	73	0	0	0	73	102,427	0
2004	86	0	0	0	86	127,751	0
2005	86	0	0	0	86	121,137	0
2006	71	0	0	36	107	121,365	60,727
2007	55	0	0	0	55	116,800	0
2008	37	0	0	0	37	108,736	0
2009	27	0	0	0	27	115,624	0
2010	34	0	0	0	34	106,599	0
2011	25	0	0	0	25	123,716	0
2012	29	0	0	0	29	118,808	0
2013	51	0	0	0	51	111,423	0
2014	40	2	0	0	42	128,267	0
2015	33	2	0	0	35	143,724	0
2016	33	0	0	0	33	160,551	0



Diagram II.3.8
Single Family Permits
 Allamakee County
 Census Bureau Data, 1980–2016

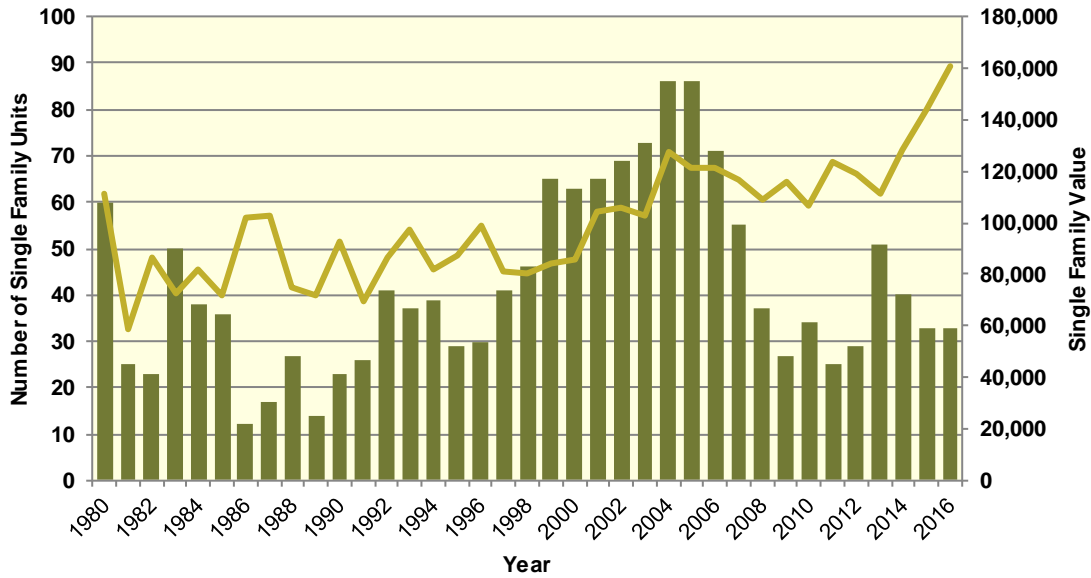
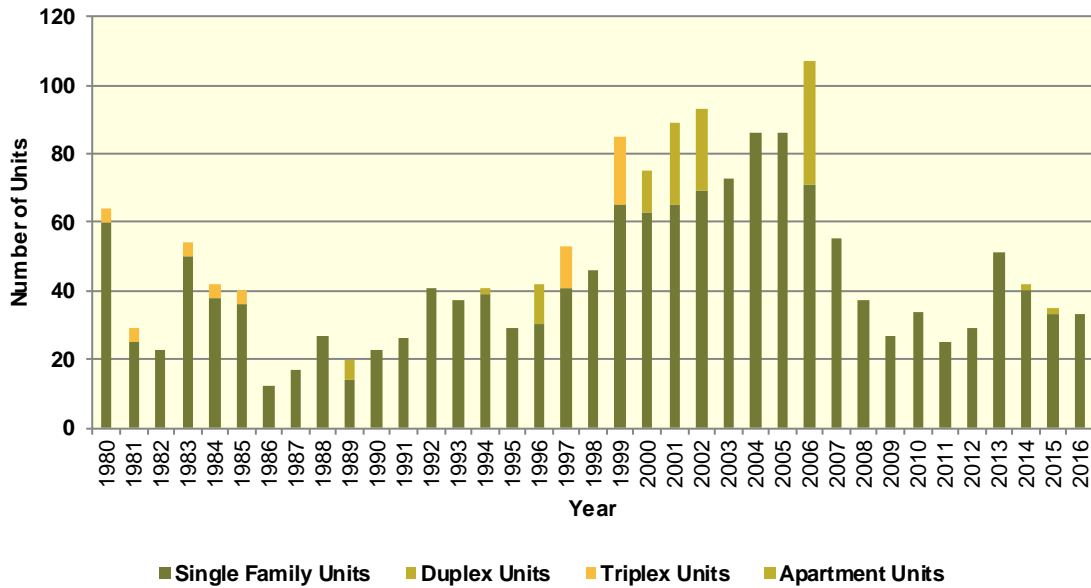


Diagram II.3.9
Total Permits by Unit Type
 Allamakee County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.3.37. In 2016, there were 7,640 housing units, up from 7,142 in 2000. Single-family units accounted for 77.3 percent of units in 2016, compared to 70.8 in 2000. Apartment units accounted for 6.3 percent in 2016, compared to 4.1 percent in 2000.

Table II.3.37				
Housing Units by Type				
Allamakee 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	5,056	70.8%	5,903	77.3%
Duplex	245	3.4%	123	1.6%
Tri- or Four-Plex	222	3.1%	114	1.5%
Apartment	291	4.1%	482	6.3%
Mobile Home	1,320	18.5%	1,012	13.2%
Boat, RV, Van, Etc.	8	0.1%	6	0.1%
Total	7,142	100.0%	7,640	100.0%

Some 76.7 percent of housing was occupied in 2010, compared to 80.1 percent in 2000. Owner-occupied housing changed 3.8 percent between 2000 and 2010, ending with owner-occupied units representing 77.7 percent of unit. Vacant units changed by 24.8 percent, resulting in 1,772 vacant units in 2010.

Table II.3.38					
Housing Units by Tenure					
Allamakee County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,722	80.1%	5,845	76.7%	2.1%
Owner-Occupied	4,374	76.4%	4,539	77.7%	3.8%
Renter-Occupied	1,348	23.6%	1,306	22.3%	-3.1%
Vacant Housing Units	1,420	19.9%	1,772	23.3%	24.8%
Total Housing Units	7,142	100.0%	7,617	100.0%	6.7%

Table II.3.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,640 housing units. An estimated 78.3 percent were owner-occupied, and 21 percent were vacant.

Table II.3.39				
Housing Units by Tenure				
Allamakee County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,845	76.7%	6,035	79%
Owner-Occupied	4,539	77.7%	4,724	78.3%
Renter-Occupied	1,306	22.3%	1,311	21.7%
Vacant Housing Units	1,772	23.3%	1,605	21%
Total Housing Units	7,617	100.0%	7,640	100.0%

Households by household size are shown in Table II.3.40. There were a total of 5,845 households in 2010, up from 5,722 in 2000. One person households changed by 5,722 percent between 2000 and 2010, while two person households changed by 10.2 percent. Three and four person households changed by 2 and -15.7 respectively, representing 13 percent and 10.3 percent of the population in 2010.

Table II.3.40					
Households by Household Size					
Allamakee County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	1,573	27.5%	1,653	28.3%	5.1%
Two Persons	2,086	36.5%	2,298	39.3%	10.2%
Three Persons	742	13%	757	13%	2%
Four Persons	715	12.5%	603	10.3%	-15.7%
Five Persons	378	6.6%	307	5.3%	-18.8%
Six Persons	151	2.6%	149	2.5%	-1.3%
Seven Persons or More	77	1.3%	78	1.3%	1.3%
Total	5,722	100.0%	5,845	100.0%	2.1%

Households by income is shown in Table II.3.41. Households earning more than \$100,000 per year represented 15.9 percent of households in 2016, compared to 3.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.9 percent of households in 2016, compared to 16.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.6 percent of households in 2016, compared to 16.1 percent in 2000.

Table II.3.41				
Households by Income				
Allamakee 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	920	16.1%	638	10.6%
\$15,000 to \$19,999	518	9%	336	5.6%
\$20,000 to \$24,999	481	8.4%	382	6.3%
\$25,000 to \$34,999	1,041	18.2%	836	13.9%
\$35,000 to \$49,999	1,234	21.5%	905	15%
\$50,000 to \$74,999	926	16.2%	1,201	19.9%
\$75,000 to \$99,999	385	6.7%	778	12.9%
\$100,000 or More	225	3.9%	959	15.9%
Total	5,730	100.0%	6,035	100.0%

Table II.3.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 13.3 percent and 1.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.5 percent, 8 percent, and 9.6, respectively. Housing units built prior to 1939 represented 37.1 percent of households in 2016.

Table II.3.42				
Households by Year Home Built				
Allamakee 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	2,435	42.6%	2,236	37.1%
1940 to 1949	320	5.6%	277	4.6%
1950 to 1959	466	8.1%	409	6.8%
1960 to 1969	511	8.9%	358	5.9%
1970 to 1979	783	13.7%	817	13.5%
1980 to 1989	472	8.2%	484	8%
1990 to 1999	735	12.8%	578	9.6%
2000 to 2009	.	.	805	13.3%
2010 or Later	.	.	71	1.2%
Total	5,722	100.0%	6,035	100.0%

The distribution of unit types by race are shown in Table II.3.43. An estimated 83.3 percent of white households occupy single family homes, while 25.5 percent of black households do. Some 5 percent of white households occupied apartments, while 74.5 percent of black households do. An estimated 100 percent of Asian households occupy single family homes.

Table II.3.43							
Distribution of Units in Structure by Race							
Allamakee County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	83.3%	25.5%	0%	100%	0%	100%	81.3%
Duplex	1.6%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.8%	0%	0%	0%	0%	0%	5.3%
Apartment	5%	74.5%	0%	0%	0%	0%	0%
Mobile Home	8.2%	0%	0%	0%	0%	0%	13.3%
Boat, RV, Van, Etc.	0.1%	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.3.44. An estimated 11.6 percent of vacant units were for rent in 2010, a 112.4 percent change since 2000. In addition, some 5 percent of vacant units were for sale, a change of 4.8 percent between 2000 and 2010. "Other" vacant units represented 12.5 percent of vacant units in 2010. This is a change of 74.8 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.3.44					
Disposition of Vacant Housing Units					
Allamakee County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	97	6.8%	206	11.6%	112.4%
For Sale	84	5.9%	88	5%	4.8%
Rented or Sold, Not Occupied	37	2.6%	26	1.5%	-29.7%
For Seasonal, Recreational, or Occasional Use	1,075	75.7%	1,221	68.9%	13.6%
For Migrant Workers	0	0%	9	0.5%	
Other Vacant	127	8.9%	222	12.5%	74.8%
Total	1,420	100.0%	1,772	100.0%	24.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.3.45. By 2016, for rent units accounted for 6.2 percent of vacant units, while for sale units accounted for 4.7 percent. “Other” vacant units accounted for 16.6 percent of vacant units, representing a total of 267 “other” vacant units.

Table II.3.45				
Disposition of Vacant Housing Units				
Allamakee County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	206	11.6%	99	6.2%
For Sale	88	5%	76	4.7%
Rented Not Occupied	7	0.4%	51	3.2%
Sold Not Occupied	19	1.1%	16	1%
For Seasonal, Recreational, or Occasional Use	1,221	68.9%	1,096	68.3%
For Migrant Workers	9	0.5%	0	0%
Other Vacant	222	12.5%	267	16.6%
Total	1,772	100.0%	1,605	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.3.46. In 2016, an estimated 1.7 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.3.46 Overcrowding and Severe Overcrowding Allamakee 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	4,320	98.7%	45	1%	14	0.3%	4,379
2016 Five-Year ACS	4,659	98.6%	53	1.1%	12	0.3%	4,724
Renter							
2000 Census	1,265	94.2%	29	2.2%	49	3.6%	1,343
2016 Five-Year ACS	1,262	96.3%	49	3.7%	0	0%	6,035
Total							
2000 Census	5,585	97.6%	74	1.3%	63	1.1%	5,722
2016 Five-Year ACS	5,921	98.1%	102	1.7%	12	0.2%	6,035

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 29 households with incomplete plumbing facilities in 2016, representing 1 percent of households in Allamakee County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.3.47 Households with Incomplete Plumbing Facilities Allamakee County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,702	5,976
Lacking Complete Plumbing Facilities	20	59
Total Households	5,722	6,035
Percent Lacking	0.3%	1%

There were 71 households lacking complete kitchen facilities in 2016, compared to 38 households in 2000. This was a change from 0.7 percent of households in 2000 to 1.2 percent in 2016.

Table II.3.48 Households with Incomplete Kitchen Facilities Allamakee County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,684	5,964
Lacking Complete Kitchen Facilities	38	71
Total Households	5,722	6,035
Percent Lacking	0.7%	1.2%

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 Allamakee County, 10.4 percent of households had a cost burden and 7.9 percent had a severe cost burden. Some 12.4 percent of renters were cost burdened, and 8.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.1 percent and a severe cost burden rate of 3.6 percent. Owner occupied households with a mortgage had a cost burden rate of 10.6 percent, and severe cost burden at 11.8 percent.

Table II.3.49
Cost Burden and Severe Cost Burden by Tenure
 Allamakee 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	1,133	80.2%	165	11.7%	103	7.3%	12	0.8%	1,413
2016 Five-Year ACS	1,763	76.8%	243	10.6%	270	11.8%	19	0.8%	2,295
Owner Without a Mortgage									
2000 Census	1,215	92.8%	62	4.7%	23	1.8%	9	0.7%	1,309
2016 Five-Year ACS	2,106	86.7%	221	9.1%	87	3.6%	15	0.6%	2,429
Renter									
2000 Census	728	61.2%	134	11.3%	140	11.8%	188	15.8%	1,190
2016 Five-Year ACS	823	62.8%	163	12.4%	117	8.9%	208	15.9%	1,311
Total									
2000 Census	3,076	78.6%	361	9.2%	266	6.8%	209	5.3%	3,912
2016 Five-Year ACS	4,692	77.7%	627	10.4%	474	7.9%	242	4%	6,035

Housing Problems by Income

Table II.3.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Allamakee County. As can be seen in 2017 the MFI was \$59,100, which compared to \$69,900 for the State of Iowa.

Table II.3.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 430 owner-occupied and 149 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 245 owner-occupied 70 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,785 households without a housing problem.

Table II.3.50
Median Family Income
 Allamakee County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,400	49,100
2001	43,300	52,500
2002	44,000	53,700
2003	47,300	54,900
2004	48,500	55,800
2005	49,000	57,650
2006	49,100	57,800
2007	49,300	58,100
2008	49,700	58,500
2009	52,400	62,000
2010	52,700	62,400
2011	54,300	64,000
2012	55,100	64,800
2013	59,400	64,700
2014	57,000	65,300
2015	57,000	67,500
2016	57,800	68,400
2017	59,100	69,900

Table II.3.51
Housing Problems by Income and Tenure

Allamakee 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	25	10	0	20	10	65
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	15	15	15	49
Housing cost burden greater than 50% of income (and none of the above problems)	130	55	30	10	20	245
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	130	115	50	75	430
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	65	270	675	420	2,310	3,740
Total	309	465	839	515	2,430	4,558
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	10	0	0	10
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)	20	20	0	4	0	44
Housing cost burden greater than 50% of income (and none of the above problems)	50	20	0	0	0	70
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	90	25	4	0	149
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	65	180	355	85	360	1,045
Total	175	310	390	93	360	1,328
Total						
Lacking complete plumbing or kitchen facilities	25	10	10	20	10	75
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	24	20	15	19	15	93
Housing cost burden greater than 50% of income (and none of the above problems)	180	75	30	10	20	315
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	220	140	54	75	579
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
Has none of the 4 housing problems	130	450	1,030	505	2,670	4,785
Total	484	775	1,229	608	2,790	5,886

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 below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.3.52, of the 192 loans in 2016, 72 loans were for Home Purchases, 24 were for Home Improvement and 96 were for refinancing.



Table II.3.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Allamakee County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	21	5	53	79
2009	39	17	113	169
2010	41	20	157	218
2011	38	24	139	201
2012	35	33	178	246
2013	33	27	117	177
2014	37	36	64	137
2015	48	27	69	144
2016	72	24	96	192

Table II.3.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$108,943 in 2012 and \$130,639 in 2016. Overall, average loans were \$115,899 in 2008 and \$135,490 in 2016.

Table II.3.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Allamakee County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$115,619	\$66,200	\$120,698	\$115,899
2009	\$105,667	\$59,412	\$109,345	\$103,473
2010	\$84,561	\$68,050	\$135,146	\$119,477
2011	\$107,474	\$38,250	\$127,338	\$112,945
2012	\$108,943	\$69,242	\$118,500	\$110,533
2013	\$100,879	\$41,519	\$167,171	\$135,644
2014	\$101,838	\$46,583	\$108,484	\$90,423
2015	\$113,396	\$59,963	\$132,681	\$112,618
2016	\$130,639	\$60,417	\$157,896	\$135,490

Table II.3.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,813,000 in 2012 and \$9,406,000 in 2016. Overall, average loans were \$9,156,000 in 2008 and \$26,014,000 in 2016.

Table II.3.54 Total Volume of Owner-Occupied Single Family Loans Allamakee County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$2,428,000	\$331,000	\$6,397,000	\$9,156,000
2009	\$4,121,000	\$1,010,000	\$12,356,000	\$17,487,000
2010	\$3,467,000	\$1,361,000	\$21,218,000	\$26,046,000
2011	\$4,084,000	\$918,000	\$17,700,000	\$22,702,000
2012	\$3,813,000	\$2,285,000	\$21,093,000	\$27,191,000
2013	\$3,329,000	\$1,121,000	\$19,559,000	\$24,009,000
2014	\$3,768,000	\$1,677,000	\$6,943,000	\$12,388,000
2015	\$5,443,000	\$1,619,000	\$9,155,000	\$16,217,000
2016	\$9,406,000	\$1,450,000	\$15,158,000	\$26,014,000

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.3.55 presents some basic statistics about the completed surveys.

Table II.3.55 Survey of Rental Properties Allamakee County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	8	158	22.2	56.2

Table II.3.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 2 single family units in Allamakee County, with 1 of them available. This translates into a vacancy rate of 50 percent in Allamakee County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 156 apartment units reported in the survey, with 34 of them available, which resulted in a vacancy rate of 21.8 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.3.56 Rental Vacancy Survey by Type Allamakee County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	2	1	50%
Apartments	156	34	21.8%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	158	35	22.2%

Table II.3.57, reports units by bedroom size. As can be seen there were 61 two bedroom apartment units and 25 three bedroom units. Overall, the 61 two bedroom units accounted for 38.6 percent of all units, and the 26 three bedroom units accounted for 16.5 percent. Additional details for additional unit types are reported.

Table II.3.57 Rental Units by Bedroom Size Allamakee 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	70	0	0	.	70
Two	0	61	0	0	.	61
Three	1	25	0	0	.	26
Four	1	0	0	0	.	1
Don’t Know	0	0	0	0	0	0
Total	2	156	0	0	0	158

Table II.3.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 100 percent.

Table II.3.58 Single Family Units by Bedroom Size Allamakee 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	1	1	100%
Four	1	0	0%
Don’t know	0	0	0%
Total	2	1	50%

Table II.3.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 5.7 percent.

Table II.3.59 Apartment Units by Bedroom Size Allamakee County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	70	4	5.7%
Two	61	15	24.6%
Three	25	14	56%
Four	0	0	0%
Don’t know	0	1	
Total	156	34	21.8%

Average market-rate rents by unit type are shown in Table II.3.60. 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.3.60 Average Market Rate Rents by Bedroom Size Allamakee 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	\$425	\$0	\$0	\$425
Two	\$0	\$594	\$0	\$0	\$594
Three	\$625	\$0	\$0	\$0	\$625
Four	\$0	\$0	\$0	\$0	\$0
Total	\$512.5	\$488.5	\$0	\$0	\$511.2

Table II.3.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.3.61 Average Assisted Rate Rents by Bedroom Size Allamakee County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

Table II.3.62, shows vacancy rates for single family units by average rental rates for Allamakee County.

Table II.3.62 Single Family Market Rate Rents by Vacancy Status Allamakee County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$750	1	1	100%
\$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	0	0	0%
Total	2	1	50%

The average rent and availability of apartment units is displayed in Table II.3.63. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 53.4 percent.

Table II.3.63			
Apartment Market Rate Rents by Vacancy Status			
Allamakee County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	32	1	3.1%
\$500 to \$750	58	31	53.4%
\$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	66	2	3%
Total	156	34	21.8%

Respondents were asked if utilities are included in the rent and as shown in Table II.3.64, 6 respondents, or 75 percent, included some sort of utility in the rent.

Table II.3.64	
Are there any utilities included with the rent?	
Allamakee County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	2
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.3.65. There were 1 respondent who included electricity, 1 respondent who included natural gas, 6 respondents who included water and sewer and 6 respondents included trash collection in the rent.

Table II.3.65	
Which utilities are included with the rent?	
Allamakee County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	6
Trash Collection	6

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.3.66 there were 40 accessible apartment units. Respondents also indicated there were a total of 22 persons with disabilities currently residing in accessible units.

Table II.3.66						
Accessible Units by Bedroom Size						
Allamakee 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	27	0	0		27
Two	0	13	0	0		13
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
Total	0	40	0	0	0	40

Table II.3.67, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.3.67				
Single Family Units by Accessibility and Bedroom Size				
Allamakee 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	1	0	1	0%
Four	1	0	1	0%
Don't know	0	0	0	0%
Total	2	0	2	0%

Table II.3.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 21.3 percent or 13 two bedroom apartment units are accessible. Overall, 25.6 percent of all apartment units were considered accessible by survey respondents.

Table II.3.68 Apartment Units by Accessibility and Bedroom Size Allamakee County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	43	27	70	38.6%
Two	48	13	61	21.3%
Three	25	0	25	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	116	40	156	25.6%

Perceived Need for Rental Units

Table II.3.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 9 number of persons on the wait list.

Table II.3.69 Do you keep a waiting list? Allamakee County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	3
Waitlist Size	9

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.3.70, 0 respondents said there was no need for renovating single family units, with 2 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 2 respondents saying there was extreme need for renovating existing apartment units.

Table II.3.70 How would you rate the need for renovation of existing units in the city? Allamakee 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	2	3	2	2
Extreme Need	2	2	1	1
Average Need	4.5	4.4	4.3	4.3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.3.71, 2 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, 3 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.3.71
How would you rate the need for construction of new units in the city?
 Allamakee County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	3	1	1
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	2	2	2	2
Extreme Need	0	0	0	0
Average Need	2.5	2.2	3	3

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.3.72, shows the *strong growth scenario* for the Allamakee County. As can be seen there were 4,724 owner-occupied and 1,311 renter-occupied households in 2016, for a total of 6,035 households. In 2030, there will be a projected 6,093 households, of which 4,788 are projected to be owner occupied and the remaining 1,305 are expected to be renter-occupied.

By 2050, there are projected to be 4,693 owner-occupied households, of which 323 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 857 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,242 renter households, of which 159 renter households are expected to have incomes between 0 and 30.0 percent of median family income 361 renter households with incomes between 50.1-80.0 percent



of MFI. Overall households are projected to reach 5,935 occupied units by 2050, of which 483 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.3.72 Housing Demand Forecast Allamakee County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	326	328	329	330	330	328	326	323
30.1-50%	486	490	491	492	492	490	487	483
50.1-80%	863	870	873	875	874	870	864	857
80.1-95%	398	401	403	403	403	401	399	395
95.1-115%	501	505	507	508	508	505	502	498
115+%	2,150	2,168	2,175	2,179	2,177	2,168	2,153	2,136
Total	4,724	4,763	4,778	4,788	4,783	4,762	4,731	4,693
Renter								
0-30%	168	171	169	168	166	164	162	159
30.1-50%	312	316	313	311	308	304	300	295
50.1-80%	381	386	383	380	376	372	367	361
80.1-95%	89	90	90	89	88	87	86	84
95.1-115%	78	79	79	78	77	76	75	74
115+%	282	286	283	281	278	275	271	267
Total	1,311	1,329	1,317	1,305	1,293	1,278	1,261	1,242
Total								
0-30%	494	499	498	498	496	492	488	483
30.1-50%	798	806	805	803	799	794	787	778
50.1-80%	1,244	1,257	1,256	1,254	1,250	1,242	1,231	1,219
80.1-95%	487	492	492	492	491	488	484	480
95.1-115%	580	585	586	586	585	582	577	572
115+%	2,432	2,454	2,458	2,460	2,455	2,443	2,425	2,403
Total	6,035	6,092	6,095	6,093	6,075	6,040	5,992	5,935