

**VOLUME II:
BLACK HAWK
COUNTY**

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Black Hawk County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Black Hawk County's population increased from 131,090 in 2010 to 132,904 in 2016, or by 1.4 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 1.1 percent, and the number of people from 55 to 64 years of age increased by 4.6 percent. The white population decreased by 0.4 percent, while the black population increased by 3.7 percent. The Hispanic population increased from 4,907 to 5,698 people between 2010 and 2016 or by 16.1 percent. These data are presented in Table II.7.1.

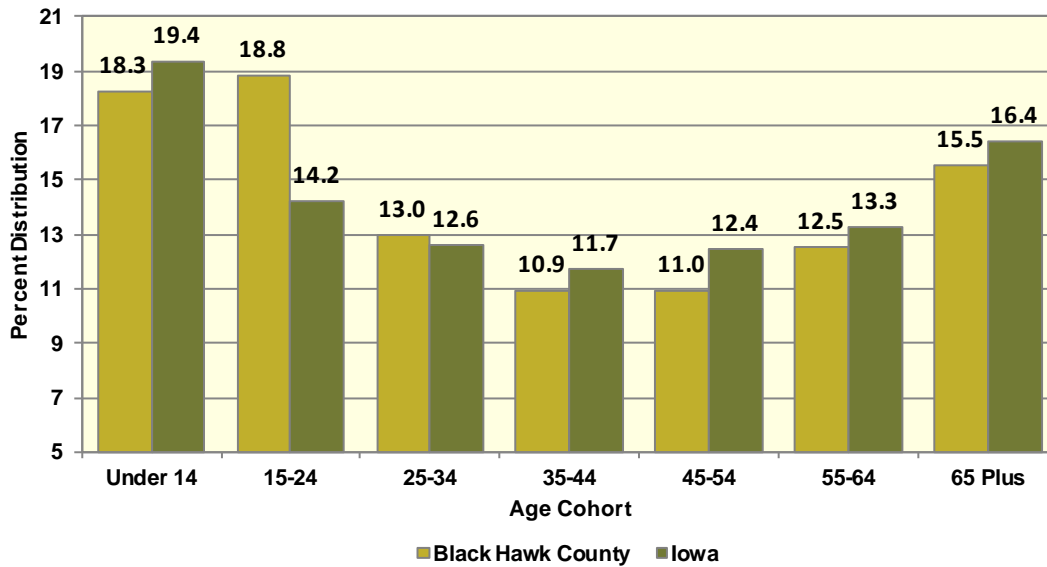
Table II.7.1						
Profile of Population Characteristics						
Black Hawk County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Black Hawk County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	131,090	132,904	1.4%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	23,831	24,262	1.8%	603,673	607,020	0.6%
15 to 24 years	25,093	25,022	-0.3%	430,187	445,808	3.6%
25 to 34 years	17,423	17,240	-1.1%	382,583	394,373	3.1%
35 to 44 years	14,044	14,548	3.6%	364,548	367,535	0.8%
45 to 54 years	16,691	14,555	-12.8%	439,726	389,744	-11.4%
55 to 64 years	15,877	16,614	4.6%	372,750	415,998	11.6%
65 and Over	18,131	20,663	14%	452,888	514,215	13.5%
Race						
White	114,261	113,854	-0.4%	2,839,615	2,864,884	0.9%
Black	11,782	12,217	3.7%	91,695	114,874	25.3%
American Indian and Alaskan Native	421	460	9.3%	13,563	15,924	17.4%
Asian	1,744	2,980	70.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	212	383	80.7%	2,419	3,592	48.5%
Two or more races	2,670	3,010	12.7%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	4,907	5,698	16.1%	151,544	182,606	20.5%

Table II.7.2, presents the population of Black Hawk County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 63,708 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 67,382 persons, were female. In 2016, the number of males rose to 65,163 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 67,741 persons being female.



Table II.7.2 Population by Age and Gender Black Hawk 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	12,032	11,799	23,831	12,452	11,810	24,262	1.8%
15 to 24 years	12,031	13,062	25,093	12,091	12,931	25,022	-0.3%
25 to 34 years	8,955	8,468	17,423	8,841	8,399	17,240	-1.1%
35 to 44 years	7,088	6,956	14,044	7,352	7,196	14,548	3.6%
45 to 54 years	7,088	6,956	14,044	7,352	7,196	14,548	3.6%
55 to 64 years	8,064	8,627	16,691	7,252	7,303	14,555	-12.8%
65 and Over	7,768	10,363	18,131	9,129	11,534	20,663	1.4%
Total	63,708	67,382	131,090	65,163	67,741	132,904	1.4%
% of Total	48.6%	51.4%	.	49%	51%	.	

Diagram II.7.1
Age Distribution
Black Hawk County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Black Hawk County increased from 123,798 to 128,012 persons, or by 3.4 percent. Between 2000 and 2010, Black Hawk County population, changed by 3,078 persons, to a total population of 131,090 persons. The most recent estimates indicated that Black Hawk County’s population rose an additional 1,814 persons since the 2010 Census, to 132,904 persons in July 2016.

Table II.7.3 Population Estimates: Births, Deaths, and Migration Black Hawk County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	123,798
Natural Increase 90-00	5,030
Net Migration 90-00	-816
2000 Census	128,012
Natural Increase 00-09	5,133
Net Migration 00-09	-2,550
2009 Population Estimate	130,595
2010 Census	131,090
Natural Increase 10-16	3375
Net Migration 10-16	-1,561
2016 Population Estimate	132,904

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.7.3, Black Hawk County had a natural increase, of 5,030 persons between 1990 and 2000. During the April 2000 to July 2009 period, Black Hawk County’s natural increase was estimated at 5,133 persons. Between 2010 and 2016, the natural increase was estimated at 3375 persons, and the net migration was -1,561 persons.

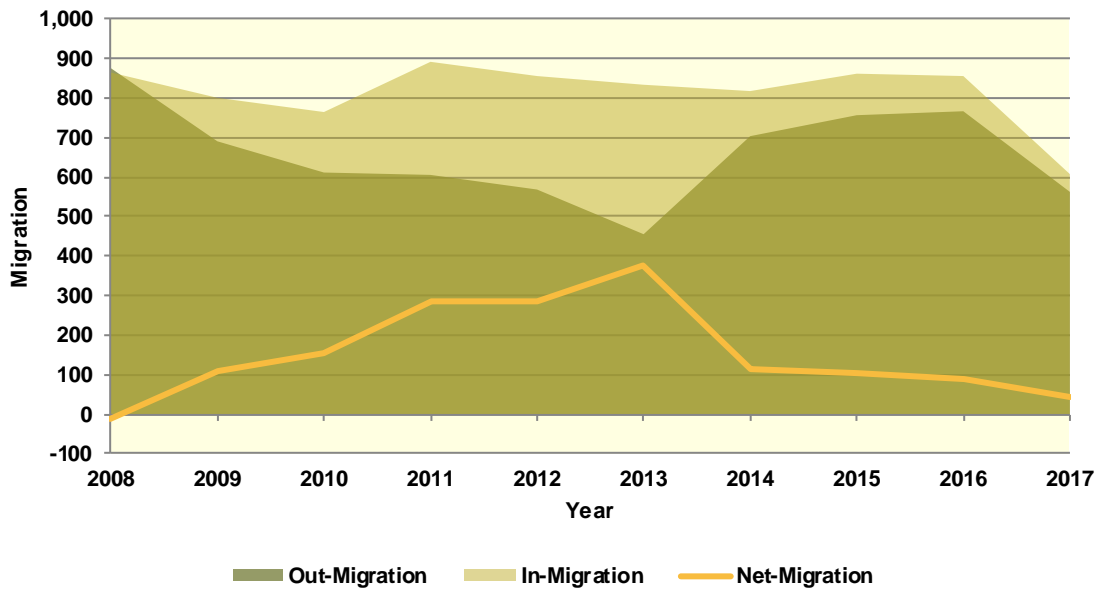
Population Migration Trends

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.7.4 in 2008 there was a total of 864 in-migrations with a total of 875 out-migrations, which led to a net-migration of -11 persons. The most recent first half 2017 data saw a net-migration of 45 persons, with 607 persons entering Black Hawk County and 562 persons leaving Black Hawk County.

Diagram II.7.2, 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 2,013 with 378 people entering and the migration lowest net migration occurred in 2,008 with 11 entering Black Hawk County.

Diagram II.7.2
Net In-migration by Gender
 Black Hawk County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.7.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 24 percent of net-migrants, or 11 persons were male, with the remaining 76 percent, or 34 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	403	385	350	413	382	384	380	411	389	271
Female	461	415	414	478	473	449	437	450	466	336
Total	864	800	764	891	855	833	817	861	855	607
Out										
Male	440	331	309	285	260	206	333	360	360	260
Female	435	359	302	320	308	249	370	396	406	302
Total	875	690	611	605	568	455	703	756	766	562
Net										
Male	-37	54	41	128	122	178	47	51	29	11
Female	26	56	112	158	165	200	67	54	60	34
Total	-11	110	153	286	287	378	114	105	89	45

Table II.7.5, shows net-migration for Black Hawk County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 23 to 25, with 25 persons entering Black Hawk County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 6 persons leaving Black Hawk County.

Table II.7.5 Migration by Age Range Black Hawk County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	6	5	3	7	8	3	4	1	6	3
18-22	106	100	88	114	90	106	98	111	119	54
23-25	115	96	117	128	126	132	115	127	132	96
26-35	268	278	251	318	280	275	258	285	264	204
36-45	181	143	123	139	141	138	130	128	139	95
46-55	99	99	103	106	104	109	113	98	86	60
56-65	55	55	48	43	69	41	61	67	64	51
66 +	34	24	31	36	37	29	38	44	45	44
Total	864	800	764	891	855	833	817	861	855	607
Out										
14-17	14	7	8	2	6	2	4	6	6	5
18-22	94	83	56	60	52	39	61	72	66	60
23-25	142	131	104	102	95	77	97	111	106	71
26-35	298	209	204	228	209	147	239	269	303	190
36-45	143	94	89	97	89	71	117	105	131	75
46-55	99	92	84	70	49	47	76	78	64	63
56-65	62	48	52	27	40	37	62	72	50	55
66 +	23	26	14	19	28	35	47	43	40	43
Total	875	690	611	605	568	455	703	756	766	562
Net										
14-17	-8	-2	-5	5	2	1	0	-5	0	-2
18-22	12	17	32	54	38	67	37	39	53	-6
23-25	-27	-35	13	26	31	55	18	16	26	25
26-35	-30	69	47	90	71	128	19	16	-39	14
36-45	38	49	34	42	52	67	13	23	8	20
46-55	0	7	19	36	55	62	37	20	22	-3
56-65	-7	7	-4	16	29	4	-1	-5	14	-4
66 +	11	-2	17	17	9	-6	-9	1	5	1
Total	-11	110	153	286	287	378	114	105	89	45

School Age Enrollment

Table II.7.6, show the school enrollment from the Iowa Department of Education for Black Hawk County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 19,855 students and was 20,786 in 2017, a change of 4.7 percent. Enrollment for students in grades 1 to 5 was 7,201 students in 2010 and 7,903 in 2017, which was a change of 9.7 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 5,829 and 5,724 in 2017, which was a change of -1.8 percent.

Table II.7.6
School Enrollment
 Black Hawk County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	1,878	7,800	4,708	6,453	3,152	20,943
2001	1,713	7,756	4,583	6,152	195	20,399
2002	1,793	7,589	4,589	6,058	190	20,219
2003	1,810	7,427	4,603	6,025	202	20,067
2004	1,803	7,404	4,604	5,961	143	19,915
2005	1,775	7,369	4,639	6,059	46	19,842
2006	2,050	7,393	4,593	6,137	328	20,173
2007	2,072	7,359	4,363	6,092	392	19,886
2008	2,120	7,269	4,354	6,047	454	19,790
2009	2,266	7,194	4,306	5,937	553	19,532
2010	2,432	7,201	4,393	5,829	598	19,855
2011	2,480	7,387	4,345	5,760	722	19,972
2012	2,532	7,400	4,260	5,795	662	19,987
2013	2,692	7,620	4,236	5,883	793	20,431
2014	2,659	7,811	4,330	5,993	771	20,793
2015	2,691	7,933	4,329	5,925	855	20,878
2016	2,670	7,854	4,434	5,855	865	20,813
2017	2,755	7,903	4,404	5,724	927	20,786
% Change 10-17	13.3%	9.7%	0.3%	-1.8%	55%	4.7%

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.7.7, 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 1.3 percent to a total of 18,131 persons in 2010. Those aged 25 to 34 changed by 14.5 percent, and those aged under 5 changed by 8.1 percent.

Table II.7.7 Population by Age Black Hawk County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	7,827	6.1%	8,458	6.5%	8.1%
5 to 19	27,515	21.5%	25,512	19.5%	-7.3%
20 to 24	14,357	11.2%	14,954	11.4%	4.2%
25 to 34	15,221	11.9%	17,423	13.3%	14.5%
35 to 54	34,462	26.9%	30,735	23.4%	-10.8%
55 to 64	10,731	8.4%	15,877	12.1%	48%
65 or Older	17,899	14%	18,131	13.8%	1.3%
Total	128,012	100.0%	131,090	100.0%	2.4%

The elderly population is further explored in Table II.7.8. Those aged 65 to 66 changed by 19.5 percent between 2000 and 2010, resulting in a population of 2,055 persons. Those aged 85 or older changed by 15.2 percent during the same time period, and resulted in 2,956 persons over age 85 in 2010.

Table II.7.8 Elderly Population by Age Black Hawk County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	1,720	9.6%	2,055	11.3%	19.5%
67 to 69	2,568	14.3%	2,895	16%	12.7%
70 to 74	4,415	24.7%	4,041	22.3%	-8.5%
75 to 79	3,827	21.4%	3,223	17.8%	-15.8%
80 to 84	2,802	15.7%	2,961	16.3%	5.7%
85 or Older	2,567	14.3%	2,956	16.3%	15.2%
Total	17,899	100.0%	18,131	100.0%	1.3%

Population by race and ethnicity is shown in Table II.7.9. The white population changed by -0.9 percent between 2000 and 2010, and resulted in representing 85.6 percent of the population in 2010. The black population changed by 14.4 percent, represented 8.9 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 1.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 108 percent between 2000 and 2010, compared to the 0.4 percent growth rate for non-Hispanics.

Table II.7.9					
Population by Race and Ethnicity					
Black Hawk County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	113,194	88.4%	112,215	85.6%	-0.9%
Black	10,179	8%	11,640	8.9%	14.4%
American Indian	228	0.2%	297	0.2%	30.3%
Asian	1,254	1%	1,707	1.3%	36.1%
Native Hawaiian/ Pacific Islander	56	0%	201	0.2%	258.9%
Other	1,190	0.9%	2,045	1.6%	71.8%
Two or More Races	1,911	1.5%	2,985	2.3%	56.2%
Total	128,012	100.0%	131,090	100.0%	2.4%
Hispanic	2,359	1.8%	4,907	3.7%	108%
Non-Hispanic	125,653	98.2%	126,183	96.3%	0.4%

Population by race and ethnicity through 2016 is shown in Table II.7.10. The white population represented 85.1 percent of the population in 2016, compared with black households accounting for 8.9 percent of the population. Hispanic households represented 4.1 percent of the population in 2016.

Table II.7.10				
Population by Race and Ethnicity				
Black Hawk County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	112,215	85.6%	113,015	85.1%
Black	11,640	8.9%	11,778	8.9%
American Indian	297	0.2%	420	0.3%
Asian	1,707	1.3%	2,608	2%
Native Hawaiian/ Pacific Islander	201	0.2%	299	0.2%
Other	2,045	1.6%	1,874	1.4%
Two or More Races	2,985	2.3%	2,827	2.1%
Total	131,090	100.0%	132,821	100.0%
Non-Hispanic	126,183	96.3%	127,328	95.9%
Hispanic	4,907	3.7%	5,493	4.1%

The population by race is broken down further by ethnicity in Table II.7.11. While the white non-Hispanic population changed by -2 percent between 2000 and 2010, the white Hispanic population changed by 131.4 percent. The black non-Hispanic population changed by 13.7 percent, while the black Hispanic population changed by 107 percent.

Table II.7.11					
Population by Race and Ethnicity					
Black Hawk County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	112,223	89.3%	109,968	87.1%	-2%
Black	10,108	8%	11,493	9.1%	13.7%
American Indian	201	0.2%	209	0.2%	4%
Asian	1,246	1%	1,685	1.3%	35.2%
Native Hawaiian/ Pacific Islander	51	0%	175	0.1%	243.1%
Other	172	0.1%	124	0.1%	-27.9%
Two or More Races	1,652	1.3%	2,529	2%	53.1%
Total Non-Hispanic	125,653	100.0%	126,183	100.0%	0.4%
Hispanic					
White	971	41.2%	2,247	45.8%	131.4%
Black	71	3%	147	3%	107%
American Indian	27	1.1%	88	1.8%	225.9%
Asian	8	0.3%	22	0.4%	175%
Native Hawaiian/ Pacific Islander	5	0.2%	26	0.5%	420%
Other	1,018	43.2%	1,921	39.1%	88.7%
Two or More Races	259	11%	456	9.3%	76.1%
Total Hispanic	2,359	100.0%	4,907	100.0%	108%
Total Population	128,012	100.0%	131,090	100.0%	2.4%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.7.12. During this time, the total non-Hispanic population was 127,328 persons in 2016. The Hispanic population was 5,493.

Table II.7.12				
Population by Race and Ethnicity				
Black Hawk County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	109,968	87.1%	109,678	86.1%
Black	11,493	9.1%	11,723	9.2%
American Indian	209	0.2%	281	0.2%
Asian	1,685	1.3%	2,584	2%
Native Hawaiian/ Pacific Islander	175	0.1%	299	0.2%
Other	124	0.1%	182	0.1%
Two or More Races	2,529	2%	2,581	2%
Total Non-Hispanic	126,183	100.0%	127,328	100.0%
Hispanic				
White	2,247	45.8%	3,337	60.8%
Black	147	3%	55	1%
American Indian	88	1.8%	139	2.5%
Asian	22	0.4%	24	0.4%
Native Hawaiian/ Pacific Islander	26	0.5%	0	0%
Other	1,921	39.1%	1,692	30.8%
Two or More Races	456	9.3%	246	4.5%
Total Hispanic	4,907	100.0	5,493	100.0%
Total Population	131,090	100.0%	132,821	100.0%

Households by type and tenure are shown in Table II.7.13. Family households represented 59.2 percent of households, while non-family households accounted for 40.8 percent. These changed from 61.2 and 38.8 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	32,110	61.2%	31,060	59.2%
Married-Couple Family	23,861	74.3%	23,721	76.4%
Owner-Occupied	21,282	89.2%	20,515	86.5%
Renter-Occupied	2,579	10.8%	3,206	13.5%
Other Family	8,249	25.7%	7,339	26.6%
Male Householder, No Spouse Present	2,232	27.1%	1,977	30.4%
Owner-Occupied	1,359	60.9%	1,114	56.3%
Renter-Occupied	873	39.1%	863	43.7%
Female Householder, No Spouse Present	6,017	72.9%	5,362	82%
Owner-Occupied	2,963	49.2%	2,737	51%
Renter-Occupied	3,054	50.8%	2,625	49%
Non-Family Households	20,360	38.8%	21,446	40.8%
Owner-Occupied	10,045	49.3%	10,638	49.6%
Renter-Occupied	10,315	50.7%	10,808	50.4%
Total	52,470	100.0%	52,506	100.0%

The group quarters population was 5,967 in 2010, compared to 6,477 in 2000. Institutionalized populations experienced a -18.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a -4.5 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	254	16.4%	151	12%	-40.6%
Juvenile Facilities	.	.	32	2.5%	.
Nursing Homes	1,124	72.6%	1,069	85%	-4.9%
Other Institutions	170	11%	6	0.5%	-96.5%
Total	1,548	100.0%	1,258	100.0%	--18.7%
Noninstitutionalized					
College Dormitories	4,005	81.3%	4,200	89.2%	4.9%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	924	18.7%	509	10.8%	-44.9%
Total	4,929	100.0%	4,709	100.0%	-4.5%
Group Quarters Population	6,477	100.0%	5,967	100.0%	-7.9%

The number of foreign born persons are shown in Table II.7.15. An estimated 1.3 percent of the population was born in Bosnia and Herzegovina, some 0.9 percent were born in Mexico, and another 0.2 percent were born in Saudi Arabia.

Table II.7.15 Place of Birth for the Foreign-Born Population Black Hawk County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Bosnia and Herzegovina	1,755	1.3%
#2 country of origin	Mexico	1,171	0.9%
#3 country of origin	Saudi Arabia	295	0.2%
#4 country of origin	Korea	282	0.2%
#5 country of origin	India	277	0.2%
#6 country of origin	Other Middle Africa	270	0.2%
#7 country of origin	China excluding Hong Kong and Taiwan	250	0.2%
#8 country of origin	Burma	205	0.2%
#9 country of origin	Pakistan	186	0.1%
#10 country of origin	Germany	166	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.7.16. An estimated 1 percent of the population speaks Russian, Polish, or other Slavic languages at home, followed by 1 percent speaking Spanish.

Table II.7.16 Limited English Proficiency and Language Spoken at Home Black Hawk County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Russian, Polish, or other Slavic languages	1,192	1%
#2 LEP Language	Spanish	1,182	1%
#3 LEP Language	Other Asian and Pacific Island languages	441	0.4%
#4 LEP Language	Arabic	266	0.2%
#5 LEP Language	Chinese	153	0.1%
#6 LEP Language	French, Haitian, or Cajun	146	0.1%
#7 LEP Language	Other and unspecified languages	126	0.1%
#8 LEP Language	Other Indo-European languages	121	0.1%
#9 LEP Language	Vietnamese	119	0.1%
#10 LEP Language	Tagalog	79	0.1%

Disability

The disability rate from the 2000 Census is shown in Table II.7.17. Some 18.2 percent of the population was disabled in 2000, or a total of 21,590 persons. The disability rate was highest for those over 65, with 41.9 percent disabled.

Table II.7.17		
Disability by Age		
Black Hawk County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	1,516	8.3%
16 to 64	12,955	15.5%
65 and older	7,119	41.9%
Total	21,590	18.2%

Table II.7.18 shows disability by type in 2000. There were 9,466 physical disabilities in 2000, some 7,877 employment disabilities, and 7,488 go-outside-home disabilities.

Table II.7.18	
Total Disabilities Tallied: Aged 5 and Older	
Black Hawk County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	4,265
Physical disability	9,466
Mental disability	6,401
Self-care disability	3,279
Employment disability	7,877
Go-outside-home disability	7,488
Total	38,776

Disability by age, as estimated by the 2016 ACS, is shown in Table II.7.19. The disability rate for females was 10.6 percent, compared to 11.5 percent for males. The disability rate changed precipitously higher with age, with 39.5 percent of those over 75 experiencing a disability.

Table II.7.19						
Disability by Age						
Black Hawk County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	7	0.2%	4	0.1%	11	0.1%
5 to 17	535	5.2%	463	4.7%	998	5%
18 to 34	1,287	6.9%	789	4.1%	2,076	5.5%
35 to 64	2,971	13.1%	2,786	11.9%	5,757	12.5%
65 to 74	1,194	24.1%	1,049	19.4%	2,243	21.7%
75 or Older	1,431	40.8%	2,023	38.6%	3,454	39.5%
Total	7,425	11.5%	7,114	10.6%	14,539	11.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.7.20. Some 5.8 percent have an ambulatory disability, 4.4 have an independent living disability, and 2 percent have a self-care disability.

Table II.7.20		
Total Disabilities Tallied: Aged 5 and Older		
Black Hawk County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	3,982	3%
Vision disability	2,003	1.5%
Cognitive disability	5,766	4.7%
Ambulatory disability	7,156	5.8%
Self-Care disability	2,440	2%
Independent living disability	4,553	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.7.21. In 2016, some 67,846 persons were employed and 4,538 were unemployed. This totaled a labor force of 72,384 persons. The unemployment rate for Black Hawk County was estimated to be 6.3 percent in 2016.

Table II.7.21	
Employment, Labor Force and Unemployment	
Black Hawk County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	67,846
Unemployed	4,538
Labor Force	72,384
Unemployment Rate	6.3%

In 2016, 91.9 percent of households in Black Hawk County had a high school education or greater.

Table II.7.22	
High School or Greater Education	
Black Hawk County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	48,260
Total Households	52,506
Percent High School or Above	91.9%

As seen in Table II.7.23, some 30.3 percent of the population had a high school diploma or equivalent, another 37.7 percent have some college, 16 percent have a Bachelor's Degree, and 7.4 percent of the population had a graduate or professional degree.

Table II.7.23		
Educational Attainment		
Black Hawk County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	8,939	8.6%
High School or Equivalent	31,569	30.3%
Some College or Associates Degree	39,229	37.7%
Bachelor's Degree	16,683	16%
Graduate or Professional Degree	7,760	7.4%
Total Population Above 18 years	104,180	100.0%



ECONOMICS

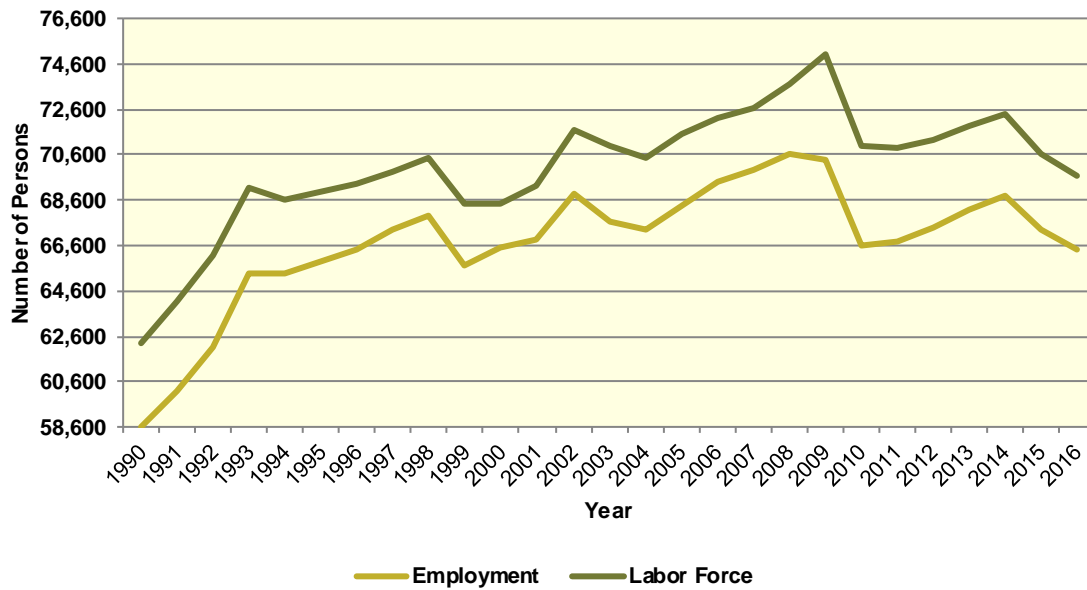
Labor Force

Table II.7.24, shows the labor force statistics for Black Hawk County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.8 percent. The highest level of unemployment occurred during 1991 rising to a rate of 6.2 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 Black Hawk County remained unchanged from 4.7 percent in 2015 to 4.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.7.24 Labor Force Statistics Black Hawk County 1990 - 2016 BLS Data					
Year	Black Hawk County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	3,647	58,623	62,270	5.9%	4.4%
1991	3,979	60,184	64,163	6.2%	4.7%
1992	3,999	62,132	66,131	6%	4.5%
1993	3,792	65,398	69,190	5.5%	4%
1994	3,240	65,373	68,613	4.7%	3.5%
1995	3,045	65,927	68,972	4.4%	3.4%
1996	2,951	66,384	69,335	4.3%	3.5%
1997	2,573	67,266	69,839	3.7%	3.1%
1998	2,490	67,963	70,453	3.5%	2.7%
1999	2,707	65,759	68,466	4%	2.6%
2000	1,884	66,536	68,420	2.8%	2.6%
2001	2,375	66,885	69,260	3.4%	3.3%
2002	2,870	68,864	71,734	4%	4%
2003	3,267	67,697	70,964	4.6%	4.5%
2004	3,200	67,297	70,497	4.5%	4.5%
2005	3,104	68,402	71,506	4.3%	4.3%
2006	2,776	69,434	72,210	3.8%	3.7%
2007	2,708	69,979	72,687	3.7%	3.7%
2008	3,042	70,684	73,726	4.1%	4.2%
2009	4,578	70,415	74,993	6.1%	6.4%
2010	4,388	66,601	70,989	6.2%	6%
2011	4,135	66,783	70,918	5.8%	5.5%
2012	3,869	67,357	71,226	5.4%	5%
2013	3,679	68,222	71,901	5.1%	4.7%
2014	3,577	68,823	72,400	4.9%	4.3%
2015	3,283	67,317	70,600	4.7%	3.8%
2016	3,280	66,398	69,678	4.7%	3.7%

Diagram II.7.3, shows the employment and labor force for Black Hawk County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 66,398 persons, with the labor force reaching 69,678, indicating there were a total of 3,280 unemployed persons.

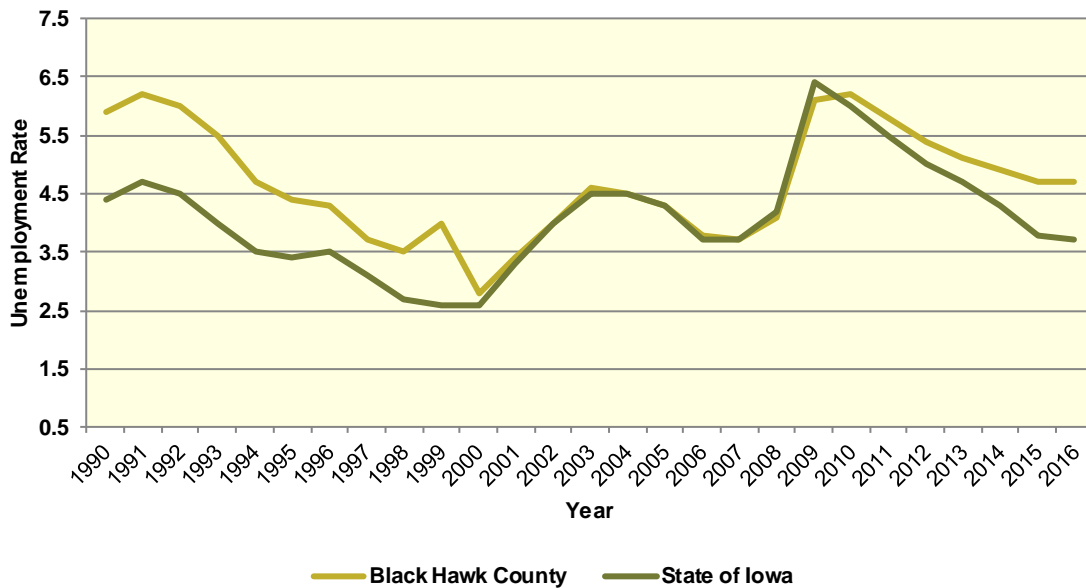
Diagram II.7.3
Employment and Labor Force
 Black Hawk County
 1990 – 2016 BLS Data



Unemployment

Diagram II.7.4, shows the unemployment rate for both the State and Black Hawk County. During the 1990’s the average rate for Black Hawk County was 4.8 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.3 percent. Over the course of the entire period the Black Hawk County had an average unemployment rate that higher than the State, 4.7 percent for Black Hawk County, versus 4.1 statewide.

Diagram II.7.4
Annual Unemployment Rate
 Black Hawk 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.7.25, shows total real earnings by industry for Black Hawk County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$1,099,893,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 9.7 percent to 3,650,000 dollars.

Table II.7.25
Real Earnings by Industry
 Black Hawk 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	32,701	30,373	84,156	55,336	77,026	32,304	29,047	13,837	-52.4
Forestry, fishing, related activities, and other	4,166	4,275	0	0	0	0	0	0	0
Mining	3,566	3,306	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	179,749	208,371	209,826	229,614	213,757	216,967	210,284	225,635	7.3
Manufacturing	997,907	1,111,920	1,178,499	1,252,419	1,248,566	1,248,311	1,155,996	1,099,893	-4.9
Wholesale trade	163,679	0	0	0	0	0	0	0	0
Retail trade	281,963	280,014	284,181	290,237	292,905	290,889	302,765	313,110	3.4
Transportation and warehousing	0	0	198,162	214,340	207,150	207,732	207,009	211,998	2.4
Information	54,909	47,526	42,974	40,723	40,972	43,702	45,008	44,542	-1
Finance and insurance	175,959	230,235	221,957	248,888	237,816	229,212	207,175	195,696	-5.5
Real estate and rental and leasing	36,918	57,580	54,324	63,750	75,622	75,124	75,056	72,447	-3.5
Professional and technical services	144,460	153,592	158,564	171,844	168,395	174,165	200,958	220,385	9.7
Management of companies and enterprises	45,239	51,442	65,700	65,888	61,407	66,044	66,390	67,689	2
Administrative and waste services	118,381	128,814	126,167	137,330	141,331	156,908	153,341	136,510	-11
Educational services	20,162	27,524	27,732	28,508	27,936	29,155	28,152	29,016	3.1
Health care and social assistance	467,711	568,583	570,276	576,112	568,770	580,544	600,614	622,830	3.7
Arts, entertainment, and recreation	9,478	12,719	12,080	13,079	13,336	13,151	12,372	13,084	5.8
Accommodation and food services	92,712	121,779	125,115	129,662	128,834	131,719	131,890	128,198	-2.8
Other services, except public administration	133,158	168,489	175,179	182,870	181,931	192,615	201,124	203,521	1.2
Government and government enterprises	609,434	739,154	727,720	715,437	711,256	720,167	728,039	727,393	-0.1
Total	3,679,727	4,305,873	4,455,520	4,620,995	4,601,356	4,619,840	4,558,691	4,531,675	-0.6



Table II.7.26, shows the total employment by industry for the Black Hawk County. The most recent estimates show the manufacturing industry was the largest employer in Black Hawk County, with employment reaching 14,223 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 9.6 percent to 113 jobs.

Table II.7.26
Employment by Industry
Black Hawk County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,157	894	905	890	923	879	911	902	-1
Forestry, fishing, related activities, and other	178	208	0	0	0	0	0	0	0
Mining	77	80	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	3,722	3,756	3,693	3,708	3,622	3,592	3,511	3,589	2.2
Manufacturing	14,836	13,847	14,711	15,419	15,712	15,636	14,353	14,223	-0.9
Wholesale trade	2,881	0	0	0	0	0	0	0	0
Retail trade	11,167	10,267	10,395	10,528	10,733	10,561	10,837	11,019	1.7
Transportation and warehousing	0	0	3,810	4,019	3,979	3,898	3,855	3,901	1.2
Information	1,224	1,008	927	853	862	880	877	833	-5
Finance and insurance	3,497	4,312	4,525	4,710	4,700	4,262	3,955	3,759	-5
Real estate and rental and leasing	1,788	2,750	2,824	2,868	2,985	3,201	3,229	3,316	2.7
Professional and technical services	2,974	3,015	3,051	3,151	3,148	3,146	3,445	3,777	9.6
Management of companies and enterprises	439	543	769	834	807	873	889	907	2
Administrative and waste services	4,524	4,062	3,957	4,194	4,302	4,700	4,524	4,055	-10.4
Educational services	1,151	1,325	1,284	1,231	1,265	1,286	1,304	1,342	2.9
Health care and social assistance	10,008	11,314	11,301	11,212	11,140	11,233	11,411	11,569	1.4
Arts, entertainment, and recreation	1,004	1,208	1,228	1,279	1,278	1,313	1,296	1,278	-1.4
Accommodation and food services	5,824	6,747	6,821	6,819	6,882	6,914	6,936	6,710	-3.3
Other services, except public administration	4,495	4,733	4,836	4,880	4,932	5,057	5,248	5,255	0.1
Government and government enterprises	12,165	13,141	13,150	12,904	12,610	12,556	12,553	12,447	-0.8
Total	85,197	89,402	91,263	92,694	93,011	93,234	92,311	92,037	-0.3



Table II.7.27, shows the real average earnings per job by industry for Black Hawk County. These figures are calculated by dividing the total real earning displayed in Tables II.7.25 and II.7.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 77,332 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 7.2 percent to 10,066 dollars.

Table II.7.27
Real Earnings Per Job by Industry
 Black Hawk County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	28,264	33,975	92,991	62,176	83,452	36,751	31,884	15,340	-51.9
Forestry, fishing, related activities, and other	23,406	20,553	0	0	0	0	0	0	0
Mining	46,314	41,327	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	48,294	55,477	56,817	61,924	59,016	60,403	59,893	62,868	5
Manufacturing	67,263	80,300	80,110	81,226	79,466	79,836	80,540	77,332	-4
Wholesale trade	56,813	0	0	0	0	0	0	0	0
Retail trade	25,250	27,273	27,338	27,568	27,290	27,544	27,938	28,415	1.7
Transportation and warehousing	0	0	52,011	53,332	52,061	53,292	53,699	54,345	1.2
Information	44,860	47,149	46,358	47,741	47,531	49,661	51,321	53,472	4.2
Finance and insurance	50,317	53,394	49,051	52,842	50,599	53,781	52,383	52,061	-0.6
Real estate and rental and leasing	20,648	20,938	19,236	22,228	25,334	23,469	23,244	21,848	-6
Professional and technical services	48,574	50,943	51,971	54,536	53,493	55,361	58,333	58,349	0
Management of companies and enterprises	103,050	94,737	85,436	79,003	76,093	75,652	74,679	74,630	-0.1
Administrative and waste services	26,167	31,712	31,885	32,744	32,852	33,385	33,895	33,665	-0.7
Educational services	17,517	20,773	21,598	23,158	22,084	22,671	21,589	21,621	0.2
Health care and social assistance	46,734	50,255	50,462	51,383	51,057	51,682	52,635	53,836	2.3
Arts, entertainment, and recreation	9,441	10,529	9,837	10,226	10,435	10,016	9,546	10,238	7.2
Accommodation and food services	15,919	18,049	18,343	19,015	18,720	19,051	19,015	19,106	0.5
Other services, except public administration	29,624	35,599	36,224	37,473	36,888	38,089	38,324	38,729	1.1
Government and government enterprises	50,097	56,248	55,340	55,443	56,404	57,356	57,997	58,439	0.8
Total	43,191	48,163	48,821	49,852	49,471	49,551	49,384	49,238	-0.3

Table II.7.28 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 \$5,427,448,000 a -0.4 percent change between 2015 and 2016. Table II.7.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 89,402 and 92,037 in 2016, which a change of -0.3 percent over this period.

Table II.7.28
Total Employment and Real Personal Income
 Black Hawk 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	2,187,415	166,514	-185,371	354,001	200,726	2,390,257	18,229	61,772	35,412
1970	2,155,905	160,744	-182,593	369,574	227,818	2,409,961	18,116	60,868	35,421
1971	2,168,636	168,813	-193,664	379,362	244,209	2,429,730	18,212	60,371	35,922
1972	2,390,879	196,051	-225,551	392,959	247,443	2,609,679	19,710	62,670	38,148
1973	2,637,529	247,364	-257,808	411,244	269,082	2,812,683	21,176	67,317	39,179
1974	2,706,095	265,811	-281,398	430,509	286,945	2,876,339	21,724	69,538	38,917
1975	2,716,642	260,288	-288,077	447,100	344,869	2,960,245	22,242	69,486	39,097
1976	2,768,609	274,840	-297,541	462,166	369,663	3,028,057	22,563	69,942	39,586
1977	3,115,997	306,908	-356,381	495,658	357,923	3,306,289	24,507	74,405	41,878
1978	3,197,599	324,828	-372,072	517,949	373,841	3,392,490	24,911	75,849	42,158
1979	3,355,344	357,430	-411,807	542,124	385,062	3,513,293	25,798	78,168	42,924
1980	3,332,893	354,915	-428,149	599,021	419,287	3,568,137	25,854	78,317	42,557
1981	3,290,590	371,980	-423,983	670,572	424,529	3,589,729	26,031	76,570	42,974
1982	2,937,794	338,577	-364,728	710,599	483,099	3,428,188	25,054	71,967	40,822
1983	2,726,638	316,477	-318,329	731,604	505,884	3,329,320	24,557	69,634	39,157
1984	2,717,077	321,388	-306,608	761,696	483,317	3,334,093	24,905	68,716	39,540
1985	2,536,957	299,622	-267,340	739,157	494,202	3,203,353	24,628	65,729	38,598
1986	2,398,141	286,063	-233,538	721,004	502,445	3,101,989	24,578	63,481	37,777
1987	2,605,014	305,422	-276,030	681,227	487,052	3,191,841	25,779	65,711	39,643
1988	2,727,389	334,468	-303,923	674,340	488,535	3,251,873	26,557	68,651	39,729
1989	2,829,100	342,342	-321,276	727,146	505,014	3,397,643	27,565	71,152	39,761
1990	2,899,811	357,118	-337,598	706,696	527,961	3,439,751	27,705	73,859	39,261
1991	2,881,921	358,651	-337,784	689,847	546,425	3,421,757	27,243	75,076	38,386
1992	3,050,979	374,202	-362,827	674,833	578,637	3,567,419	28,282	76,042	40,122
1993	3,067,373	383,762	-366,889	662,760	594,345	3,573,827	28,146	77,421	39,619
1994	3,218,733	402,104	-386,898	679,557	616,715	3,726,004	29,304	78,312	41,101
1995	3,249,791	408,359	-394,439	749,546	629,914	3,826,454	30,145	80,348	40,447
1996	3,294,874	392,464	-397,485	778,854	644,013	3,927,791	30,833	81,597	40,379
1997	3,483,190	429,574	-417,204	828,010	643,491	4,107,913	32,276	83,955	41,489
1998	3,573,057	437,668	-417,312	847,456	675,185	4,240,718	33,197	85,820	41,634
1999	3,497,642	426,514	-394,507	829,332	683,907	4,189,859	32,788	85,112	41,094
2000	3,632,496	438,311	-432,343	891,824	709,545	4,363,210	34,083	86,124	42,177
2001	3,679,727	442,117	-444,015	817,146	753,478	4,364,220	34,158	85,197	43,191
2002	3,737,117	448,780	-468,576	859,092	818,046	4,496,899	35,444	85,316	43,803
2003	3,779,643	460,540	-489,860	860,771	802,496	4,492,511	35,516	85,340	44,289
2004	4,031,353	478,975	-527,268	813,165	806,014	4,644,289	36,661	86,649	46,525
2005	4,039,263	480,246	-541,625	778,317	820,769	4,616,479	36,345	87,419	46,205
2006	4,055,837	479,170	-551,443	836,559	862,737	4,724,519	37,059	88,364	45,899
2007	4,165,988	492,636	-573,287	886,313	881,691	4,868,070	38,104	89,938	46,320
2008	4,298,665	512,940	-598,117	907,942	961,269	5,056,819	39,139	90,307	47,600
2009	4,289,568	513,680	-614,493	848,136	1,009,175	5,018,705	38,430	89,678	47,834
2010	4,305,873	519,972	-630,553	802,633	1,066,421	5,024,402	38,302	89,402	48,163
2011	4,455,520	482,033	-671,914	872,151	1,080,882	5,254,606	39,971	91,263	48,821
2012	4,620,995	493,084	-704,909	931,766	1,044,075	5,398,841	40,974	92,694	49,852
2013	4,601,356	552,540	-686,358	903,198	1,051,144	5,316,800	40,042	93,011	49,471
2014	4,619,840	551,114	-673,978	922,786	1,080,226	5,397,760	40,536	93,234	49,551
2015	4,558,691	537,736	-672,120	974,406	1,127,926	5,451,168	40,833	92,311	49,384
2016	4,531,675	549,781	-660,452	971,365	1,134,641	5,427,448	40,837	92,037	49,238

Diagram II.7.5, shows real average earnings per job for Black Hawk County from 1990 to 2016. Over this period the average earning per job for Black Hawk County was \$44,513, which was higher than the statewide average of \$43,526 over the same period.

Diagram II.7.5
Real Average Earnings Per Job
 Black Hawk County
 BEA Data 1990 - 2016

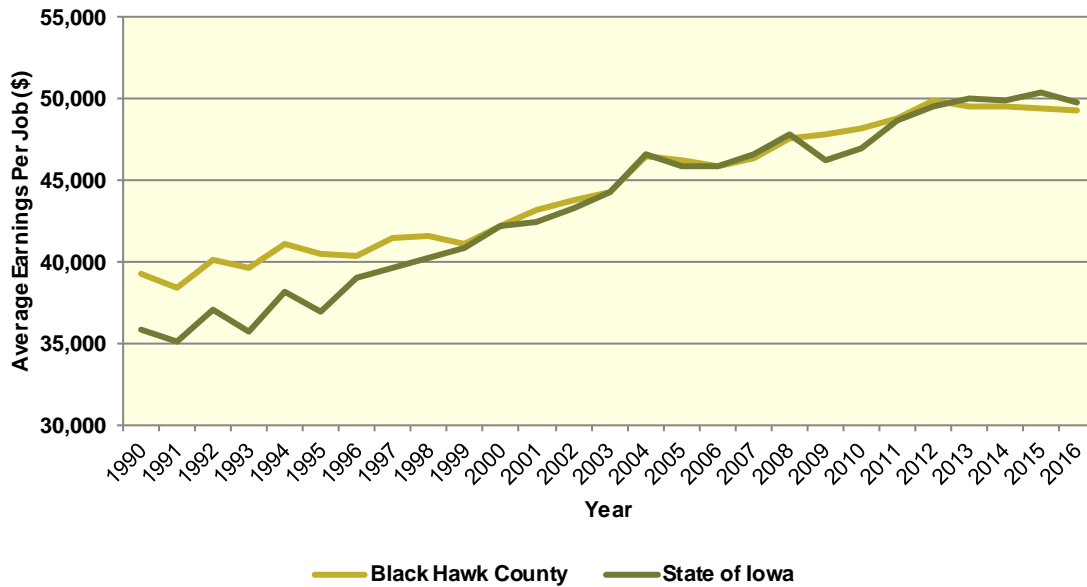
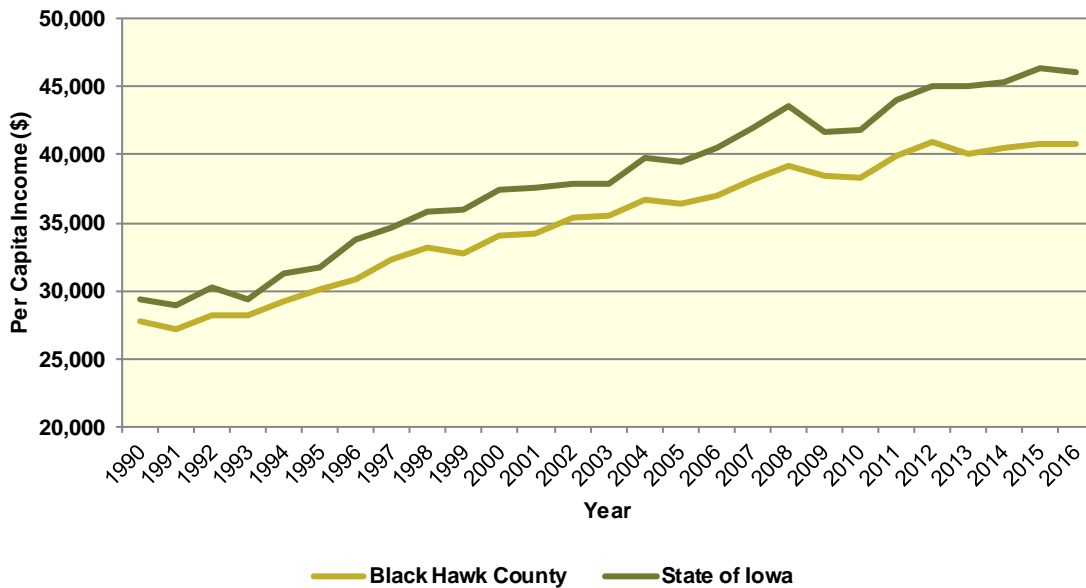


Diagram II.7.6, shows real per capita income for the Black Hawk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Black Hawk County was \$35,050, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.7.6
Real Per Capita Income
 Black Hawk 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.7.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 74,232 persons in 2015 to 73,725 in 2016, a change of -0.7 percent.

Table II.7.29
Total Monthly Employment
 Black Hawk County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	69,950	70,728	71,187	70,918	70,139	71,370	72,627	73,157	73,783	73,890	73,216
Feb	70,044	70,898	71,533	71,102	69,761	71,754	73,264	73,692	74,457	73,879	73,338
Mar	70,128	70,640	71,680	70,941	70,175	72,139	73,748	74,344	74,714	73,972	73,414
Apr	71,441	71,877	72,826	71,970	71,497	72,841	74,935	74,712	75,396	74,123	74,181
May	71,668	72,341	73,328	72,195	71,953	73,332	75,614	75,608	76,052	74,590	73,908
Jun	71,940	72,992	73,516	72,416	72,170	73,415	75,899	75,877	76,042	74,713	74,166
Jul	70,921	72,462	73,226	70,983	70,839	72,688	74,778	74,873	75,011	74,078	73,414
Aug	70,727	72,922	73,213	71,143	71,393	73,213	74,613	75,309	74,858	73,750	73,393
Sep	71,272	73,047	73,622	71,764	72,111	73,910	75,362	75,670	76,017	73,876	73,895
Oct	72,109	73,347	73,644	71,182	73,043	74,544	75,375	75,769	76,078	74,445	73,734
Nov	72,420	73,718	73,767	72,067	73,158	74,653	75,386	76,005	75,792	74,742	73,968
Dec	72,026	73,574	73,537	71,567	73,295	74,524	75,139	75,853	75,545	74,728	74,068
Annual	71,221	72,379	72,923	71,521	71,628	73,199	74,728	75,072	75,312	74,232	73,725
% Change	.	1.6%	0.8%	-1.9%	0.1%	2.2%	2.1%	0.5%	0.3%	-1.4%	-0.7%

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 \$850 in 2015. In 2016, average weekly wages saw an increased of 0.1 percent over the prior year, rising to \$851, or by 1 dollar. These data are shown in Table II.7.30.

Table II.7.30						
Average Weekly Wages						
Black Hawk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	552	542	551	595	560	
2002	559	571	558	613	575	2.7%
2003	565	569	587	647	592	3%
2004	602	605	613	717	635	7.3%
2005	620	624	643	708	649	2.2%
2006	671	643	639	736	673	3.7%
2007	684	669	667	789	703	4.5%
2008	708	694	689	830	731	4%
2009	716	693	700	859	742	1.5%
2010	697	715	739	849	751	1.2%
2011	747	732	769	855	776	3.3%
2012	793	752	776	889	802	3.4%
2013	817	759	779	902	814	1.5%
2014	827	781	801	930	835	2.6%
2015	816	794	806	983	850	1.8%
2016(p)	793	801	847	962	851	0.1%

Total business establishments reported by the QCEW are displayed in Table II.7.31. Between 2015 and 2016, the total number of business establishments in Black Hawk County decreased by 0.1 percent, from 3,818 to 3,801 establishments.

Table II.7.31						
Number of Business Establishments						
Black Hawk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	3,495	3,486	3,302	3,319	3,401	
2002	3,340	3,354	3,344	3,355	3,348	-1.6%
2003	3,370	3,395	3,400	3,427	3,398	1.5%
2004	3,449	3,453	3,457	3,423	3,446	1.4%
2005	3,409	3,432	3,468	3,461	3,443	-0.1%
2006	3,452	3,460	3,484	3,475	3,468	0.7%
2007	3,443	3,475	3,498	3,499	3,479	0.3%
2008	3,460	3,492	3,504	3,528	3,496	0.5%
2009	3,508	3,510	3,537	3,542	3,524	0.8%
2010	3,568	3,579	3,565	3,549	3,565	1.2%
2011	3,562	3,567	3,563	3,597	3,572	0.2%
2012	3,579	3,621	3,646	3,669	3,629	1.6%
2013	3,664	3,675	3,691	3,716	3,687	1.6%
2014	3,740	3,756	3,785	3,791	3,768	2.2%
2015	3,803	3,830	3,827	3,812	3,818	1.3%
2016	3,801	3,805	3,791	3,806	3,801	-0.4%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.7.32, 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 Black Hawk County.

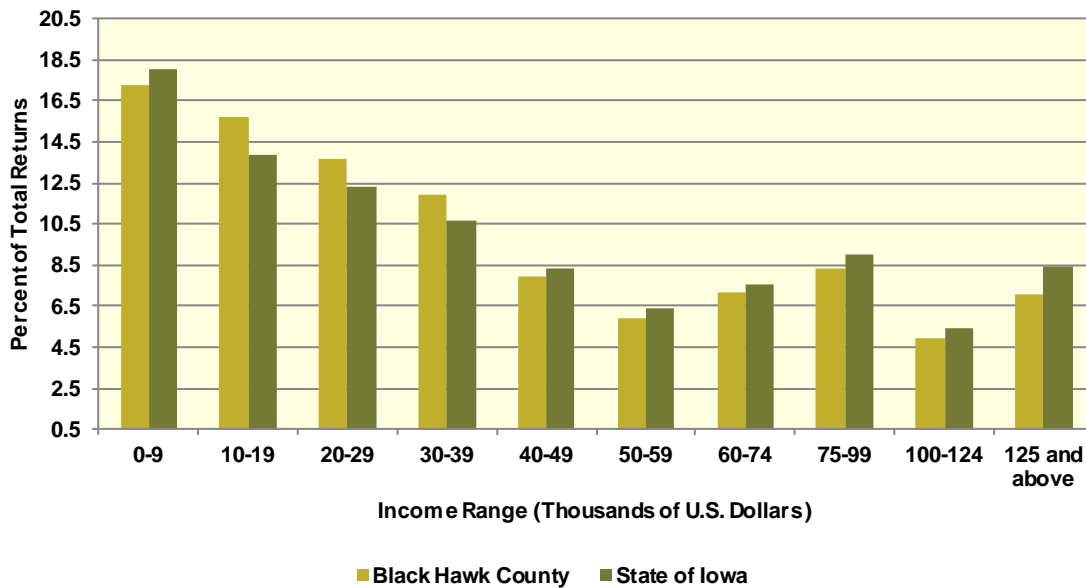
As can be seen below, the total number of returns between 2010 and 2015 increased by 4.2 percent, with 4,203 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 38.9 percent. This compared to the income class of \$10,000-19,999, which saw the lowest percentage change between 2010 and 2015 of -6.1 percent.

Table II.7.32
Number of Tax Returns by Adjusted Gross Income
 Black Hawk 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	12,215	9,283	7,730	5,153	4,389	3,556	3,880	3,169	1,125	1,401	51,901
2003	11,938	9,067	7,933	5,073	4,411	3,504	3,751	3,331	1,214	1,575	51,797
2004	11,725	8,878	7,978	5,268	4,301	3,450	3,930	3,633	1,422	1,906	52,491
2005	11,458	8,921	8,019	5,395	4,223	3,382	4,038	3,869	1,635	2,145	53,085
2006	11,018	8,939	8,051	5,469	4,304	3,376	4,101	4,138	1,798	2,454	53,648
2007	11,359	9,418	8,337	5,833	4,332	3,567	4,152	4,328	2,098	2,815	56,239
2008	11,151	9,160	8,086	6,056	4,302	3,573	4,306	4,577	2,275	2,891	56,377
2009	11,019	9,383	8,473	5,730	4,235	3,596	4,216	4,548	2,223	2,907	56,330
2010	10,935	9,628	8,297	6,041	4,298	3,589	4,208	4,580	2,330	3,025	56,931
2011	10,828	9,552	8,252	6,269	4,465	3,656	4,140	4,704	2,470	3,358	57,694
2012	10,464	9,387	8,122	6,687	4,577	3,601	4,265	4,874	2,653	3,776	58,406
2013	10,471	9,328	8,225	6,719	4,516	3,675	4,333	4,961	2,779	3,918	58,925
2014	10,099	9,478	8,157	6,900	4,619	3,763	4,317	4,989	2,858	4,133	59,313
2015	10,267	9,311	8,085	7,076	4,695	3,521	4,239	4,962	2,946	4,203	59,305
Change 10 - 15	-6.1%	-3.3%	-2.6%	17.1%	9.2%	-1.9%	0.7%	8.3%	26.4%	38.9%	4.2%



Diagram II.7.7
2015 Income Distribution
 Black Hawk 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 22,542 in 2010 to 20,556 in 2016, with the poverty rate reaching 16.1 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.7.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	12,501	10.1%
2001	12,073	9.8%
2002	13,702	11.2%
2003	14,062	11.5%
2004	16,788	13.7%
2005	18,053	15%
2006	16,912	14%
2007	20,582	16.9%
2008	18,112	14.7%
2009	21,437	17.3%
2010	22,542	18%
2011	20,634	16.4%
2012	17,503	13.9%
2013	21,215	16.7%
2014	18,419	14.5%
2015	18,161	14.2%
2016	20,556	16.1%

The rate of poverty for Black Hawk County is shown in Table II.7.34. In 2016, there were an estimated 19,605 persons living in poverty. This represented a 15.4 percent poverty rate, compared to 13.1 percent poverty in 2000. In 2016, some 10.3 percent of those in poverty were under age 6, and 5.7 percent were 65 or older.

Table II.7.34 Poverty by Age Black Hawk 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	1,723	10.7%	2,022	10.3%
6 to 17	2,574	16%	2,980	15.2%
18 to 64	10,238	63.8%	13,482	68.8%
65 or Older	1,515	9.4%	1,121	5.7%
Total	16,050	100.0%	19,605	100.0%
Poverty Rate	13.1%	.	15.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.5 percent in Black Hawk County between 2010 and 2016, from 55,887 to 57,295. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.7.35.

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 Black Hawk County increased from 226 authorizations in 2015 to 274 in 2016.

The real value of single-family building permits increased from \$196,206 in 2015 to \$199,224 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.7.36.

Table II.7.35 Housing Units State of Iowa vs. Black Hawk County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Black Hawk County	% Growth Since Census
2000 Census Base	1,232,625	.	51,757	.
2010 Census	1,336,417	8.4%	55,887	8%
July 2011 Estimate	1,341,974	0.4%	56,091	0.4%
July 2012 Estimate	1,346,403	0.7%	56,296	0.7%
July 2013 Estimate	1,353,274	1.3%	56,652	1.4%
July 2014 Estimate	1,362,458	1.9%	56,880	1.8%
July 2015 Estimate	1,370,778	2.6%	57,097	2.2%
July 2016 Estimate	1,380,162	3.3%	57,295	2.5%

Table II.7.36 Building Permits and Valuation Black Hawk 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	361	52	20	314	747	101,396	53,290
1981	320	50	16	22	408	88,387	47,313
1982	92	6	0	93	191	97,771	56,052
1983	106	0	4	111	221	103,857	59,277
1984	51	2	4	0	57	115,734	0
1985	24	0	4	0	28	90,214	0
1986	26	26	0	0	52	80,101	0
1987	31	0	0	0	31	146,223	0
1988	79	2	0	40	121	157,396	91,368
1989	109	4	0	50	163	168,654	138,805
1990	131	2	8	39	180	163,139	101,550
1991	178	4	0	34	216	145,553	118,158
1992	154	0	4	74	232	173,237	46,876
1993	137	8	3	159	307	186,248	42,351
1994	166	0	0	97	263	165,117	75,426
1995	135	6	0	91	232	181,261	66,268
1996	142	26	4	152	324	182,881	58,601
1997	150	6	0	70	226	170,315	54,655
1998	179	4	28	167	378	201,032	31,551
1999	195	8	0	17	220	198,964	325,638
2000	251	8	8	112	379	188,326	45,564
2001	233	32	16	207	488	212,762	98,512
2002	255	56	11	144	466	196,612	91,018
2003	332	14	64	101	511	217,044	129,209
2004	407	14	8	61	490	210,891	99,637
2005	395	12	20	144	571	211,016	89,966
2006	385	8	8	106	507	198,978	134,934
2007	341	16	4	8	369	207,601	53,827
2008	243	8	4	0	255	210,181	0
2009	249	12	0	0	261	201,360	0
2010	300	4	8	6	318	193,362	130,133
2011	276	4	0	60	340	182,884	60,483
2012	298	8	16	170	492	185,315	110,419
2013	259	2	0	56	317	192,448	94,892
2014	265	6	3	40	314	223,437	158,269
2015	226	6	0	68	300	196,206	87,807
2016	274	2	0	146	422	199,224	94,539

Diagram II.7.8
Single Family Permits
 Black Hawk County
 Census Bureau Data, 1980–2016

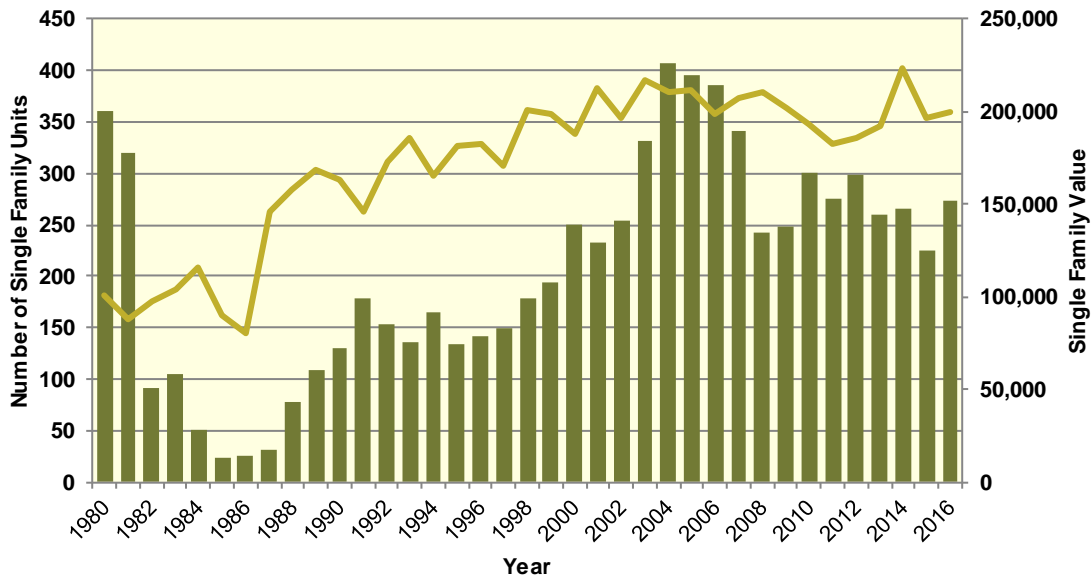
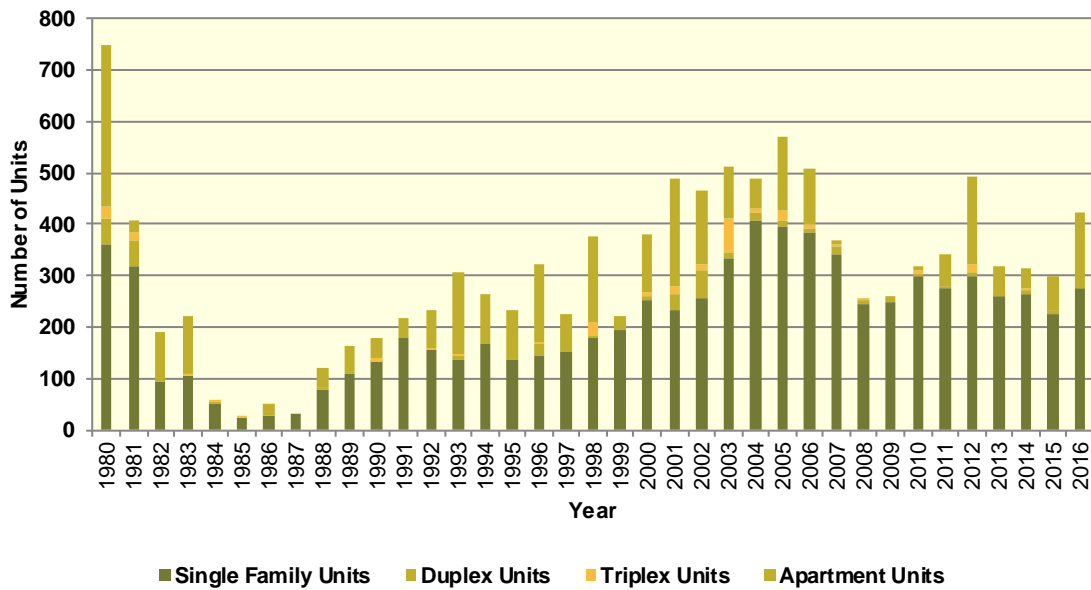


Diagram II.7.9
Total Permits by Unit Type
 Black Hawk County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.7.37. In 2016, there were 56,804 housing units, up from 51,759 in 2000. Single-family units accounted for 73.3 percent of units in 2016, compared to 73.8 in 2000. Apartment units accounted for 15.2 percent in 2016, compared to 14.1 percent in 2000.

Table II.7.37 Housing Units by Type Black Hawk 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	38,178	73.8%	41,659	73.3%
Duplex	2,061	4%	2,262	4%
Tri- or Four-Plex	1,858	3.6%	2,308	4.1%
Apartment	7,318	14.1%	8,617	15.2%
Mobile Home	2,333	4.5%	1,952	3.4%
Boat, RV, Van, Etc.	11	0%	6	0%
Total	51,759	100.0%	56,804	100.0%

Some 93.9 percent of housing was occupied in 2010, compared to 96 percent in 2000. Owner-occupied housing changed 4.1 percent between 2000 and 2010, ending with owner-occupied units representing 67.9 percent of unit. Vacant units changed by 64.6 percent, resulting in 3,417 vacant units in 2010.

Table II.7.38 Housing Units by Tenure Black Hawk County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	49,683	96%	52,470	93.9%	5.6%
Owner-Occupied	34,248	68.9%	35,649	67.9%	4.1%
Renter-Occupied	15,435	31.1%	16,821	32.1%	9%
Vacant Housing Units	2,076	4%	3,417	6.1%	64.6%
Total Housing Units	51,759	100.0%	55,887	100.0%	8%

Table II.7.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 56,804 housing units. An estimated 66.7 percent were owner-occupied, and 7.6 percent were vacant.

Table II.7.39 Housing Units by Tenure Black Hawk County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	52,470	93.9%	52,506	92.4%
Owner-Occupied	35,649	67.9%	35,004	66.7%
Renter-Occupied	16,821	32.1%	17,502	33.3%
Vacant Housing Units	3,417	6.1%	4,298	7.6%
Total Housing Units	55,887	100.0%	56,804	100.0%

Households by household size are shown in Table II.7.40. There were a total of 52,470 households in 2010, up from 49,683 in 2000. One person households changed by 49,683 percent between 2000 and 2010, while two person households changed by 8.1 percent. Three and four person households changed by -0.7 and -4.6 respectively, representing 14.7 percent and 12.2 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	13,449	27.1%	15,120	28.8%	12.4%
Two Persons	17,645	35.5%	19,075	36.4%	8.1%
Three Persons	7,786	15.7%	7,733	14.7%	-0.7%
Four Persons	6,727	13.5%	6,420	12.2%	-4.6%
Five Persons	2,742	5.5%	2,688	5.1%	-2%
Six Persons	895	1.8%	924	1.8%	3.2%
Seven Persons or More	439	0.9%	510	1%	16.2%
Total	49,683	100.0%	52,470	100.0%	5.6%

Households by income is shown in Table II.7.41. Households earning more than \$100,000 per year represented 17.2 percent of households in 2016, compared to 7.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.3 percent of households in 2016, compared to 19.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.8 percent of households in 2016, compared to 17.1 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	8,482	17.1%	6,703	12.8%
\$15,000 to \$19,999	3,558	7.2%	2,724	5.2%
\$20,000 to \$24,999	3,635	7.3%	2,775	5.3%
\$25,000 to \$34,999	7,588	15.3%	6,366	12.1%
\$35,000 to \$49,999	8,849	17.8%	7,474	14.2%
\$50,000 to \$74,999	9,886	19.9%	10,660	20.3%
\$75,000 to \$99,999	4,224	8.5%	6,788	12.9%
\$100,000 or More	3,514	7.1%	9,016	17.2%
Total	49,736	100.0%	52,506	100.0%



Table II.7.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.9 percent and 2.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16 percent, 6.3 percent, and 6.9, respectively. Housing units built prior to 1939 represented 19.7 percent of households in 2016.

Table II.7.42				
Households by Year Home Built				
Black Hawk 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	10,884	21.9%	10,326	19.7%
1940 to 1949	4,988	10%	3,787	7.2%
1950 to 1959	10,270	20.7%	9,743	18.6%
1960 to 1969	7,228	14.5%	7,832	14.9%
1970 to 1979	9,412	18.9%	8,425	16%
1980 to 1989	3,112	6.3%	3,318	6.3%
1990 to 1999	3,789	7.6%	3,615	6.9%
2000 to 2009	.	.	4,136	7.9%
2010 or Later	.	.	1,324	2.5%
Total	49,683	100.0%	52,506	100.0%

The distribution of unit types by race are shown in Table II.7.43. An estimated 77.2 percent of white households occupy single family homes, while 56.9 percent of black households do. Some 13.5 percent of white households occupied apartments, while 23.3 percent of black households do. An estimated 61.8 percent of Asian, and 43.7 percent of American Indian households occupy single family homes.

Table II.7.43							
Distribution of Units in Structure by Race							
Black Hawk County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	77.2%	56.9%	43.7%	61.8%	60%	71.7%	57.8%
Duplex	3.2%	7.1%	17.2%	1.1%	0%	2.7%	2.9%
Tri- or Four-Plex	2.7%	11%	8.6%	13.3%	30%	5.8%	1.4%
Apartment	13.5%	23.3%	0%	20.4%	10%	8%	30%
Mobile Home	3.4%	1.6%	30.5%	3.4%	0%	11.8%	7.9%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.7.44. An estimated 35 percent of vacant units were for rent in 2010, a 48.3 percent change since 2000. In addition, some 17.6 percent of vacant units were for sale, a change of 109 percent between 2000 and 2010. "Other" vacant units represented 34.6 percent of vacant units in 2010. This is a change of 77.6 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.7.44					
Disposition of Vacant Housing Units					
Black Hawk County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	806	38.8%	1,195	35%	48.3%
For Sale	288	13.9%	602	17.6%	109%
Rented or Sold, Not Occupied	200	9.6%	236	6.9%	18%
For Seasonal, Recreational, or Occasional Use	116	5.6%	200	5.9%	72.4%
For Migrant Workers	0	0%	1	0%	
Other Vacant	666	32.1%	1,183	34.6%	77.6%
Total	2,076	100.0%	3,417	100.0%	64.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.7.45. By 2016, for rent units accounted for 34.1 percent of vacant units, while for sale units accounted for 13.8 percent. “Other” vacant units accounted for 36 percent of vacant units, representing a total of 1,549 “other” vacant units.

Table II.7.45				
Disposition of Vacant Housing Units				
Black Hawk County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	1,195	35%	1,467	34.1%
For Sale	602	17.6%	594	13.8%
Rented Not Occupied	86	2.5%	252	5.9%
Sold Not Occupied	150	4.4%	175	4.1%
For Seasonal, Recreational, or Occasional Use	200	5.9%	238	5.5%
For Migrant Workers	1	0%	23	0.5%
Other Vacant	1,183	34.6%	1,549	36%
Total	3,417	100.0%	4,298	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.7.46. In 2016, an estimated 1 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table II.7.46 Overcrowding and Severe Overcrowding Black Hawk 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	33,833	98.8%	321	0.9%	85	0.2%	34,239
2016 Five-Year ACS	34,767	99.3%	173	0.5%	64	0.2%	35,004
Renter							
2000 Census	14,569	94.3%	484	3.1%	391	2.5%	15,444
2016 Five-Year ACS	16,953	96.9%	341	1.9%	208	1.2%	52,506
Total							
2000 Census	48,402	97.4%	805	1.6%	476	1%	49,683
2016 Five-Year ACS	51,720	98.5%	514	1%	272	0.5%	52,506

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 62 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Black Hawk County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.7.47 Households with Incomplete Plumbing Facilities Black Hawk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	49,537	52,444
Lacking Complete Plumbing Facilities	146	62
Total Households	49,683	52,506
Percent Lacking	0.3%	0.1%

There were 485 households lacking complete kitchen facilities in 2016, compared to 335 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.9 percent in 2016.

Table II.7.48 Households with Incomplete Kitchen Facilities Black Hawk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	49,348	52,021
Lacking Complete Kitchen Facilities	335	485
Total Households	49,683	52,506
Percent Lacking	0.7%	0.9%

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 Black Hawk County, 12.9 of households had a cost burden and 13.2 percent had a severe cost burden. Some 19.2 percent of renters were cost burdened, and 28.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.7 percent and a severe cost burden rate of 4.2 percent. Owner occupied households with a mortgage had a cost burden rate of 12.8 percent, and severe cost burden at 6.8 percent.

Table II.7.49
Cost Burden and Severe Cost Burden by Tenure
 Black Hawk 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	15,322	83.4%	2,027	11%	908	4.9%	118	0.6%	18,375
2016 Five-Year ACS	17,695	80%	2,835	12.8%	1,502	6.8%	78	0.4%	22,110
Owner Without a Mortgage									
2000 Census	10,126	92.2%	411	3.7%	262	2.4%	178	1.6%	10,977
2016 Five-Year ACS	11,614	90.1%	603	4.7%	537	4.2%	140	1.1%	12,894
Renter									
2000 Census	8,325	54.8%	2,794	18.4%	3,191	21%	895	5.9%	15,205
2016 Five-Year ACS	8,213	46.9%	3,359	19.2%	4,910	28.1%	1,020	5.8%	17,502
Total									
2000 Census	33,773	75.8%	5,232	11.7%	4,361	9.8%	1,191	2.7%	44,557
2016 Five-Year ACS	37,522	71.5%	6,797	12.9%	6,949	13.2%	1,238	2.4%	52,506

Housing Problems by Income

Table II.7.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Black Hawk County. As can be seen in 2017 the MFI was \$68,000, which compared to \$69,900 for the State of Iowa.

Table II.7.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 3,385 owner-occupied and 3,170 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 1,779 owner-occupied 4,580 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 37,625 households without a housing problem.

Table II.7.50
Median Family Income
 Black Hawk County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	47,000	49,100
2001	48,700	52,500
2002	48,700	53,700
2003	54,700	54,900
2004	56,300	55,800
2005	57,100	57,650
2006	57,600	57,800
2007	55,800	58,100
2008	57,400	58,500
2009	59,900	62,000
2010	60,500	62,400
2011	62,100	64,000
2012	62,900	64,800
2013	64,100	64,700
2014	61,900	65,300
2015	65,600	67,500
2016	65,400	68,400
2017	68,000	69,900

Table II.7.51
Housing Problems by Income and Tenure

Black Hawk 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	50	4	35	30	15	134
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	30	15	20	69
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	50	40	35	95	235
Housing cost burden greater than 50% of income (and none of the above problems)	1,045	350	310	4	70	1,779
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	235	835	1,510	435	370	3,385
Zero/negative income (and none of the above problems)	160	0	0	0	0	160
Has none of the 4 housing problems	250	1,765	4,940	3,600	18,980	29,535
Total	1,755	3,008	6,865	4,119	19,550	35,297
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	145	50	115	10	40	360
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	0	0	20	10	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	165	180	35	30	485
Housing cost burden greater than 50% of income (and none of the above problems)	3,615	735	155	20	55	4,580
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	620	1,595	825	50	80	3,170
Zero/negative income (and none of the above problems)	400	0	0	0	0	400
Has none of the 4 housing problems	450	965	2,580	1,345	2,750	8,090
Total	5,320	3,510	3,855	1,480	2,965	17,130
Total						
Lacking complete plumbing or kitchen facilities	195	54	150	40	55	494
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	4	30	35	30	114
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	215	220	70	125	720
Housing cost burden greater than 50% of income (and none of the above problems)	4,660	1,085	465	24	125	6,359
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	855	2,430	2,335	485	450	6,555
Zero/negative income (and none of the above problems)	560	0	0	0	0	560
Has none of the 4 housing problems	700	2,730	7,520	4,945	21,730	37,625
Total	7,075	6,518	10,720	5,599	22,515	52,427

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.7.52, of the 4,080 loans in 2016, 2,032 loans were for Home Purchases, 395 were for Home Improvement and 1,653 were for refinancing.



Table II.7.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Black Hawk County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,773	156	1,185	3,114
2009	1,974	130	2,910	5,014
2010	1,621	185	2,692	4,498
2011	1,413	127	2,210	3,750
2012	1,624	138	2,873	4,635
2013	1,843	213	1,987	4,043
2014	1,984	389	1,332	3,705
2015	2,005	426	1,821	4,252
2016	2,032	395	1,653	4,080

Table II.7.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$126,550 in 2012 and \$125,195 in 2016. Overall, average loans were \$120,699 in 2008 and \$119,269 in 2016.

Table II.7.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Black Hawk County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$125,756	\$40,801	\$123,651	\$120,699
2009	\$125,306	\$47,600	\$138,500	\$130,949
2010	\$127,197	\$53,903	\$135,778	\$129,318
2011	\$128,565	\$47,386	\$127,607	\$125,251
2012	\$126,550	\$56,739	\$137,990	\$131,563
2013	\$117,999	\$41,385	\$126,268	\$118,027
2014	\$110,127	\$29,411	\$101,278	\$98,471
2015	\$116,885	\$36,167	\$115,853	\$108,356
2016	\$125,195	\$42,916	\$130,228	\$119,269

Table II.7.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$205,517,000 in 2012 and \$254,397,000 in 2016. Overall, average loans were \$375,858,000 in 2008 and \$486,616,000 in 2016.

Table II.7.54 Total Volume of Owner-Occupied Single Family Loans Black Hawk County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$222,966,000	\$6,365,000	\$146,527,000	\$375,858,000
2009	\$247,354,000	\$6,188,000	\$403,035,000	\$656,577,000
2010	\$206,187,000	\$9,972,000	\$365,514,000	\$581,673,000
2011	\$181,662,000	\$6,018,000	\$282,011,000	\$469,691,000
2012	\$205,517,000	\$7,830,000	\$396,446,000	\$609,793,000
2013	\$217,473,000	\$8,815,000	\$250,894,000	\$477,182,000
2014	\$218,491,000	\$11,441,000	\$134,902,000	\$364,834,000
2015	\$234,355,000	\$15,407,000	\$210,969,000	\$460,731,000
2016	\$254,397,000	\$16,952,000	\$215,267,000	\$486,616,000

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.7.55 presents some basic statistics about the completed surveys.

Table II.7.55 Survey of Rental Properties Black Hawk County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	69	4,099	9.5	35.2

Table II.7.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 648 single family units in Black Hawk County, with 73 of them available. This translates into a vacancy rate of 11.3 percent in Black Hawk County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 2,926 apartment units reported in the survey, with 267 of them available, which resulted in a vacancy rate of 9.1 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.7.56 Rental Vacancy Survey by Type Black Hawk County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	648	73	11.3%
Apartments	2,926	267	9.1%
Mobile Homes	365	47	12.9%
"Other" Units	0	0	0%
Don't Know	160	1	0.6%
Total	4,099	388	9.5%

Table II.7.57, reports units by bedroom size. As can be seen there were 549 two bedroom apartment units and 108 three bedroom units. Overall, the 641 two bedroom units accounted for 15.6 percent of all units, and the 497 three bedroom units accounted for 12.1 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 1,981 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.7.57 Rental Units by Bedroom Size Black Hawk County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	60	0	0	.	60
One	5	867	6	0	.	878
Two	87	549	5	0	.	641
Three	39	108	350	0	.	497
Four	16	26	0	0	.	42
Don’t Know	501	1,316	4	0	160	1,981
Total	648	2,926	365	0	160	4,099

Table II.7.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 3.4 percent.

Table II.7.58 Single Family Units by Bedroom Size Black Hawk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	5	0	0%
Two	87	3	3.4%
Three	39	2	5.1%
Four	16	1	6.2%
Don’t know	501	67	13.4%
Total	648	73	11.3%

Table II.7.59 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 10.6 percent.

Table II.7.59 Apartment Units by Bedroom Size Black Hawk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	60	0	0%
One	867	92	10.6%
Two	549	36	6.6%
Three	108	2	1.9%
Four	26	1	3.8%
Don’t know	1,316	136	10.3%
Total	2,926	267	9.1%

Average market-rate rents by unit type are shown in Table II.7.60. 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.7.60					
Average Market Rate Rents by Bedroom Size					
Black Hawk County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$542.5	\$0	\$0	\$542.5
One	\$537.5	\$592.2	\$395	\$0	\$582.7
Two	\$650.4	\$737.6	\$0	\$0	\$708.5
Three	\$885	\$1043.8	\$875	\$0	\$945.3
Four	\$1051.4	\$1165	\$0	\$0	\$1053.8
Total	\$814.1	\$701.5	\$830.6	\$0	\$743.4

Table II.7.61, 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.7.61					
Average Assisted Rate Rents by Bedroom Size					
Black Hawk 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	\$500	\$0	\$0	\$500
Two	\$0	\$622.5	\$0	\$0	\$622.5
Three	\$0	\$825	\$0	\$0	\$825
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$642.5	\$0	\$0	\$642.5

Table II.7.62, shows vacancy rates for single family units by average rental rates for Black Hawk County. The most common rent for single family units was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 9.9 percent.

Table II.7.62			
Single Family Market Rate Rents by Vacancy Status			
Black Hawk County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	262	26	9.9%
\$750 to \$1,000	237	37	15.6%
\$1,000 to \$1,250	52	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	97	10	10.3%
Total	648	73	11.3%

The average rent and availability of apartment units is displayed in Table II.7.63. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 5.6 percent.

Table II.7.63			
Apartment Market Rate Rents by Vacancy Status			
Black Hawk County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	260	62	23.8%
\$500 to \$750	1,158	107	9.2%
\$750 to \$1,000	1,245	70	5.6%
\$1,000 to \$1,250	30	1	3.3%
\$1,250 to \$1,500	93	20	21.5%
Above \$1,500	0	0	0%
Missing	140	7	5%
Total	2,926	267	9.1%

Respondents were asked if utilities are included in the rent and as shown in Table II.7.64 below 40 respondents, or 64.5 percent, included some sort of utility in the rent.

Table II.7.64	
Are there any utilities included with the rent?	
Black Hawk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	40
No	22
% Offering Utilities	64.5%

The type of utility included in the rent is shown in Table II.7.65. There were 14 respondents who included electricity, 16 respondents who included natural gas, 37 respondents who included water and sewer and 37 respondents included trash collection in the rent.

Table II.7.65	
Which utilities are included with the rent?	
Black Hawk County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	14
Natural Gas	16
Water/Sewer	37
Trash Collection	37

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.7.66, there were 67 single family units which property managers considered accessible, with an additional 646 accessible apartment units. In addition to the units shown below there were 30 mobile homes and 0 “other” units, which property managers deemed accessible to persons with a disability. Respondents also indicated there were a total of 211 persons with disabilities currently residing in accessible units.

Table II.7.66 Accessible Units by Bedroom Size Black Hawk 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	247	0	0		247
Two	27	190	5	0		222
Three	6	6	25	0		37
Four	2	10	0	0		12
Don't Know	32	193	0	0	75	300
Total	67	646	30	0	75	818

Table II.7.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 31 percent or 27 two bedroom single family units are accessible, with 15.4 percent of three bedroom units were considered accessible. Overall, 10.3 percent of all single family units were considered accessible by survey respondents.

Table II.7.67				
Single Family Units by Accessibility and Bedroom Size				
Black Hawk County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	5	0	5	0%
Two	60	27	87	31%
Three	33	6	39	15.4%
Four	14	2	16	12.5%
Don't know	469	32	501	6.4%
Total	581	67	648	10.3%

Table II.7.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 34.6 percent or 190 two bedroom apartment units are accessible, with 5.6 percent of three bedroom units were considered accessible. Overall, 22.1 percent of all apartment units were considered accessible by survey respondents.

Table II.7.68				
Apartment Units by Accessibility and Bedroom Size				
Black Hawk County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	60	0	60	0%
One	620	247	867	28.5%
Two	359	190	549	34.6%
Three	102	6	108	5.6%
Four	16	10	26	38.5%
Don't know	1,123	193	1,316	14.7%
Total	2,280	646	2,926	22.1%

Perceived Need for Rental Units

Table II.7.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 30 respondents said they keep a waitlist, with an estimated 387 number of persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.7.70, 3 respondents said there was no need for renovating single family units, with 8 respondents saying there was extreme need for renovating single family units. Likewise, 4 respondents indicated no need for renovating existing apartment units, with 7 respondents saying there was extreme need for renovating existing apartment units.

Table II.7.69 Do you keep a waiting list? Black Hawk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	30
No	30
Waitlist Size	387

Table II.7.70 How would you rate the need for renovation of existing units in the city? Black Hawk County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	4	3	3
Low Need	6	7	4	4
Moderate Need	11	12	9	9
High Need	12	11	10	8
Extreme Need	8	7	6	6
Average Need	3.4	3.2	3.4	3.3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.7.71, 33 respondents said there was no need for new single family units, with 10 respondents saying there was extreme need for constructing new single family units. Likewise, 35 respondents indicated no need for new apartment units, with 9 respondents saying there was extreme need for constructing new apartment units.

Table II.7.71 How would you rate the need for construction of new units in the city? Black Hawk County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	33	35	29	27
Low Need	0	0	0	0
Moderate Need	3	3	2	2
High Need	2	2	2	2
Extreme Need	10	9	7	7
Average Need	2.1	2	1.9	2

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.7.72, shows the *strong growth scenario* for the Black Hawk County. As can be seen there were 35,004 owner-occupied and 17,502 renter-occupied households in 2016, for a total of 52,506 households. In 2030, there will be a projected 57,099 households, of which 40,345 are projected to be owner occupied and the remaining 16,755 are expected to be renter-occupied.

By 2050, there are projected to be 41,202 owner-occupied households, of which 2,043 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 8,021 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 16,528 renter households, of which 5,129 renter households are expected to have incomes between 0 and 30.0 percent of median family income 3,716 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 57,730 occupied units by 2050, of which 7,172 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.7.72
Housing Demand Forecast
 Black Hawk County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	1,736	1,936	1,971	2,001	2,021	2,034	2,040	2,043
30.1-50%	2,981	3,325	3,385	3,435	3,471	3,493	3,504	3,508
50.1-80%	6,814	7,602	7,739	7,854	7,935	7,985	8,010	8,021
80.1-95%	2,896	3,231	3,289	3,338	3,373	3,394	3,404	3,409
95.1-115%	4,230	4,719	4,804	4,876	4,926	4,957	4,973	4,980
115+%	16,346	18,235	18,564	18,840	19,036	19,154	19,214	19,241
Total	35,004	39,049	39,753	40,345	40,763	41,016	41,145	41,202
Renter								
0-30%	5,431	5,157	5,182	5,199	5,204	5,192	5,166	5,129
30.1-50%	3,588	3,407	3,424	3,435	3,438	3,430	3,413	3,388
50.1-80%	3,935	3,737	3,755	3,767	3,771	3,762	3,744	3,716
80.1-95%	1,097	1,042	1,047	1,051	1,051	1,049	1,044	1,036
95.1-115%	1,337	1,270	1,276	1,280	1,281	1,278	1,272	1,263
115+%	2,113	2,006	2,016	2,023	2,025	2,020	2,010	1,995
Total	17,502	16,618	16,699	16,755	16,770	16,732	16,649	16,528
Total								
0-30%	7,167	7,093	7,153	7,200	7,225	7,226	7,207	7,172
30.1-50%	6,569	6,732	6,809	6,870	6,909	6,923	6,917	6,897
50.1-80%	10,750	11,338	11,493	11,621	11,706	11,747	11,753	11,737
80.1-95%	3,994	4,273	4,336	4,389	4,424	4,443	4,448	4,445
95.1-115%	5,568	5,989	6,080	6,156	6,208	6,235	6,245	6,242
115+%	18,460	20,242	20,580	20,863	21,060	21,174	21,225	21,236
Total	52,506	55,667	56,452	57,099	57,533	57,748	57,795	57,730

