

**VOLUME II:
BOONE COUNTY**

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Boone County

DEMOGRAPHICS

Population Estimates

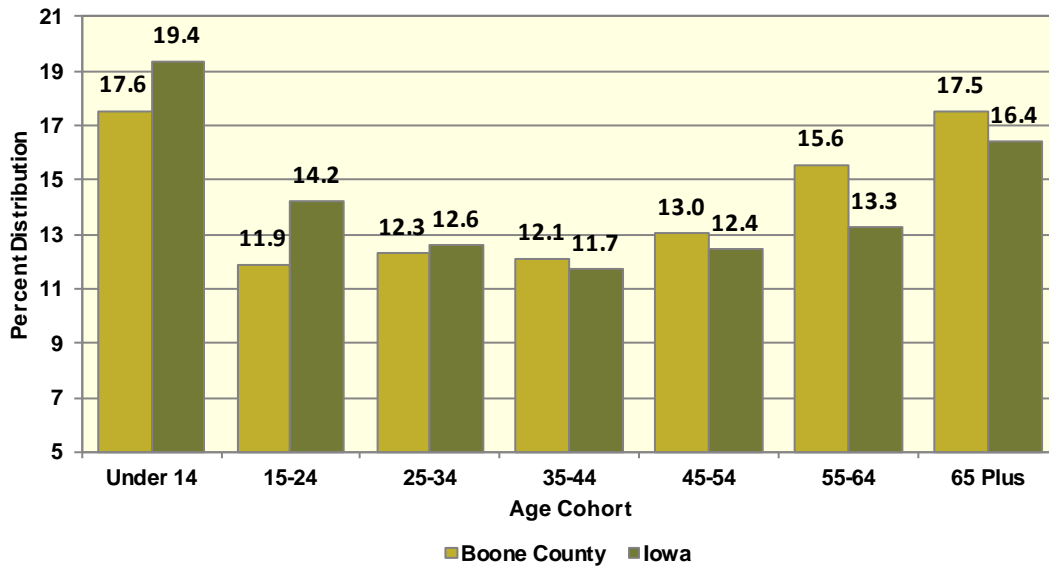
The Census Bureau’s current census estimates indicate that Boone County’s population increased from 26,306 in 2010 to 26,532 in 2016, or by 0.9 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 3.9 percent, and the number of people from 55 to 64 years of age increased by 17.2 percent. The white population decreased by 0.1 percent, while the black population increased by 54.4 percent. The Hispanic population increased from 505 to 694 people between 2010 and 2016 or by 37.4 percent. These data are presented in Table II.8.1.

Table II.8.1						
Profile of Population Characteristics						
Boone County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Boone County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	26,306	26,532	0.9%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	5,022	4,657	-7.3%	603,673	607,020	0.6%
15 to 24 years	3,258	3,157	-3.1%	430,187	445,808	3.6%
25 to 34 years	3,143	3,267	3.9%	382,583	394,373	3.1%
35 to 44 years	3,056	3,216	5.2%	364,548	367,535	0.8%
45 to 54 years	4,110	3,462	-15.8%	439,726	389,744	-11.4%
55 to 64 years	3,523	4,129	17.2%	372,750	415,998	11.6%
65 and Over	4,194	4,644	10.7%	452,888	514,215	13.5%
Race						
White	25,681	25,653	-0.1%	2,839,615	2,864,884	0.9%
Black	206	318	54.4%	91,695	114,874	25.3%
American Indian and Alaskan Native	90	113	25.6%	13,563	15,924	17.4%
Asian	90	137	52.2%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	3	4	33.3%	2,419	3,592	48.5%
Two or more races	236	307	30.1%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	505	694	37.4%	151,544	182,606	20.5%

Table II.8.2, presents the population of Boone County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 13,202 males, who accounted for 50.2 percent of the population, and the remaining 49.8 percent, or 13,104 persons, were female. In 2016, the number of males rose to 13,396 persons, and accounted for 50.5 percent of the population, with the remaining 49.5 percent, or 13,136 persons being female.

Table II.8.2 Population by Age and Gender Boone 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	2,647	2,375	5,022	2,426	2,231	4,657	-7.3%
15 to 24 years	1,774	1,484	3,258	1,749	1,408	3,157	-3.1%
25 to 34 years	1,600	1,543	3,143	1,652	1,615	3,267	3.9%
35 to 44 years	1,572	1,484	3,056	1,635	1,581	3,216	5.2%
45 to 54 years	1,572	1,484	3,056	1,635	1,581	3,216	5.2%
55 to 64 years	2,037	2,073	4,110	1,765	1,697	3,462	-15.8%
65 and Over	1,782	2,412	4,194	2,113	2,531	4,644	0.9%
Total	13,202	13,104	26,306	13,396	13,136	26,532	0.9%
% of Total	50.2%	49.8%	.	50.5%	49.5%	.	

**Diagram II.8.1
Age Distribution**
Boone County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Boone County increased from 25,186 to 26,224 persons, or by 4.1 percent. Between 2000 and 2010, Boone County population, changed by 82 persons, to a total population of 26,306 persons. The most recent estimates indicated that Boone County’s population rose an additional 226 persons since the 2010 Census, to 26,532 persons in July 2016.

Table II.8.3 Population Estimates: Births, Deaths, and Migration Boone County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	25,186
Natural Increase 90-00	-39
Net Migration 90-00	1,077
2000 Census	26,224
Natural Increase 00-09	254
Net Migration 00-09	-118
2009 Population Estimate	26,360
2010 Census	26,306
Natural Increase 10-16	9
Net Migration 10-16	217
2016 Population Estimate	26,532

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.8.3, Boone County had a natural increase, of -39 persons between 1990 and 2000. During the April 2000 to July 2009 period, Boone County’s natural increase was estimated at 254 persons. Between 2010 and 2016, the natural increase was estimated at 9 persons, and the net migration was 217 persons.

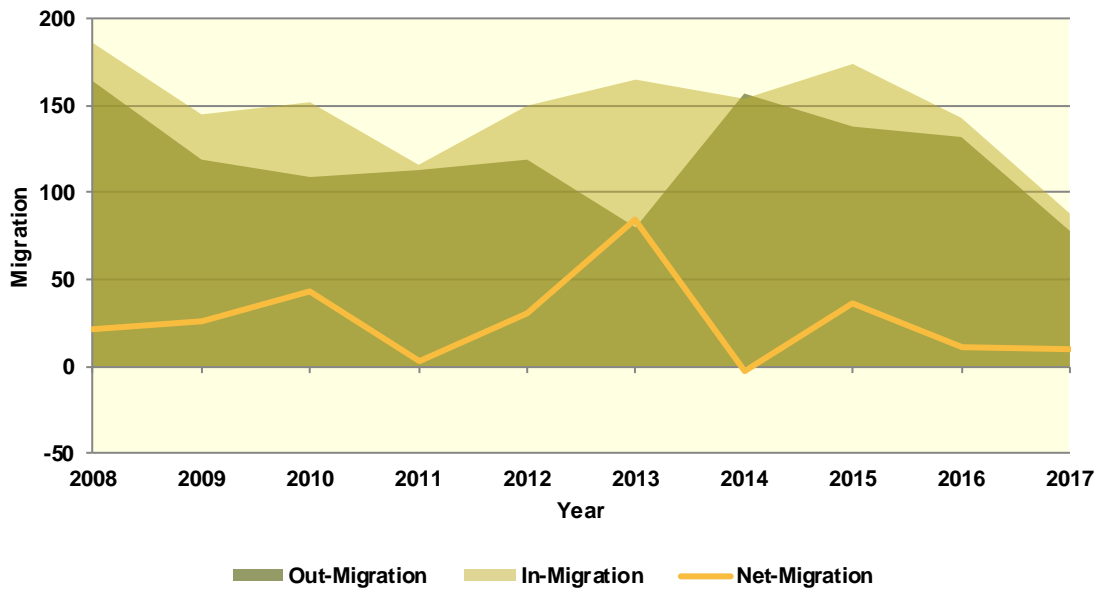
Population Migration Trends

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.8.4 in 2008 there was a total of 186 in-migrations with a total of 164 out-migrations, which led to a net-migration of 22 persons. The most recent first half 2017 data saw a net-migration of 10 persons, with 88 persons entering Boone County and 78 persons leaving Boone County.

Diagram II.8.2, 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 85 people entering and the migration lowest net migration occurred in 2014 with 3 entering Boone County.

Diagram II.8.2
Net In-migration by Gender
 Boone County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.8.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 40 percent of net-migrants, or 4 persons were male, with the remaining 60 percent, or 6 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	96	77	77	60	76	80	66	85	74	44
Female	90	68	75	56	74	85	88	89	69	44
Total	186	145	152	116	150	165	154	174	143	88
Out										
Male	85	52	49	48	49	46	78	56	65	40
Female	79	67	60	65	70	34	79	82	67	38
Total	164	119	109	113	119	80	157	138	132	78
Net										
Male	11	25	28	12	27	34	-12	29	9	4
Female	11	1	15	-9	4	51	9	7	2	6
Total	22	26	43	3	31	85	-3	36	11	10

Table II.8.5, shows net-migration for Boone 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 7 persons entering Boone County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 4 persons leaving Boone County.

Table II.8.5										
Migration by Age Range										
Boone County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	3	1	0	0	0	2	1	1	1	2
18-22	25	20	15	16	12	19	13	18	23	9
23-25	31	21	16	11	20	14	20	18	13	6
26-35	52	37	37	37	42	50	42	47	40	28
36-45	36	29	31	16	27	25	26	34	16	17
46-55	24	17	25	15	24	27	26	17	21	9
56-65	8	10	13	11	15	16	22	21	11	13
66 +	7	10	15	10	10	12	4	18	18	4
Total	186	145	152	116	150	165	154	174	143	88
Out										
14-17	0	3	2	2	1	0	1	1	0	0
18-22	17	13	11	15	12	12	14	24	20	11
23-25	35	18	12	20	16	11	24	17	14	10
26-35	45	32	37	36	42	20	42	38	46	23
36-45	23	17	19	14	19	16	26	25	22	10
46-55	20	16	11	10	12	6	23	16	16	11
56-65	13	14	11	9	8	11	15	7	7	7
66 +	11	6	6	7	9	4	12	10	7	6
Total	164	119	109	113	119	80	157	138	132	78
Net										
14-17	3	-2	-2	-2	-1	2	0	0	1	2
18-22	8	7	4	1	0	7	-1	-6	3	-2
23-25	-4	3	4	-9	4	3	-4	1	-1	-4
26-35	7	5	0	1	0	30	0	9	-6	5
36-45	13	12	12	2	8	9	0	9	-6	7
46-55	4	1	14	5	12	21	3	1	5	-2
56-65	-5	-4	2	2	7	5	7	14	4	6
66 +	-4	4	9	3	1	8	-8	8	11	-2
Total	22	26	43	3	31	85	-3	36	11	10

School Age Enrollment

Table II.8.6, show the school enrollment from the Iowa Department of Education for Boone County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 4,060 students and was 4,132 in 2017, a change of 1.8 percent. Enrollment for students in grades 1 to 5 was 1,488 students in 2010 and 1,553 in 2017, which was a change of 4.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,176 and 1,139 in 2017, which was a change of -3.1 percent.

Table II.8.6						
School Enrollment						
Boone County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	340	1,645	1,021	1,358	282	4,416
2001	332	1,614	1,054	1,358	60	4,418
2002	366	1,580	1,096	1,357	25	4,424
2003	351	1,545	1,097	1,372	19	4,384
2004	354	1,548	1,027	1,390	37	4,356
2005	377	1,600	966	1,400	27	4,343
2006	347	1,546	898	1,389	4	4,180
2007	307	1,562	913	1,325	7	4,107
2008	351	1,521	900	1,252	35	4,024
2009	399	1,516	912	1,213	36	4,022
2010	492	1,488	904	1,176	162	4,060
2011	609	1,488	899	1,183	252	4,179
2012	630	1,450	893	1,187	247	4,160
2013	625	1,456	851	1,210	248	4,142
2014	607	1,455	848	1,190	255	4,100
2015	586	1,446	829	1,204	247	4,065
2016	657	1,510	802	1,181	311	4,150
2017	663	1,553	777	1,139	313	4,132
% Change 10-17	34.8%	4.4%	-14%	-3.1%	93.2%	1.8%

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.8.7, shows population by age for the 2000 and 2010 Census. The population changed by 0.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -2.4 percent to a total of 4,194 persons in 2010. Those aged 25 to 34 changed by 4.5 percent, and those aged under 5 changed by -1.2 percent.



Table II.8.7 Population by Age Boone County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,580	6%	1,561	5.9%	-1.2%
5 to 19	5,643	21.5%	5,358	20.4%	-5.1%
20 to 24	1,492	5.7%	1,361	5.2%	-8.8%
25 to 34	3,009	11.5%	3,143	11.9%	4.5%
35 to 54	7,815	29.8%	7,166	27.2%	-8.3%
55 to 64	2,390	9.1%	3,523	13.4%	47.4%
65 or Older	4,295	16.4%	4,194	15.9%	-2.4%
Total	26,224	100.0%	26,306	100.0%	0.3%

The elderly population is further explored in Table II.8.8. Those aged 65 to 66 changed by 18.2 percent between 2000 and 2010, resulting in a population of 487 persons. Those aged 85 or older changed by -8.1 percent during the same time period, and resulted in 690 persons over age 85 in 2010.

Table II.8.8 Elderly Population by Age Boone County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	412	9.6%	487	11.6%	18.2%
67 to 69	623	14.5%	637	15.2%	2.2%
70 to 74	1,001	23.3%	932	22.2%	-6.9%
75 to 79	880	20.5%	792	18.9%	-10%
80 to 84	628	14.6%	656	15.6%	4.5%
85 or Older	751	17.5%	690	16.5%	-8.1%
Total	4,295	100.0%	4,194	100.0%	-2.4%

Population by race and ethnicity is shown in Table II.8.9. The white population changed by -1.3 percent between 2000 and 2010, and resulted in representing 97 percent of the population in 2010. The black population changed by 116.8 percent, represented 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 131.7 percent between 2000 and 2010, compared to the -0.8 percent growth rate for non-Hispanics.

Table II.8.9					
Population by Race and Ethnicity					
Boone County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	25,838	98.5%	25,509	97%	-1.3%
Black	95	0.4%	206	0.8%	116.8%
American Indian	53	0.2%	81	0.3%	52.8%
Asian	57	0.2%	88	0.3%	54.4%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	
Other	67	0.3%	153	0.6%	128.4%
Two or More Races	114	0.4%	266	1%	133.3%
Total	26,224	100.0%	26,306	100.0%	0.3%
Hispanic	218	0.8%	505	1.9%	131.7%
Non-Hispanic	26,006	99.2%	25,801	98.1%	-0.8%

Population by race and ethnicity through 2016 is shown in Table II.8.10. The white population represented 97 percent of the population in 2016, compared with black households accounting for 1.2 percent of the population. Hispanic households represented 2.4 percent of the population in 2016.

Table II.8.10				
Population by Race and Ethnicity				
Boone County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	25,509	97%	25,618	97%
Black	206	0.8%	324	1.2%
American Indian	81	0.3%	60	0.2%
Asian	88	0.3%	36	0.1%
Native Hawaiian/ Pacific Islander	3	0%	11	0%
Other	153	0.6%	44	0.2%
Two or More Races	266	1%	318	1.2%
Total	26,306	100.0%	26,411	100.0%
Non-Hispanic	25,801	98.1%	25,785	97.6%
Hispanic	505	1.9%	626	2.4%

The population by race is broken down further by ethnicity in Table II.8.11. While the white non-Hispanic population changed by -2.1 percent between 2000 and 2010, the white Hispanic population changed by 189 percent. The black non-Hispanic population changed by 155.7 percent, while the black Hispanic population changed by -75 percent.

Table II.8.11					
Population by Race and Ethnicity					
Boone County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	25,729	98.9%	25,194	97.6%	-2.1%
Black	79	0.3%	202	0.8%	155.7%
American Indian	45	0.2%	72	0.3%	60%
Asian	57	0.2%	87	0.3%	52.6%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	
Other	6	0%	17	0.1%	183.3%
Two or More Races	90	0.3%	226	0.9%	151.1%
Total Non-Hispanic	26,006	100.0%	25,801	100.0%	-0.8%
Hispanic					
White	109	50%	315	62.4%	189%
Black	16	7.3%	4	0.8%	-75%
American Indian	8	3.7%	9	1.8%	12.5%
Asian	0	0%	1	0.2%	
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	61	28%	136	26.9%	123%
Two or More Races	24	11%	40	7.9%	66.7%
Total Hispanic	218	100.0%	505	100.0%	131.7%
Total Population	26,224	100.0%	26,306	100.0%	0.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.8.12. During this time, the total non-Hispanic population was 25,785 persons in 2016. The Hispanic population was 626.

Table II.8.12				
Population by Race and Ethnicity				
Boone County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	25,194	97.6%	25,052	97.2%
Black	202	0.8%	324	1.3%
American Indian	72	0.3%	60	0.2%
Asian	87	0.3%	32	0.1%
Native Hawaiian/ Pacific Islander	3	0%	11	0%
Other	17	0.1%	0	0%
Two or More Races	226	0.9%	306	1.2%
Total Non-Hispanic	25,801	100.0%	25,785	100.0%
Hispanic				
White	315	62.4%	566	90.4%
Black	4	0.8%	0	0%
American Indian	9	1.8%	0	0%
Asian	1	0.2%	4	0.6%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	136	26.9%	44	7%
Two or More Races	40	7.9%	12	1.9%
Total Hispanic	505	100.0%	626	100.0%
Total Population	26,306	100.0%	26,411	100.0%

Households by type and tenure are shown in Table II.8.13. Family households represented 63.7 percent of households, while non-family households accounted for 36.3 percent. These changed from 66.5 and 33.5 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	7,134	66.5%	6,975	63.7%
Married-Couple Family	5,875	82.4%	5,652	81%
Owner-Occupied	5,226	89%	4,999	88.4%
Renter-Occupied	649	11%	653	11.6%
Other Family	1,259	17.6%	1,323	18.1%
Male Householder, No Spouse Present	392	31.1%	577	29.6%
Owner-Occupied	240	61.2%	397	68.8%
Renter-Occupied	152	38.8%	180	31.2%
Female Householder, No Spouse Present	867	68.9%	746	65.5%
Owner-Occupied	517	59.6%	412	55.2%
Renter-Occupied	350	40.4%	334	44.8%
Non-Family Households	3,594	33.5%	3,968	36.3%
Owner-Occupied	2,084	58%	2,345	59.1%
Renter-Occupied	1,510	42%	1,623	40.9%
Total	10,728	100.0%	10,943	100.0%

The group quarters population was 768 in 2010, compared to 960 in 2000. Institutionalized populations experienced a -15.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a -29.1 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	0	0%	8	1.5%	
Juvenile Facilities	.	.	232	43.2%	.
Nursing Homes	537	84.7%	296	55.1%	-44.9%
Other Institutions	97	15.3%	1	0.2%	-99%
Total	634	100.0%	537	100.0%	-15.3%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	326	100%	231	100%	-29.1%
Total	326	100.0%	231	100.0%	-29.1%
Group Quarters Population	960	100.0%	768	100.0%	-20%

The number of foreign born persons are shown in Table II.8.15. An estimated 0.4 percent of the population was born in Mexico, some 0.1 percent were born in Germany, and another 0.1 percent were born in Vietnam.

Table II.8.15
Place of Birth for the Foreign-Born Population
 Boone County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	100	0.4%
#2 country of origin	Germany	28	0.1%
#3 country of origin	Vietnam	27	0.1%
#4 country of origin	Iran	26	0.1%
#5 country of origin	England	23	0.1%
#6 country of origin	Russia	15	0.1%
#7 country of origin	Serbia	11	0%
#8 country of origin	El Salvador	9	0%
#9 country of origin	Norway	9	0%
#10 country of origin	Philippines	9	0%

Limited English Proficiency and the language spoken at home are shown in Table II.8.16. An estimated 0.7 percent of the population speaks Spanish at home.

Table II.8.16
Limited English Proficiency and Language Spoken at Home
 Boone County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	182	0.7%
#2 LEP Language	German or other West Germanic languages	8	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.8.17. Some 15.5 percent of the population was disabled in 2000, or a total of 3,720 persons. The disability rate was highest for those over 65, with 36.2 percent disabled.

Table II.8.17		
Disability by Age		
Boone County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	212	5.3%
16 to 64	2,130	13.2%
65 and older	1,378	36.2%
Total	3,720	15.5%

Table II.8.18 shows disability by type in 2000. There were 1,958 physical disabilities in 2000, some 1,319 employment disabilities, and 1,340 go-outside-home disabilities.

Table II.8.18	
Total Disabilities Tallied: Aged 5 and Older	
Boone County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	862
Physical disability	1,958
Mental disability	1,157
Self-care disability	659
Employment disability	1,319
Go-outside-home disability	1,340
Total	7,295

Disability by age, as estimated by the 2016 ACS, is shown in Table II.8.19. The disability rate for females was 13.9 percent, compared to 15.4 percent for males. The disability rate changed precipitously higher with age, with 46.9 percent of those over 75 experiencing a disability.

Table II.8.19						
Disability by Age						
Boone County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	293	13%	175	9%	468	11.1%
18 to 34	341	12.8%	134	5%	475	8.9%
35 to 64	717	13.3%	717	13.7%	1,434	13.5%
65 to 74	255	23%	274	22.6%	529	22.8%
75 or Older	376	47.8%	496	46.2%	872	46.9%
Total	1,982	15.4%	1,796	13.9%	3,778	14.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.8.20. Some 6.9 percent have an ambulatory disability, 5.4 have an independent living disability, and 2.7 percent have a self-care disability.

Table II.8.20		
Total Disabilities Tallied: Aged 5 and Older		
Boone County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,238	4.8%
Vision disability	543	2.1%
Cognitive disability	1,373	5.6%
Ambulatory disability	1,673	6.9%
Self-Care disability	667	2.7%
Independent living disability	1,096	5.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.8.21. In 2016, some 13,735 persons were employed and 615 were unemployed. This totaled a labor force of 14,350 persons. The unemployment rate for Boone County was estimated to be 4.3 percent in 2016.

Table II.8.21	
Employment, Labor Force and Unemployment	
Boone County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	13,735
Unemployed	615
Labor Force	14,350
Unemployment Rate	4.3%

In 2016, 95.7 percent of households in Boone County had a high school education or greater.

Table II.8.22	
High School or Greater Education	
Boone County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	10,468
Total Households	10,943
Percent High School or Above	95.7%

As seen in Table II.8.23, some 33.8 percent of the population had a high school diploma or equivalent, another 38.8 percent have some college, 14.8 percent have a Bachelor's Degree, and 6.3 percent of the population had a graduate or professional degree.

Table II.8.23		
Educational Attainment		
Boone County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,284	6.3%
High School or Equivalent	6,935	33.8%
Some College or Associates Degree	7,963	38.8%
Bachelor's Degree	3,040	14.8%
Graduate or Professional Degree	1,290	6.3%
Total Population Above 18 years	20,512	100.0%



ECONOMICS

Labor Force

Table II.8.24, shows the labor force statistics for Boone County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.1 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.9 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 Boone County decreased from 3.1 percent in 2015 to 2.8 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Boone County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	548	12,083	12,631	4.3%	4.4%
1991	631	12,235	12,866	4.9%	4.7%
1992	534	12,498	13,032	4.1%	4.5%
1993	485	12,968	13,453	3.6%	4%
1994	455	13,373	13,828	3.3%	3.5%
1995	411	13,463	13,874	3%	3.4%
1996	360	13,810	14,170	2.5%	3.5%
1997	374	13,891	14,265	2.6%	3.1%
1998	325	13,910	14,235	2.3%	2.7%
1999	294	14,026	14,320	2.1%	2.6%
2000	311	14,270	14,581	2.1%	2.6%
2001	413	14,516	14,929	2.8%	3.3%
2002	486	14,687	15,173	3.2%	4%
2003	530	14,498	15,028	3.5%	4.5%
2004	523	14,443	14,966	3.5%	4.5%
2005	531	14,843	15,374	3.5%	4.3%
2006	455	15,073	15,528	2.9%	3.7%
2007	505	14,979	15,484	3.3%	3.7%
2008	566	15,092	15,658	3.6%	4.2%
2009	939	14,882	15,821	5.9%	6.4%
2010	848	13,998	14,846	5.7%	6%
2011	727	13,931	14,658	5%	5.5%
2012	631	13,940	14,571	4.3%	5%
2013	606	14,308	14,914	4.1%	4.7%
2014	522	14,720	15,242	3.4%	4.3%
2015	471	14,861	15,332	3.1%	3.8%
2016	432	14,832	15,264	2.8%	3.7%

Diagram II.8.3, shows the employment and labor force for Boone County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 14,832 persons, with the labor force reaching 15,264, indicating there were a total of 432 unemployed persons.

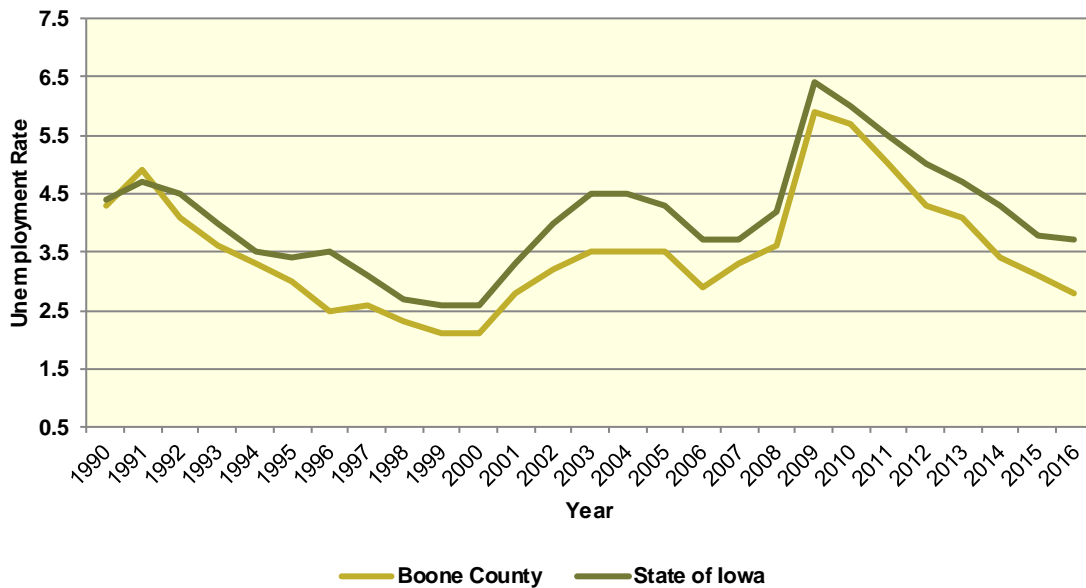
Diagram II.8.3
Employment and Labor Force
 Boone County
 1990 – 2016 BLS Data



Unemployment

Diagram II.8.4, shows the unemployment rate for both the State and Boone County. During the 1990’s the average rate for Boone County was 3.2 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4 percent. Over the course of the entire period the Boone County had an average unemployment rate that lower than the State, 3.5 percent for Boone County, versus 4.1 statewide.

Diagram II.8.4
Annual Unemployment Rate
 Boone 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.8.25, shows total real earnings by industry for Boone County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$154,838,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 25.4 percent.

Table II.8.25
Real Earnings by Industry
 Boone 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	14,828	37,466	72,047	70,463	72,247	47,767	44,931	30,388	-32.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	6,015	10,604	10,347	10,219	0	0	0	0	0
Construction	35,726	39,194	41,561	44,873	49,639	50,312	50,145	62,882	25.4
Manufacturing	46,480	31,301	30,562	33,194	31,628	34,356	34,231	36,126	5.5
Wholesale trade	41,265	38,128	37,796	34,837	0	0	0	0	0
Retail trade	60,945	33,367	33,960	34,852	35,836	36,194	37,463	40,783	8.9
Transportation and warehousing	45,351	67,267	68,699	70,875	65,423	66,010	64,196	62,502	-2.6
Information	14,202	12,674	15,339	0	15,773	0	0	17,207	0
Finance and insurance	14,229	18,102	15,190	16,680	14,350	14,557	14,211	14,480	1.9
Real estate and rental and leasing	3,564	2,998	3,721	4,817	6,749	0	0	9,991	0
Professional and technical services	11,914	0	14,071	13,898	14,807	15,567	15,039	16,972	12.9
Management of companies and enterprises	0	0	0	0	0	19,437	0	0	0
Administrative and waste services	0	0	0	0	0	6,964	0	0	0
Educational services	1,152	0	0	0	0	1,889	1,698	1,773	4.4
Health care and social assistance	36,668	0	0	0	0	51,161	51,759	51,287	-0.9
Arts, entertainment, and recreation	1,743	1,671	1,748	2,258	2,049	2,229	2,034	2,514	23.6
Accommodation and food services	8,317	6,401	6,823	7,091	6,946	7,625	8,595	8,425	-2
Other services, except public administration	21,593	21,729	21,030	0	21,943	23,626	24,724	25,510	3.2
Government and government enterprises	119,502	162,574	157,986	156,924	154,512	153,126	153,280	154,838	1
Total	490,261	568,894	603,252	622,396	625,559	607,876	605,112	604,480	-0.1



Table II.8.26, shows the total employment by industry for the Boone County. The most recent estimates show the government and government enterprises industry was the largest employer in Boone County, with employment reaching 2,527 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 27.7 percent to 281 jobs.

Table II.8.26
Employment by Industry
Boone County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	898	885	901	892	929	878	916	907	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	39	98	89	94	0	0	0	0	0
Construction	856	895	895	901	1,018	1,003	987	1,093	10.7
Manufacturing	994	588	585	602	605	638	665	676	1.7
Wholesale trade	862	560	547	430	0	0	0	0	0
Retail trade	1,927	1,364	1,412	1,428	1,474	1,430	1,483	1,500	1.1
Transportation and warehousing	607	975	987	976	1,030	1,034	1,031	961	-6.8
Information	467	338	395	0	430	0	0	423	0
Finance and insurance	379	442	456	463	455	415	419	414	-1.2
Real estate and rental and leasing	231	365	379	387	416	0	0	455	0
Professional and technical services	299	0	375	368	387	386	365	394	7.9
Management of companies and enterprises	0	0	0	0	0	127	0	0	0
Administrative and waste services	0	0	0	0	0	321	0	0	0
Educational services	88	0	0	0	0	165	160	152	-5
Health care and social assistance	1,171	0	0	0	0	1,510	1,520	1,526	0.4
Arts, entertainment, and recreation	205	190	209	211	204	223	220	281	27.7
Accommodation and food services	586	534	551	544	565	582	615	587	-4.6
Other services, except public administration	765	803	802	0	797	824	845	790	-6.5
Government and government enterprises	2,460	2,743	2,724	2,693	2,604	2,563	2,545	2,527	-0.7
Total	13,153	13,279	13,385	13,504	13,806	13,697	13,794	13,767	-0.2



Table II.8.27, shows the real average earnings per job by industry for Boone County. These figures are calculated by dividing the total real earning displayed in Tables II.8.25 and II.8.26, by industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 65,039 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 13.2 percent.

Table II.8.27
Real Earnings Per Job by Industry
 Boone County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	16,512	42,334	79,964	78,994	77,769	54,404	49,051	33,504	-31.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	154,221	108,208	116,262	108,715	0	0	0	0	0
Construction	41,736	43,792	46,437	49,804	48,762	50,162	50,805	57,532	13.2
Manufacturing	46,761	53,234	52,243	55,139	52,278	53,850	51,475	53,441	3.8
Wholesale trade	47,872	68,086	69,097	81,017	0	0	0	0	0
Retail trade	31,627	24,462	24,051	24,406	24,312	25,310	25,262	27,189	7.6
Transportation and warehousing	74,713	68,992	69,604	72,618	63,517	63,840	62,265	65,039	4.5
Information	30,412	37,498	38,832	0	36,681	0	0	40,678	0
Finance and insurance	37,543	40,955	33,311	36,027	31,539	35,077	33,916	34,976	3.1
Real estate and rental and leasing	15,427	8,213	9,817	12,448	16,223	0	0	21,958	0
Professional and technical services	39,845	0	37,523	37,766	38,260	40,329	41,201	43,076	4.6
Management of companies and enterprises	0	0	0	0	0	153,045	0	0	0
Administrative and waste services	0	0	0	0	0	21,694	0	0	0
Educational services	13,095	0	0	0	0	11,451	10,613	11,664	9.9
Health care and social assistance	31,313	0	0	0	0	33,882	34,052	33,609	-1.3
Arts, entertainment, and recreation	8,503	8,796	8,362	10,703	10,046	9,997	9,247	8,947	-3.3
Accommodation and food services	14,192	11,987	12,383	13,036	12,293	13,102	13,975	14,353	2.7
Other services, except public administration	28,226	27,059	26,222	0	27,532	28,673	29,260	32,291	10.4
Government and government enterprises	48,578	59,269	57,998	58,271	59,336	59,745	60,228	61,273	1.7
Total	37,274	42,842	45,069	46,090	45,311	44,380	43,868	43,908	0.1

Table II.8.28 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 \$1,191,985,000 a -1.5 percent change between 2015 and 2016. Table II.8.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 13,279 and 13,767 in 2016, which a change of -0.2 percent over this period.

Table II.8.28
Total Employment and Real Personal Income
 Boone 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	336,586	20,978	49,701	80,154	48,496	493,960	19,197	10,511	32,024
1970	333,004	20,235	50,651	85,807	53,180	502,407	18,914	10,414	31,977
1971	321,885	22,039	52,374	89,851	58,142	500,214	18,575	10,708	30,061
1972	357,278	24,203	58,005	96,564	60,058	547,702	19,924	10,571	33,797
1973	432,878	29,027	63,703	106,826	66,978	641,358	23,893	10,910	39,678
1974	401,495	31,716	67,384	111,964	69,674	618,800	23,385	11,292	35,555
1975	400,590	31,620	67,939	115,903	75,832	628,643	24,030	11,476	34,908
1976	368,471	32,971	71,458	117,248	79,461	603,668	22,994	11,722	31,435
1977	325,138	34,136	80,174	125,461	79,090	575,728	21,767	11,842	27,456
1978	429,063	35,928	83,580	128,977	81,986	687,679	26,091	11,767	36,464
1979	417,364	40,334	82,089	131,878	82,770	673,767	25,571	12,291	33,956
1980	379,847	37,320	84,980	146,447	90,266	664,219	25,339	11,790	32,217
1981	380,705	38,962	76,665	163,969	92,963	675,340	25,703	11,640	32,706
1982	343,004	38,661	72,651	176,419	98,599	652,011	25,022	11,315	30,314
1983	339,777	37,942	74,309	174,147	100,770	651,061	25,139	11,266	30,160
1984	342,771	40,462	78,503	177,398	108,786	666,996	25,943	11,355	30,187
1985	346,943	41,789	78,127	174,437	122,173	679,891	26,653	11,163	31,081
1986	368,954	44,458	77,071	172,489	133,538	707,594	27,950	11,161	33,057
1987	384,413	45,662	78,206	165,360	147,487	729,805	29,014	11,029	34,854
1988	364,405	50,165	85,293	159,996	154,168	713,697	28,350	11,224	32,467
1989	398,480	52,309	87,034	170,639	150,459	754,303	30,042	11,443	34,823
1990	380,679	52,527	91,257	164,604	159,085	743,099	29,488	11,478	33,166
1991	382,760	51,601	92,379	160,123	165,582	749,244	29,574	11,533	33,188
1992	412,307	51,184	99,029	159,057	170,516	789,725	31,265	12,210	33,768
1993	378,154	51,470	105,339	157,935	177,285	767,242	30,528	11,924	31,714
1994	427,623	53,309	111,778	158,834	186,442	831,367	33,042	12,233	34,957
1995	430,716	54,768	116,886	172,941	166,520	832,295	32,696	12,386	34,774
1996	472,451	55,061	120,689	187,942	170,113	896,135	34,813	12,856	36,749
1997	466,530	58,244	130,146	202,401	178,219	919,051	35,317	12,547	37,183
1998	473,407	61,157	139,141	219,774	167,116	938,280	36,186	13,134	36,044
1999	473,657	61,875	148,643	218,634	164,859	943,918	36,077	13,392	35,369
2000	501,316	64,378	148,985	232,104	184,505	1,002,531	38,190	13,499	37,137
2001	490,261	62,109	154,262	222,430	187,996	992,840	37,824	13,153	37,273
2002	504,596	63,335	153,246	208,096	214,083	1,016,686	38,974	13,117	38,469
2003	531,461	65,698	159,418	209,820	201,106	1,036,107	39,498	13,243	40,131
2004	566,652	66,601	164,284	202,327	204,117	1,070,779	40,603	13,328	42,516
2005	569,982	68,351	168,590	181,516	194,811	1,046,547	39,492	13,773	41,384
2006	564,882	69,851	171,959	195,449	233,901	1,096,341	41,416	13,948	40,500
2007	587,898	70,300	177,945	199,339	230,203	1,125,085	42,371	14,042	41,867
2008	591,748	70,519	180,961	190,618	249,833	1,142,641	43,194	13,905	42,557
2009	586,522	68,726	180,840	178,423	269,418	1,146,477	43,493	13,671	42,903
2010	568,894	68,346	170,974	170,860	277,339	1,119,720	42,610	13,279	42,842
2011	603,252	62,715	185,025	188,996	273,715	1,188,273	45,118	13,385	45,069
2012	622,396	63,881	179,431	202,874	258,850	1,199,670	45,740	13,504	46,089
2013	625,559	71,592	181,219	203,780	272,722	1,211,688	45,969	13,806	45,311
2014	607,876	70,994	196,354	211,482	257,989	1,202,707	45,614	13,697	44,380
2015	605,112	70,666	194,759	214,328	267,189	1,210,723	45,565	13,794	43,868
2016	604,480	72,886	189,856	216,081	254,454	1,191,985	44,926	13,767	43,908



Diagram II.8.5, shows real average earnings per job for Boone County from 1990 to 2016. Over this period the average earning per job for Boone County was \$39,375, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.8.5
Real Average Earnings Per Job
 Boone County
 BEA Data 1990 - 2016

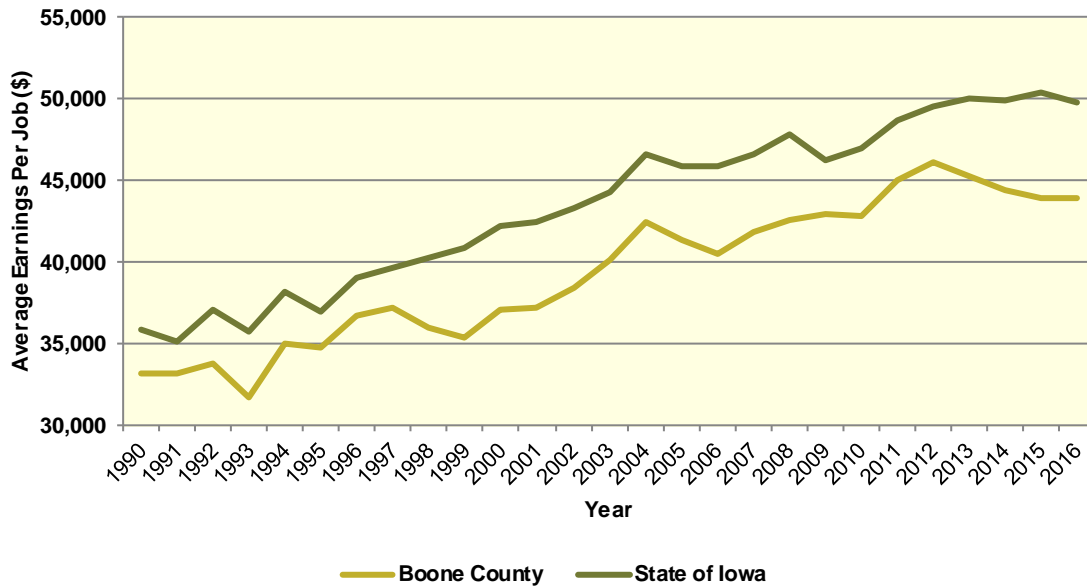
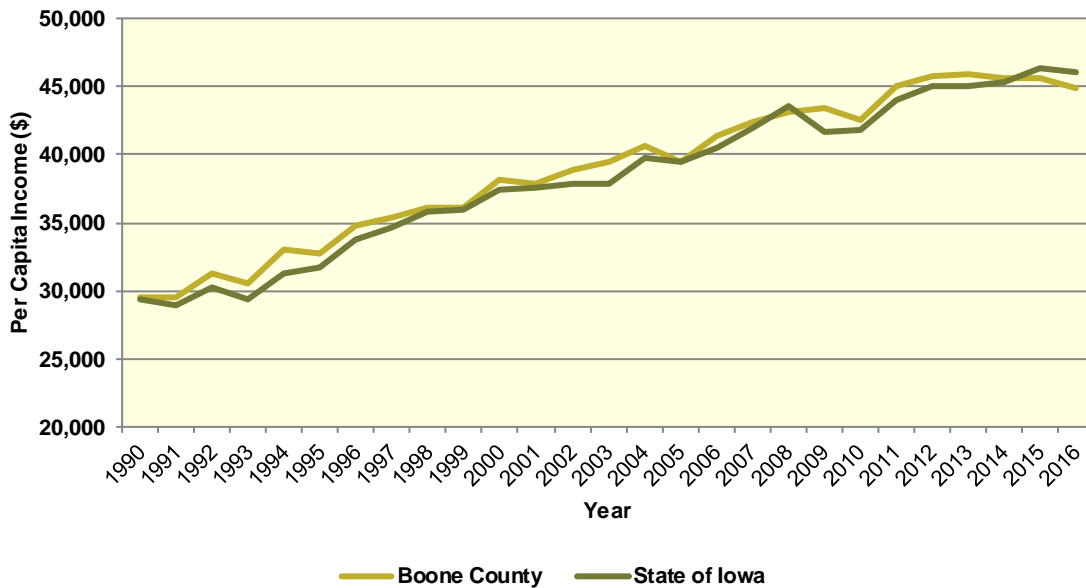


Diagram II.8.6, shows real per capita income for the Boone County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Boone County was \$38,873, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.8.6
Real Per Capita Income
 Boone 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.8.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 9,624 persons in 2015 to 9,608 in 2016, a change of -0.2 percent.

Table II.8.29
Total Monthly Employment
 Boone County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	9,483	9,503	9,393	9,325	8,826	8,839	9,044	9,215	9,284	9,487	9,234
Feb	9,428	9,417	9,315	9,255	8,788	8,797	9,023	9,242	9,298	9,486	9,318
Mar	9,373	9,432	9,487	9,249	8,898	8,817	9,039	9,265	9,319	9,527	9,342
Apr	9,499	9,465	9,563	9,414	8,897	8,956	9,187	9,430	9,533	9,640	9,442
May	9,523	9,584	9,717	9,496	8,990	9,074	9,264	9,575	9,629	9,730	9,592
Jun	9,819	9,766	9,900	9,612	9,165	9,192	9,557	9,838	9,858	9,981	9,747
Jul	9,753	9,482	9,604	9,375	8,831	9,155	9,295	9,473	9,666	9,710	9,775
Aug	9,710	9,445	9,619	9,196	8,725	8,908	9,005	9,448	9,464	9,502	9,638
Sep	9,715	9,627	9,761	9,246	9,054	9,283	9,270	9,552	9,735	9,668	9,879
Oct	9,615	9,619	9,550	9,163	8,977	9,244	9,256	9,486	9,698	9,622	9,858
Nov	9,572	9,633	9,482	9,187	8,967	9,187	9,156	9,523	9,712	9,553	9,783
Dec	9,602	9,629	9,484	9,135	9,027	9,157	9,218	9,541	9,715	9,580	9,682
Annual	9,591	9,550	9,573	9,304	8,929	9,051	9,193	9,466	9,576	9,624	9,608
% Change	.	-0.4%	0.2%	-2.8%	-4%	1.4%	1.6%	3%	1.2%	0.5%	-0.2%

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 \$724 in 2015. In 2016, average weekly wages saw an increased of 4 percent over the prior year, rising to \$753, or by 29 dollars. These data are shown in Table II.8.30.

Table II.8.30 Average Weekly Wages Boone County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	489	497	442	510	483	
2002	504	518	462	525	501	3.7%
2003	529	526	493	558	526	5%
2004	544	554	535	580	553	5.1%
2005	543	568	566	585	566	2.4%
2006	592	592	578	603	591	4.4%
2007	599	607	605	639	613	3.7%
2008	638	630	637	661	642	4.7%
2009	635	630	643	688	648	0.9%
2010	633	642	669	693	659	1.7%
2011	656	652	699	688	674	2.3%
2012	687	677	691	729	696	3.3%
2013	688	673	697	745	701	0.7%
2014	708	692	713	744	714	1.9%
2015	707	693	720	778	724	1.4%
2016(p)	714	726	785	784	753	4%

Total business establishments reported by the QCEW are displayed in Table II.8.31. Between 2015 and 2016, the total number of business establishments in Boone County increased by 4 percent, from 705 to 715 establishments.

Table II.8.31 Number of Business Establishments Boone County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	663	663	630	629	646	
2002	631	636	645	638	638	-1.2%
2003	643	650	660	667	655	2.7%
2004	662	660	653	651	657	0.3%
2005	654	652	660	660	657	(ND)%
2006	666	670	678	675	672	2.3%
2007	667	675	679	680	675	0.4%
2008	671	671	671	662	669	-0.9%
2009	660	663	667	655	661	-1.2%
2010	655	661	663	667	662	0.2%
2011	656	658	661	665	660	-0.3%
2012	653	646	649	657	651	-1.4%
2013	676	684	684	686	683	4.9%
2014	684	686	693	690	688	0.7%
2015	697	704	709	708	705	2.5%
2016	713	714	718	716	715	1.4%

Iowa Department of Revenue

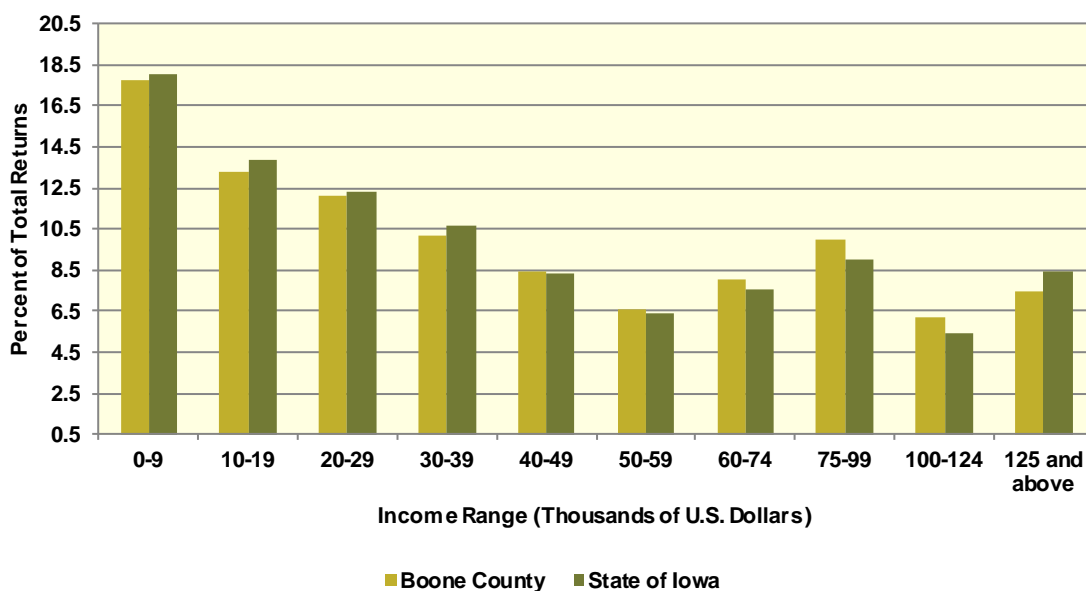
The Iowa Department of Revenue releases annual income tax statistics. Table II.8.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Boone County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 6.8 percent, with 916 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 73.8 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -5.9 percent.

Table II.8.32
Number of Tax Returns by Adjusted Gross Income
 Boone 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	2,415	1,783	1,483	1,296	1,022	842	1,000	731	201	208	10,981
2003	2,393	1,706	1,517	1,263	1,010	820	1,011	835	218	238	11,011
2004	2,349	1,595	1,464	1,271	1,046	811	1,053	971	274	285	11,119
2005	2,220	1,595	1,448	1,211	1,080	847	1,040	1,065	314	327	11,147
2006	2,122	1,507	1,433	1,161	1,055	889	1,101	1,114	409	379	11,170
2007	2,292	1,632	1,402	1,221	1,063	886	1,077	1,203	452	455	11,683
2008	2,160	1,485	1,426	1,277	1,013	838	1,087	1,209	525	495	11,515
2009	2,194	1,556	1,437	1,209	1,011	788	1,035	1,199	545	459	11,433
2010	2,140	1,566	1,491	1,173	1,010	774	1,041	1,179	562	527	11,463
2011	2,247	1,629	1,396	1,199	976	805	968	1,209	622	599	11,650
2012	2,157	1,520	1,482	1,196	983	755	1,003	1,210	647	758	11,711
2013	2,215	1,615	1,416	1,245	996	766	973	1,230	669	787	11,912
2014	2,174	1,608	1,460	1,250	1,035	832	955	1,227	709	877	12,127
2015	2,178	1,627	1,486	1,245	1,032	803	980	1,225	753	916	12,245
Change 10 - 15	1.8%	3.9%	-0.3%	6.1%	2.2%	3.7%	-5.9%	3.9%	34%	73.8%	6.8%

Diagram II.8.7
2015 Income Distribution
 Boone 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 2,401 in 2010 to 2,389 in 2016, with the poverty rate reaching 9.2 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.8.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,770	6.8%
2001	1,702	6.6%
2002	1,859	7.2%
2003	1,979	7.6%
2004	2,315	8.8%
2005	2,276	8.9%
2006	2,409	9.3%
2007	2,748	10.7%
2008	2,551	9.9%
2009	2,088	8.2%
2010	2,401	9.4%
2011	2,530	9.9%
2012	2,482	9.7%
2013	2,920	11.3%
2014	2,671	10.4%
2015	2,298	8.8%
2016	2,389	9.2%

The rate of poverty for Boone County is shown in Table II.8.34. In 2016, there were an estimated 2,659 persons living in poverty. This represented a 10.3 percent poverty rate, compared to 7.6 percent poverty in 2000. In 2016, some 5.5 percent of those in poverty were under age 6, and 9 percent were 65 or older.

Table II.8.34 Poverty by Age Boone 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	215	11.1%	147	5.5%
6 to 17	331	17.1%	632	23.8%
18 to 64	1,161	60.1%	1,640	61.7%
65 or Older	224	11.6%	240	9%
Total	1,931	100.0%	2,659	100.0%
Poverty Rate	7.6%	.	10.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.7 percent in Boone County between 2010 and 2016, from 11,756 to 11,833. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.8.35.

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 Boone County increased from 57 authorizations in 2015 to 66 in 2016.

The real value of single-family building permits decreased from \$189,794 in 2015 to \$163,821 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.8.36.

Table II.8.35 Housing Units State of Iowa vs. Boone County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Boone County	% Growth Since Census
2000 Census Base	1,232,625	.	10,963	.
2010 Census	1,336,417	8.4%	11,756	7.2%
July 2011 Estimate	1,341,974	0.4%	11,756	0%
July 2012 Estimate	1,346,403	0.7%	11,765	0.1%
July 2013 Estimate	1,353,274	1.3%	11,775	0.2%
July 2014 Estimate	1,362,458	1.9%	11,789	0.3%
July 2015 Estimate	1,370,778	2.6%	11,801	0.4%
July 2016 Estimate	1,380,162	3.3%	11,833	0.7%

Table II.8.36
Building Permits and Valuation
 Boone 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	44	2	4	56	106	117,413	64,218
1981	19	2	0	20	41	95,959	42,490
1982	20	2	0	0	22	88,982	0
1983	21	8	16	0	45	91,748	0
1984	11	0	8	0	19	134,625	0
1985	4	0	0	0	4	120,463	0
1986	7	0	0	0	7	148,473	0
1987	8	2	23	0	33	139,331	0
1988	8	8	4	0	20	150,052	0
1989	12	6	0	0	18	125,591	0
1990	21	2	4	0	27	141,045	0
1991	23	6	0	0	29	147,648	0
1992	22	6	0	0	28	153,987	0
1993	23	26	4	10	63	128,933	46,537
1994	46	4	0	26	76	142,969	81,965
1995	49	6	0	58	113	161,672	44,181
1996	79	6	0	58	143	143,586	51,609
1997	85	22	0	0	107	187,917	0
1998	90	18	3	40	151	177,039	74,464
1999	94	4	0	5	103	146,527	56,125
2000	96	6	0	0	102	147,961	0
2001	65	6	0	132	203	154,939	25,779
2002	84	10	0	12	106	168,056	273,009
2003	134	0	0	25	159	158,614	65,751
2004	110	10	0	0	120	164,498	0
2005	106	2	3	0	111	153,319	0
2006	83	4	3	0	90	146,924	0
2007	105	4	0	0	109	123,069	0
2008	49	0	0	36	85	135,108	54,135
2009	31	4	0	0	35	123,366	0
2010	32	0	0	0	32	146,605	0
2011	36	6	0	0	42	142,213	0
2012	29	8	0	0	37	144,212	0
2013	32	6	0	0	38	131,667	0
2014	42	2	0	0	44	170,627	0
2015	57	4	0	0	61	189,794	0
2016	66	2	0	0	68	163,821	0



Diagram II.8.8
Single Family Permits
 Boone County
 Census Bureau Data, 1980–2016

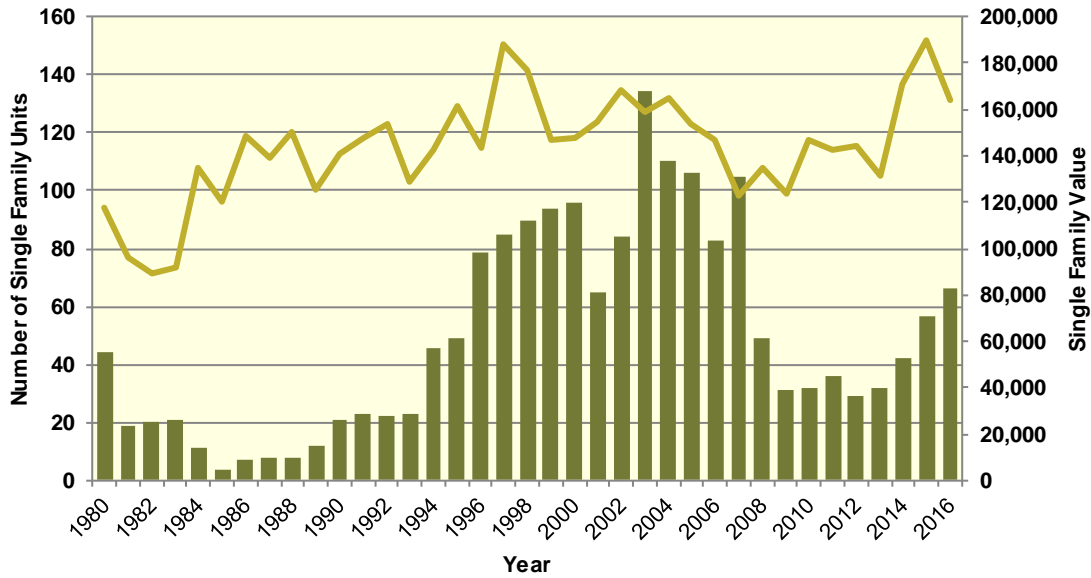
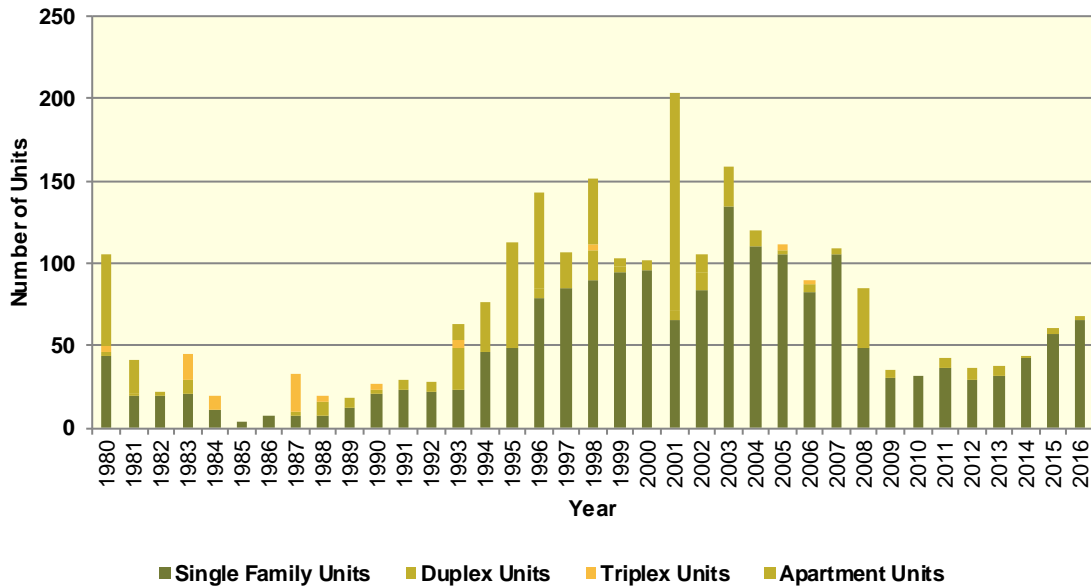


Diagram II.8.9
Total Permits by Unit Type
 Boone County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.8.37. In 2016, there were 11,787 housing units, up from 10,968 in 2000. Single-family units accounted for 81 percent of units in 2016, compared to 80.3 in 2000. Apartment units accounted for 10.8 percent in 2016, compared to 7.5 percent in 2000.

Table II.8.37 Housing Units by Type Boone 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	8,812	80.3%	9,546	81%
Duplex	326	3%	252	2.1%
Tri- or Four-Plex	413	3.8%	252	2.1%
Apartment	818	7.5%	1,270	10.8%
Mobile Home	597	5.4%	467	4%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	10,968	100.0%	11,787	100.0%

Some 91.3 percent of housing was occupied in 2010, compared to 94.6 percent in 2000. Owner-occupied housing changed 2.6 percent between 2000 and 2010, ending with owner-occupied units representing 75.2 percent of unit. Vacant units changed by 73.1 percent, resulting in 1,028 vacant units in 2010.

Table II.8.38 Housing Units by Tenure Boone County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	10,374	94.6%	10,728	91.3%	3.4%
Owner-Occupied	7,862	75.8%	8,067	75.2%	2.6%
Renter-Occupied	2,512	24.2%	2,661	24.8%	5.9%
Vacant Housing Units	594	5.4%	1,028	8.7%	73.1%
Total Housing Units	10,968	100.0%	11,756	100.0%	7.2%

Table II.8.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 11,787 housing units. An estimated 74.5 percent were owner-occupied, and 7.2 percent were vacant.

Table II.8.39 Housing Units by Tenure Boone County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	10,728	91.3%	10,943	92.8%
Owner-Occupied	8,067	75.2%	8,153	74.5%
Renter-Occupied	2,661	24.8%	2,790	25.5%
Vacant Housing Units	1,028	8.7%	844	7.2%
Total Housing Units	11,756	100.0%	11,787	100.0%

Households by household size are shown in Table II.8.40. There were a total of 10,728 households in 2010, up from 10,374 in 2000. One person households changed by 10,374 percent between 2000 and 2010, while two person households changed by 7.9 percent. Three and four person households changed by -3 and -7.9 respectively, representing 13.8 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	2,766	26.7%	2,963	27.6%	7.1%
Two Persons	3,832	36.9%	4,136	38.6%	7.9%
Three Persons	1,525	14.7%	1,480	13.8%	-3%
Four Persons	1,422	13.7%	1,310	12.2%	-7.9%
Five Persons	552	5.3%	570	5.3%	3.3%
Six Persons	200	1.9%	171	1.6%	-14.5%
Seven Persons or More	77	0.7%	98	0.9%	27.3%
Total	10,374	100.0%	10,728	100.0%	3.4%

Households by income is shown in Table II.8.41. Households earning more than \$100,000 per year represented 19.3 percent of households in 2016, compared to 6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.6 percent of households in 2016, compared to 24.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9 percent of households in 2016, compared to 13.7 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,430	13.7%	981	9%
\$15,000 to \$19,999	675	6.5%	535	4.9%
\$20,000 to \$24,999	692	6.6%	719	6.6%
\$25,000 to \$34,999	1,556	14.9%	1,202	11%
\$35,000 to \$49,999	2,065	19.8%	1,459	13.3%
\$50,000 to \$74,999	2,526	24.3%	2,582	23.6%
\$75,000 to \$99,999	846	8.1%	1,357	12.4%
\$100,000 or More	625	6%	2,108	19.3%
Total	10,415	100.0%	10,943	100.0%

Table II.8.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 9.7 percent and 1.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16.1 percent, 9.2 percent, and 9.4, respectively. Housing units built prior to 1939 represented 33.8 percent of households in 2016.

Table II.8.42				
Households by Year Home Built				
Boone 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	4,491	43.3%	3,696	33.8%
1940 to 1949	739	7.1%	551	5%
1950 to 1959	1,019	9.8%	854	7.8%
1960 to 1969	793	7.6%	814	7.4%
1970 to 1979	1,422	13.7%	1,762	16.1%
1980 to 1989	719	6.9%	1,012	9.2%
1990 to 1999	1,191	11.5%	1,030	9.4%
2000 to 2009	.	.	1,059	9.7%
2010 or Later	.	.	165	1.5%
Total	10,374	100.0%	10,943	100.0%

The distribution of unit types by race are shown in Table II.8.43. An estimated 80.8 percent of white households occupy single family homes, while 100 percent of black households do. Some 10.4 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.8.43							
Distribution of Units in Structure by Race							
Boone County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	80.8%	100%	100%	100%	100%	61.5%	42.1%
Duplex	2.2%	0%	0%	0%	0%	23.1%	0%
Tri- or Four-Plex	2.4%	0%	0%	0%	0%	0%	0%
Apartment	10.4%	0%	0%	0%	0%	0%	40.8%
Mobile Home	4.2%	0%	0%	0%	0%	15.4%	17.1%
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.8.44. An estimated 26.5 percent of vacant units were for rent in 2010, a 66.9 percent change since 2000. In addition, some 24.3 percent of vacant units were for sale, a change of 101.6 percent between 2000 and 2010. "Other" vacant units represented 37.3 percent of vacant units in 2010. This is a change of 66.5 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.



Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	163	27.4%	272	26.5%	66.9%
For Sale	124	20.9%	250	24.3%	101.6%
Rented or Sold, Not Occupied	41	6.9%	57	5.5%	39%
For Seasonal, Recreational, or Occasional Use	36	6.1%	64	6.2%	77.8%
For Migrant Workers	0	0%	2	0.2%	
Other Vacant	230	38.7%	383	37.3%	66.5%
Total	594	100.0%	1,028	100.0%	73.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.8.45. By 2016, for rent units accounted for 13.6 percent of vacant units, while for sale units accounted for 9 percent. “Other” vacant units accounted for 53.6 percent of vacant units, representing a total of 452 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	272	26.5%	115	13.6%
For Sale	250	24.3%	76	9%
Rented Not Occupied	11	1.1%	35	4.1%
Sold Not Occupied	46	4.5%	81	9.6%
For Seasonal, Recreational, or Occasional Use	64	6.2%	85	10.1%
For Migrant Workers	2	0.2%	0	0%
Other Vacant	383	37.3%	452	53.6%
Total	1,028	100.0%	844	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.8.46. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 1.1 percent were severely overcrowded.

Table II.8.46 Overcrowding and Severe Overcrowding Boone 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	7,791	99.3%	52	0.7%	3	0%	7,846
2016 Five-Year ACS	8,095	99.3%	50	0.6%	8	0.1%	8,153
Renter							
2000 Census	2,511	99.3%	10	0.4%	7	0.3%	2,528
2016 Five-Year ACS	2,608	93.5%	66	2.4%	116	4.2%	10,943
Total							
2000 Census	10,302	99.3%	62	0.6%	10	0.1%	10,374
2016 Five-Year ACS	10,703	97.8%	116	1.1%	124	1.1%	10,943

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 4 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Boone County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.8.47 Households with Incomplete Plumbing Facilities Boone County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	10,355	10,939
Lacking Complete Plumbing Facilities	19	4
Total Households	10,374	10,943
Percent Lacking	0.2%	0%

There were 78 households lacking complete kitchen facilities in 2016, compared to 27 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.7 percent in 2016.

Table II.8.48 Households with Incomplete Kitchen Facilities Boone County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	10,347	10,865
Lacking Complete Kitchen Facilities	27	78
Total Households	10,374	10,943
Percent Lacking	0.3%	0.7%

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 Boone County, 13.3 of households had a cost burden and 9.6 percent had a severe cost burden. Some 21.3 percent of renters were cost burdened, and 14 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.8 percent and a severe cost burden rate of 3.9 percent. Owner occupied households with a mortgage had a cost burden rate of 11.8 percent, and severe cost burden at 10.9 percent.

Table II.8.49
Cost Burden and Severe Cost Burden by Tenure
 Boone 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	3,215	83.3%	447	11.6%	191	4.9%	8	0.2%	3,861
2016 Five-Year ACS	3,783	76.6%	582	11.8%	538	10.9%	34	0.7%	4,937
Owner Without a Mortgage									
2000 Census	2,122	91.1%	112	4.8%	58	2.5%	37	1.6%	2,329
2016 Five-Year ACS	2,794	86.9%	283	8.8%	127	3.9%	12	0.4%	3,216
Renter									
2000 Census	1,628	67.7%	316	13.1%	246	10.2%	214	8.9%	2,404
2016 Five-Year ACS	1,584	56.8%	593	21.3%	390	14%	223	8%	2,790
Total									
2000 Census	6,965	81%	875	10.2%	495	5.8%	259	3%	8,594
2016 Five-Year ACS	8,161	74.6%	1,458	13.3%	1,055	9.6%	269	2.5%	10,943

Housing Problems by Income

Table II.8.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Boone County. As can be seen in 2017 the MFI was \$69,400, which compared to \$69,900 for the State of Iowa.

Table II.8.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 790 owner-occupied and 504 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 594 owner-occupied 365 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 7,930 households without a housing problem.

Table II.8.50
Median Family Income
 Boone County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	49,500	49,100
2001	52,400	52,500
2002	52,600	53,700
2003	58,100	54,900
2004	58,500	55,800
2005	59,550	57,650
2006	59,900	57,800
2007	60,000	58,100
2008	60,600	58,500
2009	63,700	62,000
2010	64,200	62,400
2011	65,600	64,000
2012	66,500	64,800
2013	71,100	64,700
2014	72,000	65,300
2015	72,100	67,500
2016	69,600	68,400
2017	69,400	69,900

Table II.8.51
Housing Problems by Income and Tenure
 Boone 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	4	0	15	0	0	19
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)	0	0	30	10	45	85
Housing cost burden greater than 50% of income (and none of the above problems)	305	155	100	30	4	594
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	80	180	270	115	145	790
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
Has none of the 4 housing problems	40	465	915	725	4,350	6,495
Total	479	800	1,330	880	4,544	8,033
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	20	0	40	25	30	115
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	110	0	0	0	114
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	0	10	0	4	49
Housing cost burden greater than 50% of income (and none of the above problems)	250	95	10	10	0	365
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	140	240	120	0	4	504
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	70	245	395	365	360	1,435
Total	519	690	575	400	398	2,582
Total						
Lacking complete plumbing or kitchen facilities	24	0	55	25	30	134
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	110	0	0	0	114
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	0	40	10	49	134
Housing cost burden greater than 50% of income (and none of the above problems)	555	250	110	40	4	959
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	220	420	390	115	149	1,294
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
Has none of the 4 housing problems	110	710	1,310	1,090	4,710	7,930
Total	998	1,490	1,905	1,280	4,942	10,615

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.8.52, of the 725 loans in 2016, 335 loans were for Home Purchases, 65 were for Home Improvement and 325 were for refinancing.



Table II.8.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Boone County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	182	104	330	616
2009	203	61	423	687
2010	173	78	431	682
2011	187	79	365	631
2012	215	65	575	855
2013	255	71	477	803
2014	291	67	190	548
2015	308	93	279	680
2016	335	65	325	725

Table II.8.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$118,986 in 2012 and \$143,627 in 2016. Overall, average loans were \$104,292 in 2008 and \$134,303 in 2016.

Table II.8.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Boone County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$120,198	\$32,837	\$118,039	\$104,292
2009	\$119,232	\$44,475	\$134,007	\$121,691
2010	\$115,902	\$40,808	\$127,773	\$114,815
2011	\$123,267	\$48,658	\$129,222	\$117,371
2012	\$118,986	\$42,062	\$131,202	\$121,353
2013	\$129,561	\$37,254	\$119,122	\$115,198
2014	\$133,601	\$26,776	\$124,421	\$117,358
2015	\$145,338	\$40,957	\$133,663	\$126,272
2016	\$143,627	\$46,738	\$142,206	\$134,303

Table II.8.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$25,582,000 in 2012 and \$48,115,000 in 2016. Overall, average loans were \$64,244,000 in 2008 and \$97,370,000 in 2016.

Table II.8.54 Total Volume of Owner-Occupied Single Family Loans Boone County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$21,876,000	\$3,415,000	\$38,953,000	\$64,244,000
2009	\$24,204,000	\$2,713,000	\$56,685,000	\$83,602,000
2010	\$20,051,000	\$3,183,000	\$55,070,000	\$78,304,000
2011	\$23,051,000	\$3,844,000	\$47,166,000	\$74,061,000
2012	\$25,582,000	\$2,734,000	\$75,441,000	\$103,757,000
2013	\$33,038,000	\$2,645,000	\$56,821,000	\$92,504,000
2014	\$38,878,000	\$1,794,000	\$23,640,000	\$64,312,000
2015	\$44,764,000	\$3,809,000	\$37,292,000	\$85,865,000
2016	\$48,115,000	\$3,038,000	\$46,217,000	\$97,370,000

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.8.55 presents some basic statistics about the completed surveys.

Table II.8.55 Survey of Rental Properties Boone County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	10	422	4.7	57.8

Table II.8.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 50 single family units in Boone County, with 0 of them available. This translates into a vacancy rate of 0 percent in Boone County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 357 apartment units reported in the survey, with 20 of them available, which resulted in a vacancy rate of 5.6 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.8.56 Rental Vacancy Survey by Type Boone County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	50	0	0%
Apartments	357	20	5.6%
Mobile Homes	0	0	0%
“Other” Units	15	0	0%
Don’t Know	0	0	0%
Total	422	20	4.7%

Table II.8.57, reports units by bedroom size. As can be seen there were 81 two bedroom apartment units and 10 three bedroom units. Overall, the 81 two bedroom units accounted for 19.2 percent of all units, and the 10 three bedroom units accounted for 2.4 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 165 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.8.57 Rental Units by Bedroom Size Boone 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	164	0	0	·	164
Two	0	81	0	0	·	81
Three	0	10	0	0	·	10
Four	0	2	0	0	·	2
Don’t Know	50	100	0	15	0	165
Total	50	357	0	15	0	422

Table II.8.58, at right, displays the vacancy rate of single family units by the number of bedrooms.

Table II.8.58 Single Family Units by Bedroom Size Boone 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	0	0	0%
Four	0	0	0%
Don’t know	50	0	0%
Total	50	0	0%

Table II.8.59 displays the vacancy rate of apartment units by the number of bedrooms.

Table II.8.59 Apartment Units by Bedroom Size Boone County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	164	0	0%
Two	81	7	8.6%
Three	10	1	10%
Four	2	0	0%
Don’t know	100	12	12%
Total	357	20	5.6%

Average market-rate rents by unit type are shown in Table II.8.60. 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.8.60 Average Market Rate Rents by Bedroom Size Boone 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	\$468	\$0	\$0	\$468
Two	\$0	\$549.5	\$0	\$0	\$549.5
Three	\$0	\$696	\$0	\$0	\$696
Four	\$0	\$800	\$0	\$0	\$800
Total	\$760	\$567.7	\$0	\$0	\$604.8

Table II.8.61, shows vacancy rates for single family units by average rental rates for Boone 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 0 percent.

Table II.8.61 Single Family Market Rate Rents by Vacancy Status Boone 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	0	0	0%
\$750 to \$1,000	50	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	50	0	0%

The average rent and availability of apartment units is displayed in Table II.8.62. 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 7.7 percent.

Table II.8.62 Apartment Market Rate Rents by Vacancy Status Boone County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	37	3	8.1%
\$500 to \$750	195	15	7.7%
\$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	125	2	1.6%
Total	357	20	5.6%

Respondents were asked if utilities are included in the rent and as shown in Table II.8.63, 10 respondents, or 100 percent, included some sort of utility in the rent.

Table II.8.63 Are there any utilities included with the rent? Boone County 2017 Survey of Rental Properties	
Period	Respondent
Yes	10
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.8.64. There were 0 respondents who included electricity, 1 respondent who included natural gas, 10 respondents who included water and sewer and 10 respondents included trash collection in the rent.

Table II.8.64 Which utilities are included with the rent? Boone County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	10
Trash Collection	10

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.8.65, there were 0 single family units which property managers considered accessible, with an additional 99 accessible apartment units. Respondents also indicated there were a total of 9 persons with disabilities currently residing in accessible units.

Table II.8.65 Accessible Units by Bedroom Size Boone 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	69	0	0		69
Two	0	7	0	0		7
Three	0	2	0	0		2
Four	0	0	0	0		0
Don’t Know	0	21	0	0	0	21
Total	0	99	0	0	0	99

Table II.8.66, shows the breakdown of accessible and not accessible single family units by bedroom size. Overall, 0 percent of all single family units were considered accessible by survey respondents.

Table II.8.66				
Single Family Units by Accessibility and Bedroom Size				
Boone 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	0	0	0	0%
Four	0	0	0	0%
Don't know	50	0	50	0%
Total	50	0	50	0%

Table II.8.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 8.6 percent or 7 two bedroom apartment units are accessible, with 20 percent of three bedroom units were considered accessible. Overall, 27.7 percent of all apartment units were considered accessible by survey respondents.

Table II.8.67				
Apartment Units by Accessibility and Bedroom Size				
Boone County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	95	69	164	42.1%
Two	74	7	81	8.6%
Three	8	2	10	20%
Four	2	0	2	0%
Don't know	79	21	100	21%
Total	258	99	357	27.7%

Perceived Need for Rental Units

Table II.8.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 7 respondents said they keep a waitlist, with an estimated 25 number of persons on the wait list.

Table II.8.68 Do you keep a waiting list? Boone County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	3
Waitlist Size	25

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.8.69, 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.8.69 How would you rate the need for renovation of existing units in the city? Boone County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	0	0
Moderate Need	2	2	0	0
High Need	0	0	0	0
Extreme Need	2	2	1	1
Average Need	3.6	3.6	5	5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.8.70, 2 respondents said there was no need for new single family units, with 2 respondents saying there was extreme need for constructing new single family units. Likewise, 2 respondents indicated no need for new apartment units, with 2 respondents saying there was extreme need for constructing new apartment units.

Table II.8.70 How would you rate the need for construction of new units in the city? Boone County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	0	0
Low Need	0	0	0	0
Moderate Need	1	1	0	0
High Need	1	1	0	0
Extreme Need	2	2	1	1
Average Need	3.2	3.2	5	5

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.8.71, shows the *strong growth scenario* for the Boone County. As can be seen there were 8,153 owner-occupied and 2,790 renter-occupied households in 2016, for a total of 10,943 households. In 2030, there will be a projected 11,473 households, of which 8,692 are projected to be owner occupied and the remaining 2,782 are expected to be renter-occupied.

By 2050, there are projected to be 8,727 owner-occupied households, of which 525 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,438 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,695 renter households, of which 539 renter households are expected to have incomes between 0 and 30.0 percent of median family income 601 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 11,421 occupied units by 2050, of which 1,064 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.8.72
Housing Demand Forecast
 Boone County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	491	511	518	523	527	528	527	525
30.1-50%	811	845	856	865	870	872	871	868
50.1-80%	1,344	1,399	1,418	1,433	1,441	1,444	1,443	1,438
80.1-95%	705	734	744	751	756	758	757	754
95.1-115%	882	919	931	941	946	948	947	944
115+%	3,920	4,082	4,136	4,179	4,204	4,213	4,208	4,196
Total	8,153	8,490	8,602	8,692	8,745	8,763	8,753	8,727
Renter								
0-30%	558	557	557	556	554	551	546	539
30.1-50%	746	745	744	744	741	736	729	720
50.1-80%	622	621	621	621	618	614	608	601
80.1-95%	274	273	273	273	272	270	268	264
95.1-115%	279	279	279	278	277	275	273	269
115+%	311	311	311	310	309	307	304	301
Total	2,790	2,786	2,785	2,782	2,772	2,754	2,728	2,695
Total								
0-30%	1,049	1,068	1,075	1,080	1,081	1,078	1,073	1,064
30.1-50%	1,557	1,590	1,601	1,609	1,611	1,608	1,600	1,589
50.1-80%	1,966	2,021	2,039	2,053	2,060	2,059	2,051	2,039
80.1-95%	978	1,007	1,017	1,024	1,028	1,028	1,024	1,019
95.1-115%	1,161	1,197	1,209	1,219	1,224	1,224	1,220	1,214
115+%	4,231	4,393	4,446	4,489	4,514	4,520	4,513	4,496
Total	10,943	11,276	11,387	11,473	11,517	11,517	11,481	11,421