

**VOLUME II:
CALHOUN COUNTY**

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Calhoun County

DEMOGRAPHICS

Population Estimates

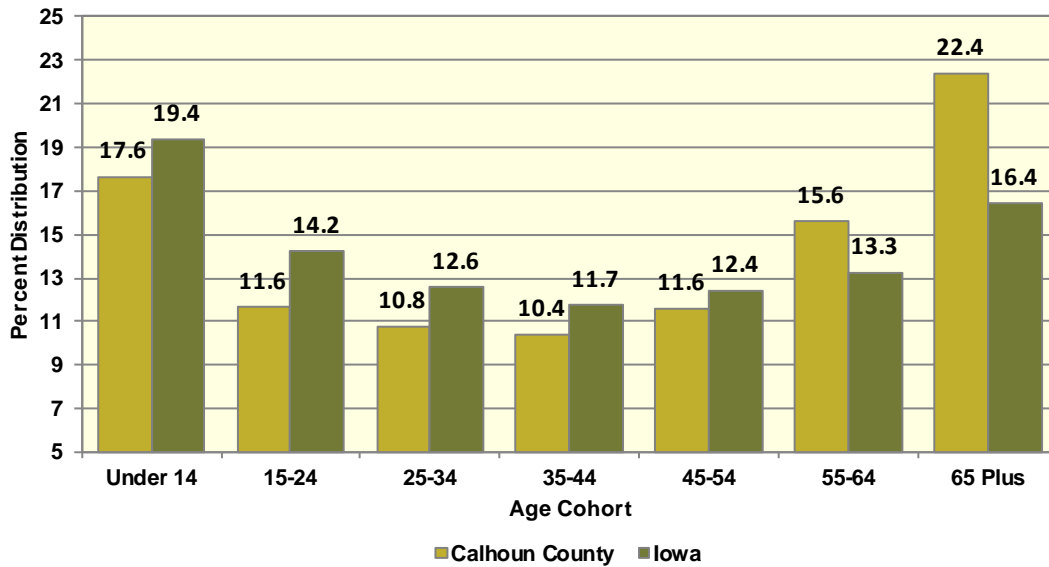
The Census Bureau’s current census estimates indicate that Calhoun County’s population increased from 9,670 in 2010 to 9,846 in 2016, or by 1.8 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 19.9 percent, and the number of people from 55 to 64 years of age increased by 9 percent. The white population decreased by 0.5 percent, while the black population increased by 743.5 percent. The Hispanic population increased from 90 to 203 people between 2010 and 2016 or by 125.6 percent. These data are presented in Table II.13.1.

Table II.13.1 Profile of Population Characteristics Calhoun County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Calhoun County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	9,670	9,846	1.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,684	1,737	3.1%	603,673	607,020	0.6%
15 to 24 years	975	1,147	17.6%	430,187	445,808	3.6%
25 to 34 years	883	1,059	19.9%	382,583	394,373	3.1%
35 to 44 years	964	1,022	6%	364,548	367,535	0.8%
45 to 54 years	1,462	1,141	-22%	439,726	389,744	-11.4%
55 to 64 years	1,410	1,537	9%	372,750	415,998	11.6%
65 and Over	2,292	2,203	-3.9%	452,888	514,215	13.5%
Race						
White	9,549	9,498	-0.5%	2,839,615	2,864,884	0.9%
Black	23	194	743.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	20	37	85%	13,563	15,924	17.4%
Asian	25	30	20%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	0	-100%	2,419	3,592	48.5%
Two or more races	52	87	67.3%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	90	203	125.6%	151,544	182,606	20.5%

Table II.13.2, presents the population of Calhoun County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,697 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 4,973 persons, were female. In 2016, the number of males rose to 5,097 persons, and accounted for 51.8 percent of the population, with the remaining 48.2 percent, or 4,749 persons being female.

Table II.13.2 Population by Age and Gender Calhoun 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	863	821	1,684	913	824	1,737	3.1%
15 to 24 years	492	483	975	658	489	1,147	17.6%
25 to 34 years	442	441	883	600	459	1,059	19.9%
35 to 44 years	472	492	964	570	452	1,022	6.0%
45 to 54 years	472	492	964	570	452	1,022	6%
55 to 64 years	730	732	1,462	590	551	1,141	-22%
65 and Over	976	1,316	2,292	975	1,228	2,203	1.8%
Total	4,697	4,973	9,670	5,097	4,749	9,846	1.8%
% of Total	48.6%	51.4%	.	51.8%	48.2%	.	

Diagram II.13.1
Age Distribution
Calhoun County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Calhoun County decreased from 11,508 to 11,115 persons, or by -3.4 percent. Between 2000 and 2010, Calhoun County population, changed by -1,445 persons, to a total population of 9,670 persons. The most recent estimates indicated that Calhoun County's population fell an additional 176 persons since the 2010 Census, to 9,846 persons in July 2016.

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.13.3, Calhoun County had a natural increase, of -603 persons between 1990 and 2000. During the April 2000 to July 2009 period, Calhoun County's natural increase was estimated at -387 persons. Between 2010 and 2016, the natural increase was estimated at -196 persons, and the net migration was 372 persons.

1990 Census	11,508
Natural Increase 90-00	-603
Net Migration 90-00	210
2000 Census	11,115
Natural Increase 00-09	-387
Net Migration 00-09	-1,044
2009 Population Estimate	9,684
2010 Census	9,670
Natural Increase 10-16	-196
Net Migration 10-16	372
2016 Population Estimate	9,846

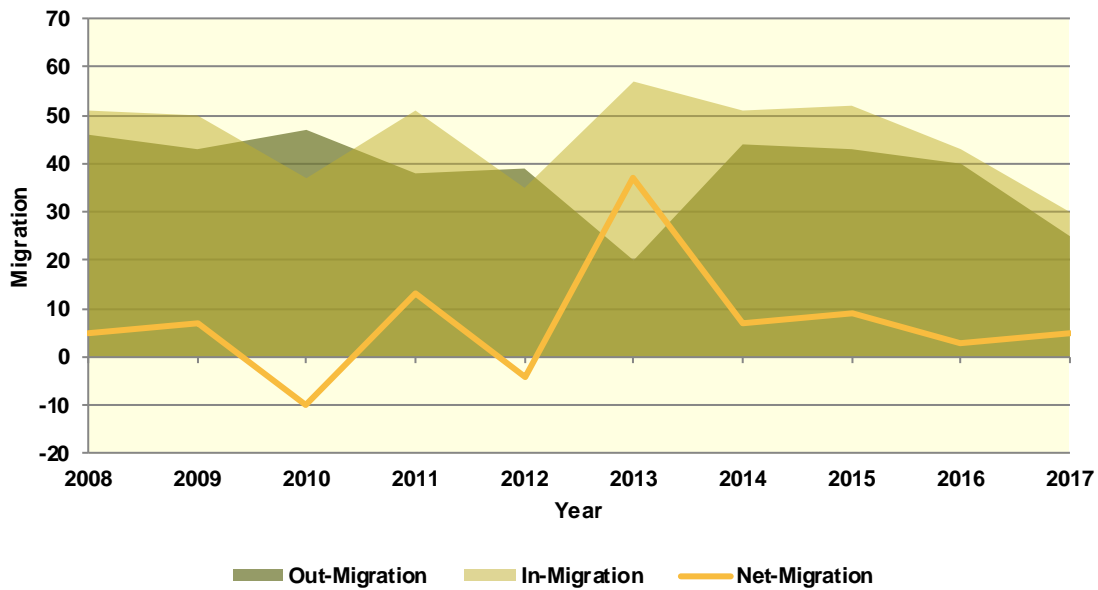
Population Migration Trends

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.13.4 in 2008 there was a total of 51 in-migrations with a total of 46 out-migrations, which led to a net-migration of 5 persons. The most recent first half 2017 data saw a net-migration of 5 persons, with 30 persons entering Calhoun County and 25 persons leaving Calhoun County.

Diagram II.13.2, 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 2013 with 37 people entering and the migration lowest net migration occurred in 2010 with 10 entering Calhoun County.

Diagram II.13.2
Net In-migration by Gender
 Calhoun County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.13.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 120 percent of net-migrants, or 6 persons were male, with the remaining -20 percent, or -1 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	25	25	16	26	17	25	23	31	18	17
Female	26	25	21	25	18	32	28	21	25	13
Total	51	50	37	51	35	57	51	52	43	30
Out										
Male	23	23	21	17	22	7	18	20	15	11
Female	23	20	26	21	17	13	26	23	25	14
Total	46	43	47	38	39	20	44	43	40	25
Net										
Male	2	2	-5	9	-5	18	5	11	3	6
Female	3	5	-5	4	1	19	2	-2	0	-1
Total	5	7	-10	13	-4	37	7	9	3	5

Table II.13.5, shows net-migration for Calhoun County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 5 persons entering Calhoun County. Those in the age range of 36 to 45 had the lowest levels of net migration, with 2 persons leaving Calhoun County.

Table II.13.5										
Migration by Age Range										
Calhoun County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	0	0	1	1	0	0	2	0	1
18-22	4	7	6	5	5	7	8	8	5	2
23-25	2	5	3	5	3	0	2	5	7	6
26-35	15	15	13	14	10	10	15	12	11	7
36-45	12	10	5	6	5	8	4	6	7	1
46-55	6	9	4	10	4	17	12	12	6	4
56-65	4	1	3	4	6	6	4	4	4	5
66 +	6	3	3	6	1	9	6	3	3	4
Total	51	50	37	51	35	57	51	52	43	30
Out										
14-17	0	0	1	1	0	0	0	0	0	0
18-22	3	6	4	4	3	6	4	6	4	3
23-25	11	8	2	10	9	1	6	7	6	7
26-35	14	9	10	9	9	5	15	9	12	7
36-45	5	11	10	4	4	4	4	9	6	3
46-55	4	8	6	3	6	1	3	4	7	1
56-65	7	0	8	3	7	1	7	6	2	0
66 +	2	1	6	4	1	2	5	2	3	4
Total	46	43	47	38	39	20	44	43	40	25
Net										
14-17	2	0	-1	0	1	0	0	2	0	1
18-22	1	1	2	1	2	1	4	2	1	-1
23-25	-9	-3	1	-5	-6	-1	-4	-2	1	-1
26-35	1	6	3	5	1	5	0	3	-1	0
36-45	7	-1	-5	2	1	4	0	-3	1	-2
46-55	2	1	-2	7	-2	16	9	8	-1	3
56-65	-3	1	-5	1	-1	5	-3	-2	2	5
66 +	4	2	-3	2	0	7	1	1	0	0
Total	5	7	-10	13	-4	37	7	9	3	5

School Age Enrollment

Table II.13.6, show the school enrollment from the Iowa Department of Education for Calhoun County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 1,993 students and was 1,832 in 2017, a change of -8.1 percent. Enrollment for students in grades 1 to 5 was 601 students in 2010 and 595 in 2017, which was a change of -1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 582 and 526 in 2017, which was a change of -9.6 percent.

Table II.13.6
School Enrollment

Calhoun County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	181	894	589	795	11	2,470
2001	176	868	591	793	0	2,428
2002	181	781	575	747	0	2,284
2003	165	708	550	776	0	2,199
2004	155	698	518	757	0	2,128
2005	200	664	489	758	55	2,111
2006	197	626	449	758	53	2,030
2007	212	610	442	724	72	1,988
2008	218	603	415	707	64	1,943
2009	296	600	421	638	146	1,955
2010	320	601	490	582	156	1,993
2011	323	628	476	563	168	1,990
2012	345	630	492	546	189	2,013
2013	315	575	343	514	171	1,747
2014	302	578	358	513	164	1,751
2015	319	565	352	482	171	1,718
2016	302	583	367	511	165	1,763
2017	338	595	373	526	186	1,832
% Change 10-17	5.6%	-1%	-23.9%	-9.6%	19.2%	-8.1%

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.13.7, shows population by age for the 2000 and 2010 Census. The population changed by -13 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.8 percent to a total of 2,292 persons in 2010. Those aged 25 to 34 changed by -19.4 percent, and those aged under 5 changed by -3.5 percent.

Table II.13.7 Population by Age Calhoun County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	570	5.1%	550	5.7%	-3.5%
5 to 19	2,251	20.3%	1,708	17.7%	-24.1%
20 to 24	454	4.1%	401	4.1%	-11.7%
25 to 34	1,095	9.9%	883	9.1%	-19.4%
35 to 54	3,162	28.4%	2,426	25.1%	-23.3%
55 to 64	1,125	10.1%	1,410	14.6%	25.3%
65 or Older	2,458	22.1%	2,292	23.7%	-6.8%
Total	11,115	100.0%	9,670	100.0%	-13%

The elderly population is further explored in Table II.13.8. Those aged 65 to 66 changed by 11.9 percent between 2000 and 2010, resulting in a population of 245 persons. Those aged 85 or older changed by 4.4 percent during the same time period, and resulted in 449 persons over age 85 in 2010.

Table II.13.8 Elderly Population by Age Calhoun County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	219	8.9%	245	10.7%	11.9%
67 to 69	324	13.2%	293	12.8%	-9.6%
70 to 74	548	22.3%	492	21.5%	-10.2%
75 to 79	516	21%	435	19%	-15.7%
80 to 84	421	17.1%	378	16.5%	-10.2%
85 or Older	430	17.5%	449	19.6%	4.4%
Total	2,458	100.0%	2,292	100.0%	-6.8%

Population by race and ethnicity is shown in Table II.13.9. The white population changed by -12.6 percent between 2000 and 2010, and resulted in representing 98.5 percent of the population in 2010. The black population changed by -71.4 percent, represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -10 percent between 2000 and 2010, compared to the -13 percent growth rate for non-Hispanics.

Table II.13.9 Population by Race and Ethnicity Calhoun County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	10,899	98.1%	9,526	98.5%	-12.6%
Black	77	0.7%	22	0.2%	-71.4%
American Indian	22	0.2%	19	0.2%	-13.6%
Asian	20	0.2%	21	0.2%	5%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	38	0.3%	21	0.2%	-44.7%
Two or More Races	58	0.5%	60	0.6%	3.4%
Total	11,115	100.0%	9,670	100.0%	-13%
Hispanic	100	0.9%	90	0.9%	-10%
Non-Hispanic	11,015	99.1%	9,580	99.1%	-13%

Population by race and ethnicity through 2016 is shown in Table II.13.10. The white population represented 96.2 percent of the population in 2016, compared with black households accounting for 1.7 percent of the population. Hispanic households represented 1.8 percent of the population in 2016.

Table II.13.10				
Population by Race and Ethnicity				
Calhoun County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	9,526	98.5%	9,500	96.2%
Black	22	0.2%	164	1.7%
American Indian	19	0.2%	31	0.3%
Asian	21	0.2%	26	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	21	0.2%	13	0.1%
Two or More Races	60	0.6%	142	1.4%
Total	9,670	100.0%	9,876	100.0%
Non-Hispanic	9,580	99.1%	9,696	98.2%
Hispanic	90	0.9%	180	1.8%

The population by race is broken down further by ethnicity in Table II.13.11. While the white non-Hispanic population changed by -12.7 percent between 2000 and 2010, the white Hispanic population changed by 12 percent. The black non-Hispanic population changed by -75 percent, while the black Hispanic population changed by 200 percent.

Table II.13.11					
Population by Race and Ethnicity					
Calhoun County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	10,849	98.5%	9,470	98.9%	-12.7%
Black	76	0.7%	19	0.2%	-75%
American Indian	21	0.2%	18	0.2%	-14.3%
Asian	20	0.2%	20	0.2%	0%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	
Other	3	0%	2	0%	-33.3%
Two or More Races	46	0.4%	50	0.5%	8.7%
Total Non-Hispanic	11,015	100.0%	9,580	100.0%	-13%
Hispanic					
White	50	50%	56	62.2%	12%
Black	1	1%	3	3.3%	200%
American Indian	1	1%	1	1.1%	0%
Asian	0	0%	1	1.1%	
Native Hawaiian/ Pacific Islander	1	1%	0	0%	-100%
Other	35	35%	19	21.1%	-45.7%
Two or More Races	12	12%	10	11.1%	-16.7%
Total Hispanic	100	100.0%	90	100.0%	-10%
Total Population	11,115	100.0%	9,670	100.0%	-13%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.13.12. During this time, the total non-Hispanic population was 9,696 persons in 2016. The Hispanic population was 180.

Table II.13.12				
Population by Race and Ethnicity				
Calhoun County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	9,470	98.9%	9,369	96.6%
Black	19	0.2%	164	1.7%
American Indian	18	0.2%	27	0.3%
Asian	20	0.2%	26	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	2	0%	4	0%
Two or More Races	50	0.5%	106	1.1%
Total Non-Hispanic	9,580	100.0%	9,696	100.0%
Hispanic				
White	56	62.2%	131	72.8%
Black	3	3.3%	0	0%
American Indian	1	1.1%	4	2.2%
Asian	1	1.1%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	19	21.1%	9	5%
Two or More Races	10	11.1%	36	20%
Total Hispanic	90	100.0	180	100.0%
Total Population	9,670	100.0%	9,876	100.0%

Households by type and tenure are shown in Table II.13.13. Family households represented 62.9 percent of households, while non-family households accounted for 37.1 percent. These changed from 65.5 and 34.5 percent, respectively.

Table II.13.13				
Household Type by Tenure				
Calhoun County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,780	65.5%	2,673	62.9%
Married-Couple Family	2,312	83.2%	2,165	81%
Owner-Occupied	2,094	90.6%	1,894	87.5%
Renter-Occupied	218	9.4%	271	12.5%
Other Family	468	16.8%	508	17.5%
Male Householder, No Spouse Present	171	36.5%	136	33.7%
Owner-Occupied	116	67.8%	110	80.9%
Renter-Occupied	55	32.2%	26	19.1%
Female Householder, No Spouse Present	297	63.5%	372	58.5%
Owner-Occupied	180	60.6%	239	64.2%
Renter-Occupied	117	39.4%	133	35.8%
Non-Family Households	1,462	34.5%	1,576	37.1%
Owner-Occupied	998	68.3%	989	62.8%
Renter-Occupied	464	31.7%	587	37.2%
Total	4,242	100.0%	4,249	100.0%

The group quarters population was 238 in 2010, compared to 677 in 2000. Institutionalized populations experienced a -72.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a 21.4 percent change during this same time period.

Table II.13.14					
Group Quarters Population					
Calhoun County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	408	65.7%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	213	34.3%	170	100%	-20.2%
Other Institutions	0	0%	0	0%	0%
Total	621	100.0%	170	100.0%	-72.6%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	56	100%	68	100%	21.4%
Total	56	100.0%	68	100.0%	21.4%
Group Quarters Population	677	100.0%	238	100.0%	-64.8%

The number of foreign born persons are shown in Table II.13.15. An estimated 0.2 percent of the population was born in Other Eastern Africa, some 0.1 percent were born in Germany, and another 0.1 percent were born in Kazakhstan.

Table II.13.15			
Place of Birth for the Foreign-Born Population			
Calhoun County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Other Eastern Africa	20	0.2%
#2 country of origin	Germany	11	0.1%
#3 country of origin	Kazakhstan	9	0.1%
#4 country of origin	Korea	6	0.1%
#5 country of origin	Mexico	5	0.1%
#6 country of origin	Thailand	5	0.1%
#7 country of origin	England	4	0%
#8 country of origin	Japan	4	0%
#9 country of origin	Romania	4	0%
#10 country of origin	Canada	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.13.16. An estimated 0.1 percent of the population speaks Spanish at home.

Table II.13.16
Limited English Proficiency and Language Spoken at Home
 Calhoun County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	12	0.1%
#2 LEP Language	Chinese	3	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	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.13.17. Some 19.3 percent of the population was disabled in 2000, or a total of 1,912 persons. The disability rate was highest for those over 65, with 38.5 percent disabled.

Table II.13.17
Disability by Age
 Calhoun County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	78	4.9%
16 to 64	972	16%
65 and older	862	38.5%
Total	1,912	19.3%

Table II.13.18 shows disability by type in 2000. There were 1,012 physical disabilities in 2000, some 617 employment disabilities, and 740 go-outside-home disabilities.

Table II.13.18
Total Disabilities Tallied: Aged 5 and Older
 Calhoun County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	375
Physical disability	1,012
Mental disability	447
Self-care disability	357
Employment disability	617
Go-outside-home disability	740
Total	3,548



Disability by age, as estimated by the 2016 ACS, is shown in Table II.13.19. The disability rate for females was 13.3 percent, compared to 14.3 percent for males. The disability rate changed precipitously higher with age, with 39.1 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	85	11.3%	19	2.7%	104	7.1%
18 to 34	23	2.7%	56	7.1%	79	4.8%
35 to 64	219	12.8%	230	13.1%	449	12.9%
65 to 74	129	26.2%	99	19.1%	228	22.6%
75 or Older	197	45.3%	213	34.7%	410	39.1%
Total	653	14.3%	617	13.3%	1,270	13.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.13.20. Some 7.8 percent have an ambulatory disability, 5.7 have an independent living disability, and 3.3 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	421	4.6%
Vision disability	183	2%
Cognitive disability	461	5.3%
Ambulatory disability	677	7.8%
Self-Care disability	288	3.3%
Independent living disability	405	5.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.13.21. In 2016, some 4,464 persons were employed and 126 were unemployed. This totaled a labor force of 4,590 persons. The unemployment rate for Calhoun County was estimated to be 2.7 percent in 2016.

Employment Status	2016 Five-Year ACS
Employed	4,464
Unemployed	126
Labor Force	4,590
Unemployment Rate	2.7%

In 2016, 91.8 percent of households in Calhoun County had a high school education or greater.

Table II.13.22	
High School or Greater Education	
Calhoun County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,901
Total Households	4,249
Percent High School or Above	91.8%

As seen in Table II.13.23, some 35.6 percent of the population had a high school diploma or equivalent, another 38.4 percent have some college, 11.8 percent have a Bachelor's Degree, and 5.2 percent of the population had a graduate or professional degree.

Table II.13.23		
Educational Attainment		
Calhoun County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	704	9%
High School or Equivalent	2,791	35.6%
Some College or Associates Degree	3,006	38.4%
Bachelor's Degree	925	11.8%
Graduate or Professional Degree	404	5.2%
Total Population Above 18 years	7,830	100.0%

ECONOMICS

Labor Force

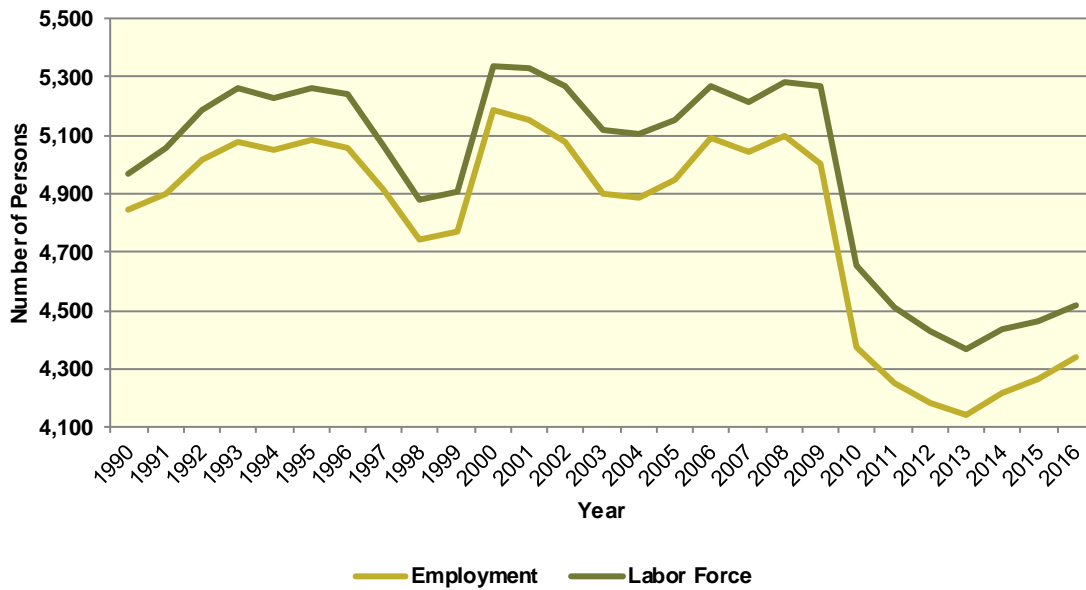
Table II.13.24, shows the labor force statistics for Calhoun County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.4 percent. The highest level of unemployment occurred during 2010 rising to a rate of 6 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Calhoun County decreased from 4.4 percent in 2015 to 3.9 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.13.24 Labor Force Statistics Calhoun County 1990 - 2016 BLS Data					
Year	Calhoun County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	121	4,847	4,968	2.4%	4.4%
1991	159	4,897	5,056	3.1%	4.7%
1992	173	5,017	5,190	3.3%	4.5%
1993	186	5,079	5,265	3.5%	4%
1994	177	5,049	5,226	3.4%	3.5%
1995	179	5,083	5,262	3.4%	3.4%
1996	185	5,058	5,243	3.5%	3.5%
1997	153	4,914	5,067	3%	3.1%
1998	134	4,743	4,877	2.7%	2.7%
1999	140	4,769	4,909	2.9%	2.6%
2000	147	5,188	5,335	2.8%	2.6%
2001	175	5,153	5,328	3.3%	3.3%
2002	189	5,079	5,268	3.6%	4%
2003	217	4,899	5,116	4.2%	4.5%
2004	215	4,888	5,103	4.2%	4.5%
2005	205	4,947	5,152	4%	4.3%
2006	178	5,089	5,267	3.4%	3.7%
2007	170	5,045	5,215	3.3%	3.7%
2008	186	5,098	5,284	3.5%	4.2%
2009	272	5,000	5,272	5.2%	6.4%
2010	280	4,376	4,656	6%	6%
2011	257	4,252	4,509	5.7%	5.5%
2012	244	4,184	4,428	5.5%	5%
2013	227	4,142	4,369	5.2%	4.7%
2014	216	4,220	4,436	4.9%	4.3%
2015	195	4,266	4,461	4.4%	3.8%
2016	175	4,343	4,518	3.9%	3.7%

Diagram II.13.3, shows the employment and labor force for Calhoun County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,343 persons, with the labor force reaching 4,518, indicating there were a total of 175 unemployed persons.



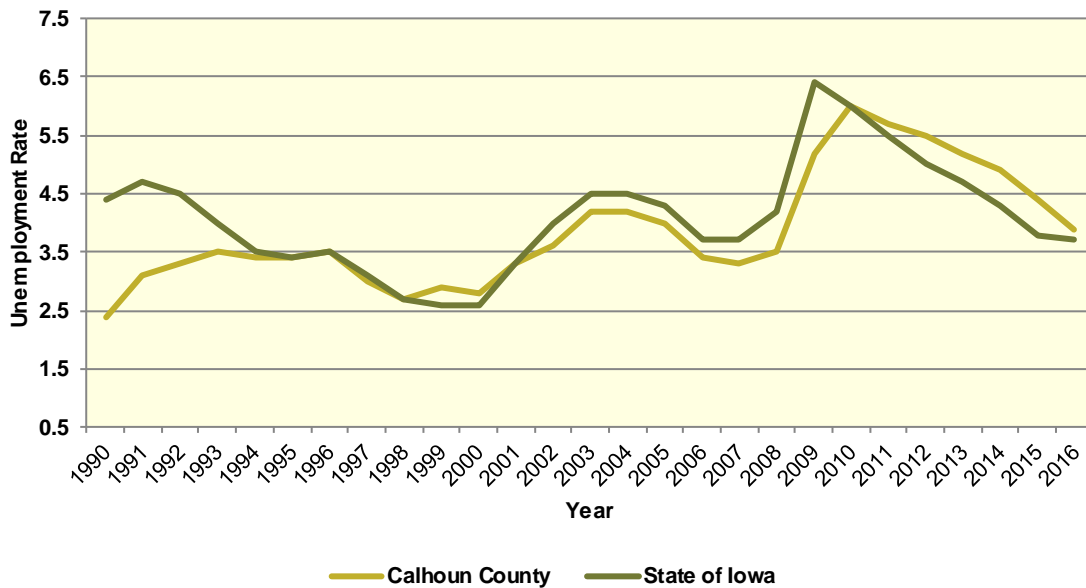
Diagram II.13.3
Employment and Labor Force
 Calhoun County
 1990 – 2016 BLS Data



Unemployment

Diagram II.13.4, shows the unemployment rate for both the State and Calhoun County. During the 1990’s the average rate for Calhoun County was 3.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.1 percent. Over the course of the entire period the Calhoun County had an average unemployment rate that lower than the State, 3.8 percent for Calhoun County, versus 4.1 statewide.

Diagram II.13.4
Annual Unemployment Rate
 Calhoun 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.13.25, shows total real earnings by industry for Calhoun County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$47,962,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 63.6 percent.

Table II.13.25
Real Earnings by Industry
 Calhoun 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	28,500	68,550	129,323	102,311	107,222	101,551	68,022	47,962	-29.5
Forestry, fishing, related activities, and other	0	0	0	0	1,857	1,962	2,032	2,239	10.2
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	2,149	0	0	0	0	0	0	0
Construction	7,886	11,950	13,977	17,030	13,828	11,841	13,437	21,979	63.6
Manufacturing	7,751	4,588	5,043	4,774	4,605	5,300	5,902	6,156	4.3
Wholesale trade	7,673	17,243	17,058	17,551	17,358	18,043	17,369	18,187	4.7
Retail trade	8,496	12,100	11,566	11,075	11,033	10,921	11,163	11,756	5.3
Transportation and warehousing	0	7,447	0	0	0	0	0	0	0
Information	1,473	1,329	1,149	1,053	1,032	1,012	994	999	0.5
Finance and insurance	8,735	11,241	8,159	8,408	6,587	6,815	6,793	6,464	-4.8
Real estate and rental and leasing	0	1,236	1,292	1,849	2,357	2,365	2,470	2,524	2.2
Professional and technical services	4,149	2,413	2,708	2,993	3,031	3,246	3,103	3,368	8.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	2,419	1,352	1,285	1,150	876	981	1,019	1,497	46.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	32,376	31,359	0	0	0	0	0	0
Arts, entertainment, and recreation	205	0	0	371	375	371	222	226	1.9
Accommodation and food services	1,277	0	0	1,427	1,661	1,567	1,484	1,557	4.9
Other services, except public administration	8,353	7,527	7,427	7,930	7,804	7,985	7,790	8,266	6.1
Government and government enterprises	37,847	42,397	40,711	38,267	37,454	37,258	36,162	37,513	3.7
Total	162,029	227,108	284,167	259,606	258,442	254,220	221,310	216,020	-2.4



Table II.13.26, shows the total employment by industry for the Calhoun County. The most recent estimates show the farm industry was the largest employer in Calhoun County, with employment reaching 766 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 18.3 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	896	798	787	754	783	743	773	766	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	97	105	104	101	-2.9
Mining	0	0	0	17	13	17	19	19	0
Utilities	0	23	0	0	0	0	0	0	0
Construction	233	236	265	299	277	252	263	311	18.3
Manufacturing	162	132	131	135	128	120	125	127	1.6
Wholesale trade	180	316	306	313	301	312	306	313	2.3
Retail trade	604	503	523	521	520	496	520	529	1.7
Transportation and warehousing	0	224	0	0	0	0	0	0	0
Information	49	37	36	38	38	37	34	34	0
Finance and insurance	257	276	295	279	278	252	266	263	-1.1
Real estate and rental and leasing	0	107	113	107	130	130	129	130	0.8
Professional and technical services	125	104	113	113	118	119	109	110	0.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	140	130	112	110	101	104	85	86	1.2
Educational services	0	10	12	0	0	0	0	0	0
Health care and social assistance	0	992	938	0	0	0	0	0	0
Arts, entertainment, and recreation	67	0	0	66	55	46	48	50	4.2
Accommodation and food services	151	0	0	167	166	159	150	155	3.3
Other services, except public administration	348	325	321	322	313	313	322	338	5
Government and government enterprises	897	842	822	784	738	733	697	712	2.2
Total	5,530	5,399	5,347	5,344	5,238	5,141	5,144	5,242	1.9

Table II.13.27, shows the real average earnings per job by industry for Calhoun County. These figures are calculated by dividing the total real earning displayed in Tables II.13.25 and II.13.26, by industry. In 2016, the construction industry had the highest average earnings reaching 70,672 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 45.2 percent.

Table II.13.27
Real Earnings Per Job by Industry
 Calhoun County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	31,808	85,902	164,323	135,691	136,937	136,678	87,998	62,614	-28.8
Forestry, fishing, related activities, and other	0	0	0	0	19,140	18,687	19,543	22,168	13.4
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	93,438	0	0	0	0	0	0	0
Construction	33,844	50,635	52,745	56,956	49,920	46,989	51,090	70,672	38.3
Manufacturing	47,847	34,755	38,497	35,362	35,980	44,163	47,214	48,472	2.7
Wholesale trade	42,626	54,567	55,746	56,074	57,669	57,830	56,761	58,105	2.4
Retail trade	14,067	24,055	22,115	21,257	21,217	22,017	21,468	22,223	3.5
Transportation and warehousing	0	33,245	0	0	0	0	0	0	0
Information	30,062	35,915	31,913	27,707	27,158	27,345	29,233	29,382	0.5
Finance and insurance	33,987	40,727	27,656	30,136	23,695	27,044	25,539	24,578	-3.8
Real estate and rental and leasing	0	11,555	11,437	17,284	18,130	18,189	19,148	19,415	1.4
Professional and technical services	33,192	23,205	23,962	26,490	25,690	27,280	28,471	30,618	7.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	17,280	10,400	11,471	10,457	8,670	9,433	11,991	17,407	45.2
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	32,637	33,432	0	0	0	0	0	0
Arts, entertainment, and recreation	3,059	0	0	5,617	6,823	8,059	4,623	4,520	-2.2
Accommodation and food services	8,460	0	0	8,543	10,004	9,854	9,895	10,045	1.5
Other services, except public administration	24,002	23,161	23,138	24,628	24,932	25,510	24,193	24,456	1.1
Government and government enterprises	42,193	50,352	49,527	48,810	50,751	50,829	51,883	52,687	1.6
Total	29,300	42,065	53,145	48,579	49,340	49,450	43,023	41,209	-4.2

Table II.13.28 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 \$451,272,000 a -1.5 percent change between 2015 and 2016. Table II.13.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,399 and 5,242 in 2016, which a change of 1.9 percent over this period.

Table II.13.28
Total Employment and Real Personal Income
 Calhoun 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	191,941	8,234	19,083	43,517	25,700	272,008	18,399	5,844	32,842
1970	186,037	8,097	17,984	46,668	28,488	271,081	19,017	5,852	31,791
1971	163,710	8,338	17,007	48,794	30,480	251,653	17,775	5,861	27,933
1972	210,942	9,340	15,538	53,771	31,013	301,923	21,691	5,801	36,363
1973	267,643	11,134	14,135	63,055	34,046	367,744	26,352	5,992	44,668
1974	218,626	11,953	13,645	65,493	35,951	321,762	23,366	6,050	36,137
1975	201,716	11,883	11,830	67,893	39,431	308,987	22,374	6,015	33,536
1976	155,042	12,432	12,014	69,960	41,101	265,685	19,144	6,100	25,416
1977	171,852	12,115	11,909	75,582	41,348	288,576	20,951	5,931	28,976
1978	226,369	12,753	11,598	77,481	42,048	344,742	25,237	5,842	38,749
1979	221,621	13,843	11,267	80,148	42,466	341,659	25,311	6,020	36,814
1980	204,967	13,599	9,458	90,028	45,095	335,949	24,854	6,051	33,872
1981	204,534	13,755	10,866	101,470	47,680	350,795	26,208	5,969	34,265
1982	158,272	13,369	10,067	108,480	49,453	312,902	23,627	5,896	26,845
1983	144,072	12,836	10,876	114,994	50,789	307,894	23,656	5,855	24,607
1984	160,860	13,372	12,469	104,342	51,326	315,626	24,740	5,810	27,687
1985	164,110	13,123	13,526	101,172	51,875	317,560	25,724	5,616	29,221
1986	167,458	13,050	15,189	95,824	52,059	317,481	26,561	5,544	30,206
1987	169,972	13,646	16,296	88,262	51,621	312,505	26,572	5,476	31,040
1988	172,494	14,867	18,535	84,110	50,989	311,260	26,757	5,545	31,108
1989	174,562	15,729	20,438	87,899	53,927	321,097	27,686	5,548	31,464
1990	151,078	15,139	22,901	84,152	58,019	301,011	26,173	5,680	26,599
1991	140,092	15,603	24,024	77,438	58,706	284,657	24,759	5,721	24,487
1992	174,837	15,881	25,407	76,091	62,754	323,209	28,099	5,762	30,343
1993	130,097	16,406	26,397	78,228	63,915	282,230	24,589	5,785	22,488
1994	190,722	16,291	28,814	75,396	65,174	343,817	29,564	5,671	33,631
1995	171,163	16,701	30,019	84,070	65,560	334,112	29,121	5,880	29,109
1996	207,206	14,484	31,774	89,407	67,370	381,273	33,368	5,768	35,923
1997	187,167	16,406	34,114	92,901	68,267	366,044	32,174	5,765	32,466
1998	153,850	16,634	38,782	94,038	70,274	340,309	30,127	6,061	25,383
1999	162,905	16,812	40,503	86,780	71,379	344,755	30,809	6,051	26,922
2000	169,013	16,800	42,028	90,762	73,830	358,832	32,363	6,054	27,918
2001	162,029	16,335	44,121	90,772	76,852	357,438	32,739	5,530	29,300
2002	167,363	16,779	46,727	81,183	79,890	358,384	33,547	5,401	30,988
2003	174,164	17,151	48,420	75,558	75,700	356,690	34,009	5,343	32,597
2004	222,430	17,858	53,721	70,885	77,395	406,574	39,161	5,346	41,607
2005	219,182	19,090	59,975	64,073	78,179	402,319	39,335	5,528	39,650
2006	206,657	19,232	63,642	63,657	83,272	397,996	39,432	5,590	36,969
2007	229,157	19,375	68,624	73,087	83,958	435,451	43,777	5,543	41,342
2008	250,179	19,808	73,309	79,841	91,542	475,062	48,254	5,549	45,085
2009	203,817	19,972	63,976	74,863	95,338	418,023	43,166	5,496	37,085
2010	227,108	20,094	61,204	73,919	96,434	438,572	43,120	5,399	42,064
2011	284,167	18,255	60,468	82,460	94,619	503,460	49,986	5,347	53,146
2012	259,606	18,250	62,779	87,933	91,210	483,278	48,698	5,344	48,579
2013	258,442	19,514	68,235	84,100	89,675	480,937	48,472	5,238	49,340
2014	254,220	19,188	68,237	83,697	89,130	476,095	48,281	5,141	49,449
2015	221,310	19,307	77,598	86,169	92,468	458,238	46,626	5,144	43,023
2016	216,020	21,408	76,173	87,426	93,061	451,272	45,833	5,242	41,209

Diagram II.13.5, shows real average earnings per job for Calhoun County from 1990 to 2016. Over this period the average earning per job for Calhoun County was \$36,174, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.13.5
Real Average Earnings Per Job
 Calhoun County
 BEA Data 1990 - 2016

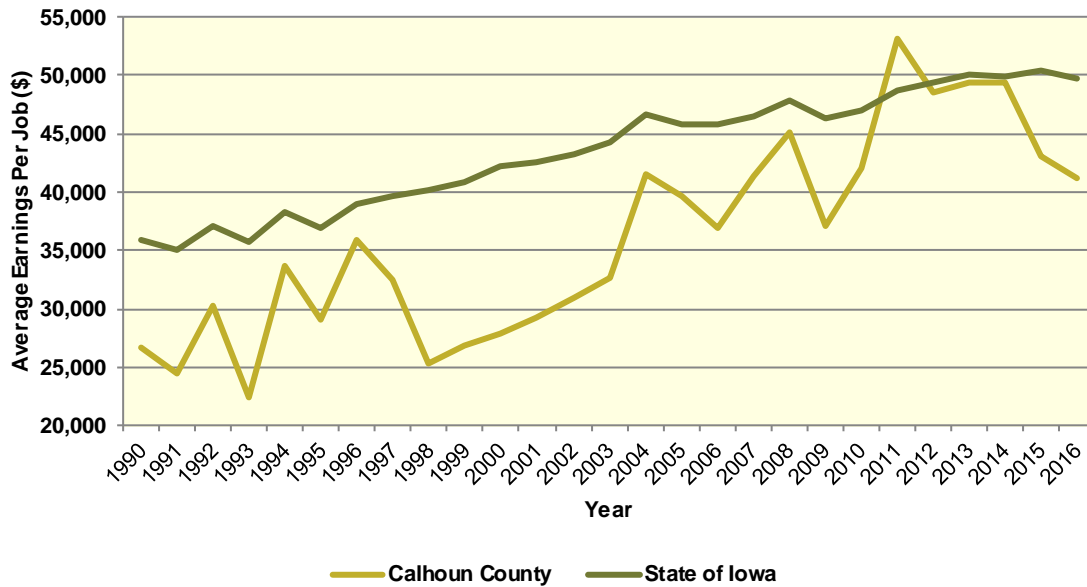
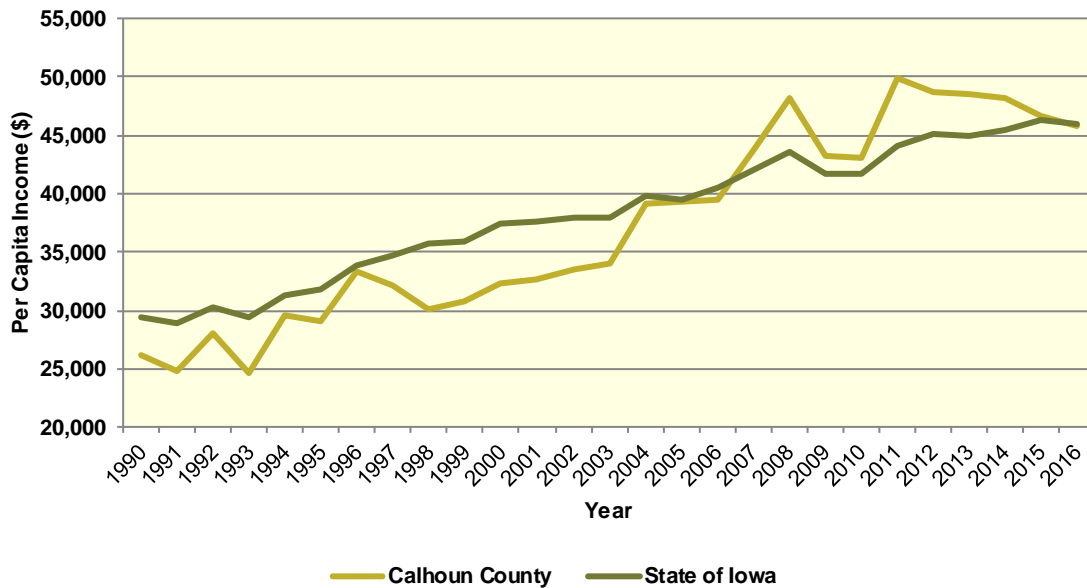


Diagram II.13.6, shows real per capita income for the Calhoun County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Calhoun County was \$37,244, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.13.6
Real Per Capita Income
 Calhoun 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.13.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 2,871 persons in 2015 to 2,946 in 2016, a change of 2.6 percent.

Table II.13.29
Total Monthly Employment
 Calhoun County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,031	3,132	3,130	3,124	2,961	2,907	2,952	2,873	2,828	2,873	2,830
Feb	3,109	3,103	3,105	3,103	2,960	2,914	2,946	2,860	2,825	2,861	2,805
Mar	3,132	3,134	3,143	3,150	2,995	2,930	2,971	2,854	2,835	2,862	2,829
Apr	3,165	3,154	3,166	3,235	3,094	3,028	3,102	2,918	2,963	2,923	2,904
May	3,215	3,172	3,262	3,232	3,127	3,085	3,143	2,991	3,033	2,966	2,953
Jun	3,259	3,290	3,354	3,359	3,178	3,167	3,234	3,038	3,127	2,999	2,993
Jul	3,134	3,141	3,189	3,110	3,035	2,975	3,030	2,880	2,726	2,747	2,884
Aug	3,145	3,145	3,229	3,090	3,043	2,975	3,029	2,832	2,767	2,731	2,965
Sep	3,190	3,148	3,251	3,109	3,132	3,025	3,074	2,958	2,962	2,871	3,059
Oct	3,201	3,191	3,267	3,073	3,093	3,002	3,039	2,939	3,008	2,889	3,098
Nov	3,189	3,203	3,261	3,097	3,090	3,042	3,070	2,999	3,050	2,871	3,051
Dec	3,205	3,189	3,204	3,089	3,085	3,040	2,998	2,916	2,980	2,860	2,984
Annual	3,165	3,167	3,213	3,148	3,066	3,008	3,049	2,922	2,925	2,871	2,946
% Change	.	0.1%	1.5%	-2%	-2.6%	-1.9%	1.4%	-4.2%	0.1%	-1.8%	2.6%

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 \$641 in 2015. In 2016, average weekly wages saw an increased of 9 percent over the prior year, rising to \$699, or by 58 dollars. These data are shown in Table II.13.30.

Table II.13.30						
Average Weekly Wages						
Calhoun County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	381	393	386	409	392	
2002	396	403	395	415	402	2.6%
2003	398	405	399	426	407	1.2%
2004	409	419	440	461	432	6.1%
2005	407	443	444	474	442	2.3%
2006	437	457	438	476	452	2.3%
2007	475	494	479	517	491	8.6%
2008	495	508	503	539	511	4.1%
2009	503	516	509	572	525	2.7%
2010	497	540	527	565	533	1.5%
2011	537	541	570	601	562	5.4%
2012	563	558	560	609	572	1.8%
2013	579	580	600	638	599	4.7%
2014	598	600	603	644	612	2.2%
2015	604	612	646	704	641	4.7%
2016(p)	616	686	706	784	699	9%

Total business establishments reported by the QCEW are displayed in Table II.13.31. Between 2015 and 2016, the total number of business establishments in Calhoun County increased by 9 percent, from 335 to 337 establishments.

Table II.13.31						
Number of Business Establishments						
Calhoun County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	372	370	342	337	355	
2002	340	345	347	348	345	-2.8%
2003	346	346	348	345	346	0.3%
2004	347	349	350	347	348	0.6%
2005	350	353	351	350	351	0.9%
2006	347	346	347	339	345	-1.7%
2007	347	347	347	343	346	0.3%
2008	339	338	339	335	338	-2.3%
2009	328	334	332	327	330	-2.4%
2010	328	333	341	338	335	1.5%
2011	337	336	334	334	335	(ND)%
2012	335	334	334	342	336	0.3%
2013	339	337	338	336	338	0.6%
2014	339	344	342	339	341	0.9%
2015	331	335	335	340	335	-1.8%
2016	336	336	338	336	337	0.6%

Iowa Department of Revenue

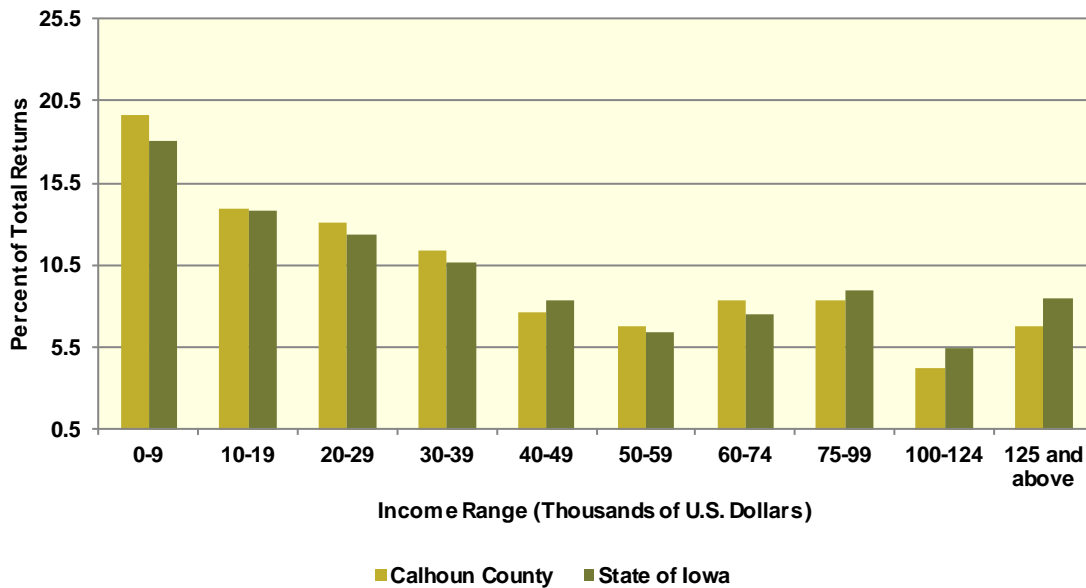
The Iowa Department of Revenue releases annual income tax statistics. Table II.13.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Calhoun County.

As can be seen below, the total number of returns between 2010 and 2015 decreased by -2.8 percent, with 292 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 45.3 percent. This compared to the income class of \$50,000-59,999, which saw the lowest percentage change between 2010 and 2015 of -15.1 percent.

Table II.13.32
Number of Tax Returns by Adjusted Gross Income
 Calhoun County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,239	831	640	525	394	331	270	138	49	39	4,456
2003	1,183	789	632	509	434	323	303	179	70	53	4,475
2004	1,108	792	654	503	396	355	336	209	71	58	4,482
2005	1,069	821	607	473	434	309	352	252	80	75	4,472
2006	1,039	714	636	469	427	318	375	293	99	118	4,488
2007	1,065	717	614	503	418	329	387	334	140	141	4,648
2008	1,017	658	604	494	389	329	376	367	141	195	4,570
2009	954	679	568	486	381	306	374	346	146	193	4,433
2010	950	689	551	483	390	290	365	364	162	201	4,445
2011	875	654	570	478	336	308	352	368	163	268	4,372
2012	857	636	578	451	358	298	338	374	188	333	4,411
2013	826	623	558	456	354	305	338	385	192	314	4,351
2014	798	631	532	455	371	294	363	353	165	295	4,257
2015	846	604	565	490	331	291	359	360	183	292	4,321
Change 10 - 15	-10.9%	-12.3%	2.5%	1.4%	-15.1%	0.3%	-1.6%	-1.1%	13%	45.3%	-2.8%

Diagram II.13.7
2015 Income Distribution
 Calhoun 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 increase from 1,134 in 2010 to 1,138 in 2016, with the poverty rate reaching 12.4 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.13.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,035	9.9%
2001	1,058	10.3%
2002	1,060	10.5%
2003	979	9.8%
2004	1,042	10.5%
2005	1,083	11.2%
2006	1,029	10.6%
2007	1,022	11%
2008	1,206	13.2%
2009	1,001	11.2%
2010	1,134	12%
2011	1,145	12.1%
2012	1,196	13%
2013	1,294	14%
2014	1,261	13.7%
2015	1,138	12.5%
2016	1,138	12.4%

The rate of poverty for Calhoun County is shown in Table II.13.34. In 2016, there were an estimated 1,364 persons living in poverty. This represented a 14.8 percent poverty rate, compared to 10.1 percent poverty in 2000. In 2016, some 14 percent of those in poverty were under age 6, and 15.8 percent were 65 or older.

Table II.13.34				
Poverty by Age				
Calhoun 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	76	7.2%	191	14%
6 to 17	276	26.2%	202	14.8%
18 to 64	511	48.5%	755	55.4%
65 or Older	191	18.1%	216	15.8%
Total	1,054	100.0%	1,364	100.0%
Poverty Rate	10.1%	.	14.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.3 percent in Calhoun County between 2010 and 2016, from 5,108 to 5,094. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.13.35.

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 Calhoun County increased from 19 authorizations in 2015 to 21 in 2016.

The real value of single-family building permits increased from \$259,425 in 2015 to \$278,042 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.13.36.

Table II.13.35				
Housing Units				
State of Iowa vs. Calhoun County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Calhoun County	% Growth Since Census
2000 Census Base	1,232,625	.	5,218	.
2010 Census	1,336,417	8.4%	5,108	-2.1%
July 2011 Estimate	1,341,974	0.4%	5,102	-0.1%
July 2012 Estimate	1,346,403	0.7%	5,088	-0.4%
July 2013 Estimate	1,353,274	1.3%	5,087	-0.4%
July 2014 Estimate	1,362,458	1.9%	5,088	-0.4%
July 2015 Estimate	1,370,778	2.6%	5,088	-0.4%
July 2016 Estimate	1,380,162	3.3%	5,094	-0.3%

Table II.13.36
Building Permits and Valuation
 Calhoun 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	33	0	4	11	48	135,520	94,060
1981	21	0	0	0	21	111,728	0
1982	11	0	0	0	11	86,333	0
1983	18	0	12	0	30	114,460	0
1984	9	0	0	0	9	102,695	0
1985	6	0	0	0	6	107,087	0
1986	5	4	0	0	9	101,203	0
1987	13	0	0	0	13	73,373	0
1988	9	0	8	0	17	121,960	0
1989	16	0	16	0	32	82,966	0
1990	18	0	0	0	18	107,273	0
1991	9	0	0	0	9	88,928	0
1992	15	0	0	16	31	127,823	27,144
1993	20	0	0	0	20	121,896	0
1994	18	0	0	0	18	152,870	0
1995	16	6	0	0	22	150,227	0
1996	10	8	0	0	18	164,196	0
1997	12	2	0	0	14	189,768	0
1998	7	0	0	0	7	67,841	0
1999	14	0	0	0	14	152,892	0
2000	11	0	0	0	11	168,820	0
2001	10	0	0	0	10	132,668	0
2002	8	0	0	0	8	149,391	0
2003	12	0	0	0	12	155,039	0
2004	20	0	0	0	20	193,670	0
2005	17	0	3	0	20	179,136	0
2006	17	0	0	0	17	178,324	0
2007	10	0	0	0	10	187,581	0
2008	6	0	0	0	6	184,939	0
2009	5	0	0	0	5	170,093	0
2010	8	0	0	0	8	220,983	0
2011	7	0	0	0	7	175,798	0
2012	12	0	0	0	12	162,291	0
2013	12	0	0	0	12	172,812	0
2014	12	0	0	0	12	250,469	0
2015	19	0	0	0	19	259,425	0
2016	21	0	0	0	21	278,042	0

Diagram II.13.8
Single Family Permits
 Calhoun County
 Census Bureau Data, 1980–2016

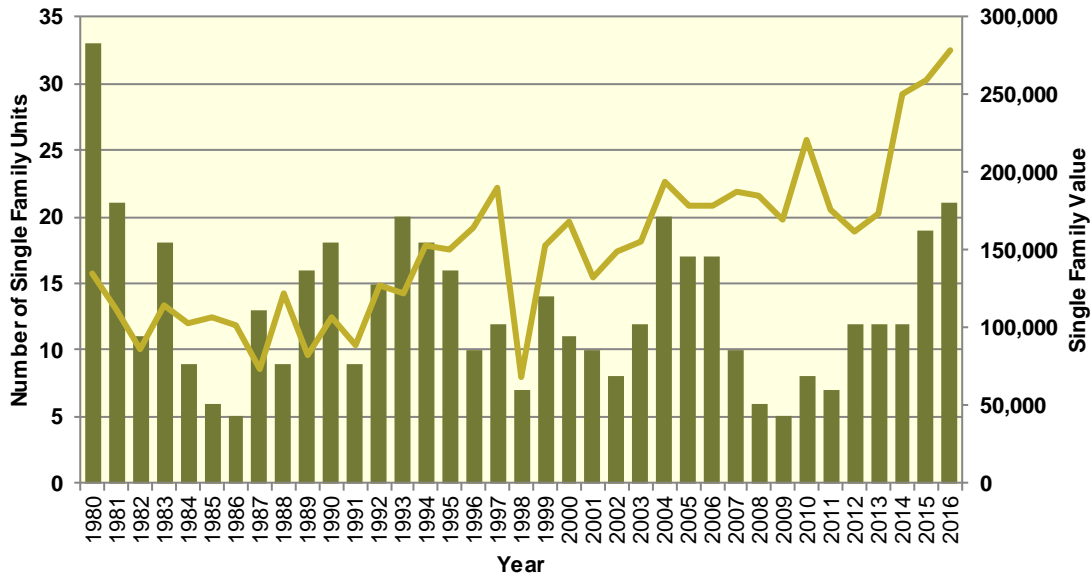
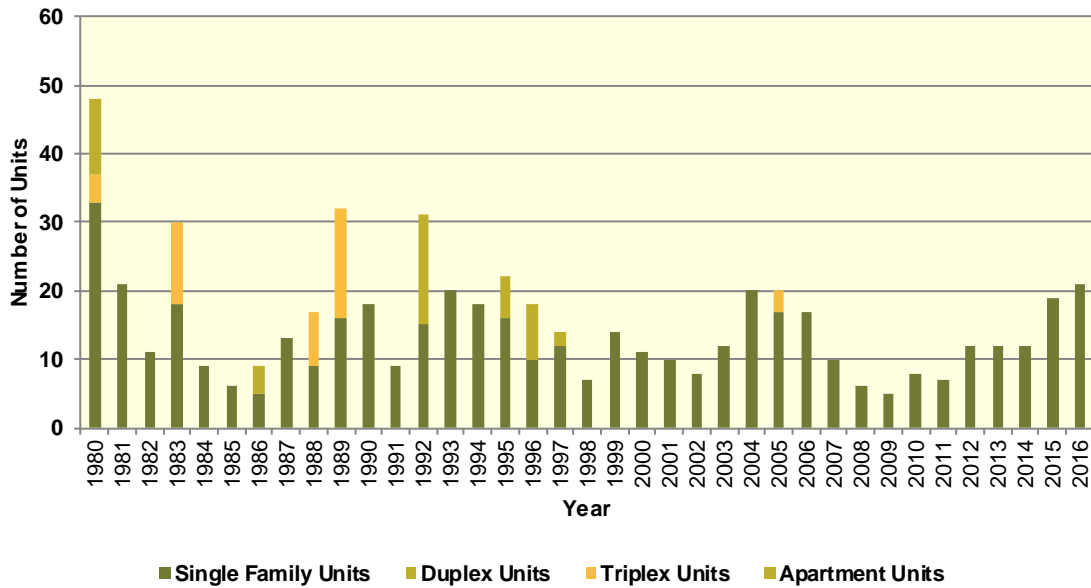


Diagram II.13.9
Total Permits by Unit Type
 Calhoun County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.13.37. In 2016, there were 5,081 housing units, up from 5,219 in 2000. Single-family units accounted for 86.8 percent of units in 2016, compared to 87.4 in 2000. Apartment units accounted for 7.5 percent in 2016, compared to 6.7 percent in 2000.

Table II.13.37 Housing Units by Type Calhoun 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	4,563	87.4%	4,408	86.8%
Duplex	58	1.1%	38	0.7%
Tri- or Four-Plex	126	2.4%	185	3.6%
Apartment	352	6.7%	382	7.5%
Mobile Home	120	2.3%	66	1.3%
Boat, RV, Van, Etc.	0	0%	2	0%
Total	5,219	100.0%	5,081	100.0%

Some 83 percent of housing was occupied in 2010, compared to 86.5 percent in 2000. Owner-occupied housing changed -3 percent between 2000 and 2010, ending with owner-occupied units representing 79.9 percent of unit. Vacant units changed by 22.7 percent, resulting in 866 vacant units in 2010.

Table II.13.38 Housing Units by Tenure Calhoun County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,513	86.5%	4,242	83%	-6%
Owner-Occupied	3,492	77.4%	3,388	79.9%	-3%
Renter-Occupied	1,021	22.6%	854	20.1%	-16.4%
Vacant Housing Units	706	13.5%	866	17%	22.7%
Total Housing Units	5,219	100.0%	5,108	100.0%	-2.1%

Table II.13.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,081 housing units. An estimated 76.1 percent were owner-occupied, and 16.4 percent were vacant.

Table II.13.39 Housing Units by Tenure Calhoun County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,242	83%	4,249	83.6%
Owner-Occupied	3,388	79.9%	3,232	76.1%
Renter-Occupied	854	20.1%	1,017	23.9%
Vacant Housing Units	866	17%	832	16.4%
Total Housing Units	5,108	100.0%	5,081	100.0%

Households by household size are shown in Table II.13.40. There were a total of 4,242 households in 2010, up from 4,513 in 2000. One person households changed by 4,513 percent between 2000 and 2010, while two person households changed by -1 percent. Three and four person households changed by -2.7 and -22.4 respectively, representing 12 percent and 9.4 percent of the population in 2010.

Table II.13.40					
Households by Household Size					
Calhoun County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,375	30.5%	1,335	31.5%	-2.9%
Two Persons	1,739	38.5%	1,721	40.6%	-1%
Three Persons	521	11.5%	507	12%	-2.7%
Four Persons	514	11.4%	399	9.4%	-22.4%
Five Persons	260	5.8%	194	4.6%	-25.4%
Six Persons	73	1.6%	51	1.2%	-30.1%
Seven Persons or More	31	0.7%	35	0.8%	12.9%
Total	4,513	100.0%	4,242	100.0%	-6%

Households by income is shown in Table II.13.41. Households earning more than \$100,000 per year represented 14.8 percent of households in 2016, compared to 4.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.4 percent of households in 2016, compared to 17.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.5 percent of households in 2016, compared to 19.5 percent in 2000.

Table II.13.41				
Households by Income				
Calhoun County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	878	19.5%	617	14.5%
\$15,000 to \$19,999	367	8.2%	282	6.6%
\$20,000 to \$24,999	426	9.5%	232	5.5%
\$25,000 to \$34,999	686	15.3%	497	11.7%
\$35,000 to \$49,999	928	20.6%	698	16.4%
\$50,000 to \$74,999	800	17.8%	826	19.4%
\$75,000 to \$99,999	189	4.2%	468	11%
\$100,000 or More	222	4.9%	629	14.8%
Total	4,496	100.0%	4,249	100.0%

Table II.13.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 3.8 percent and 0.6 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 14 percent, 7 percent, and 3.8, respectively. Housing units built prior to 1939 represented 35.7 percent of households in 2016.

Table II.13.42				
Households by Year Home Built				
Calhoun County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,084	46.2%	1,515	35.7%
1940 to 1949	351	7.8%	367	8.6%
1950 to 1959	527	11.7%	614	14.5%
1960 to 1969	480	10.6%	511	12%
1970 to 1979	563	12.5%	595	14%
1980 to 1989	313	6.9%	297	7%
1990 to 1999	195	4.3%	163	3.8%
2000 to 2009	.	.	162	3.8%
2010 or Later	.	.	25	0.6%
Total	4,513	100.0%	4,249	100.0%

The distribution of unit types by race are shown in Table II.13.43. An estimated 89.4 percent of white households occupy single family homes, while 100 percent of black households do. Some 6.1 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.13.43							
Distribution of Units in Structure by Race							
Calhoun County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.4%	100%	100%	100%	0%	57.1%	83.8%
Duplex	0.5%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.4%	0%	0%	0%	0%	0%	0%
Apartment	6.1%	0%	0%	0%	0%	42.9%	16.2%
Mobile Home	0.6%	0%	0%	0%	0%	0%	0%
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.13.44. An estimated 20.2 percent of vacant units were for rent in 2010, a 31.6 percent change since 2000. In addition, some 6.1 percent of vacant units were for sale, a change of -61 percent between 2000 and 2010. “Other” vacant units represented 40.1 percent of vacant units in 2010. This is a change of 92.8 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	133	18.8%	175	20.2%	31.6%
For Sale	136	19.3%	53	6.1%	-61%
Rented or Sold, Not Occupied	62	8.8%	42	4.8%	-32.3%
For Seasonal, Recreational, or Occasional Use	194	27.5%	242	27.9%	24.7%
For Migrant Workers	1	0.1%	7	0.8%	600%
Other Vacant	180	25.5%	347	40.1%	92.8%
Total	706	100.0%	866	100.0%	22.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.13.45. By 2016, for rent units accounted for 17.7 percent of vacant units, while for sale units accounted for 6.5 percent. “Other” vacant units accounted for 39.5 percent of vacant units, representing a total of 329 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	175	20.2%	147	17.7%
For Sale	53	6.1%	54	6.5%
Rented Not Occupied	14	1.6%	33	4%
Sold Not Occupied	28	3.2%	17	2%
For Seasonal, Recreational, or Occasional Use	242	27.9%	252	30.3%
For Migrant Workers	7	0.8%	0	0%
Other Vacant	347	40.1%	329	39.5%
Total	866	100.0%	832	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.13.46. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table II.13.46 Overcrowding and Severe Overcrowding Calhoun 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	3,471	99.3%	22	0.6%	2	0.1%	3,495
2016 Five-Year ACS	3,208	99.3%	22	0.7%	2	0.1%	3,232
Renter							
2000 Census	1,000	98.2%	14	1.4%	4	0.4%	1,018
2016 Five-Year ACS	986	97%	13	1.3%	18	1.8%	4,249
Total							
2000 Census	4,471	99.1%	36	0.8%	6	0.1%	4,513
2016 Five-Year ACS	4,194	98.7%	35	0.8%	20	0.5%	4,249

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 26 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Calhoun County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.13.47 Households with Incomplete Plumbing Facilities Calhoun County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,491	4,223
Lacking Complete Plumbing Facilities	22	26
Total Households	4,513	4,249
Percent Lacking	0.5%	0.6%

There were 35 households lacking complete kitchen facilities in 2016, compared to 27 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.8 percent in 2016.

Table II.13.48 Households with Incomplete Kitchen Facilities Calhoun County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,486	4,214
Lacking Complete Kitchen Facilities	27	35
Total Households	4,513	4,249
Percent Lacking	0.6%	0.8%

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 Calhoun County, 10.3 of households had a cost burden and 9.2 percent had a severe cost burden. Some 22.7 percent of renters were cost burdened, and 16.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 3.9 percent and a severe cost burden rate of 5.8 percent. Owner occupied households with a mortgage had a cost burden rate of 9.1 percent, and severe cost burden at 8.4 percent.

Table II.13.49
Cost Burden and Severe Cost Burden by Tenure
 Calhoun County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,033	78%	202	15.2%	90	6.8%	0	0%	1,325
2016 Five-Year ACS	1,244	81.7%	138	9.1%	128	8.4%	13	0.9%	1,523
Owner Without a Mortgage									
2000 Census	1,405	90.7%	100	6.5%	26	1.7%	18	1.2%	1,549
2016 Five-Year ACS	1,521	89%	67	3.9%	99	5.8%	22	1.3%	1,709
Renter									
2000 Census	583	60.8%	124	12.9%	101	10.5%	151	15.7%	959
2016 Five-Year ACS	478	47%	231	22.7%	164	16.1%	144	14.2%	1,017
Total									
2000 Census	3,021	78.8%	426	11.1%	217	5.7%	169	4.4%	3,833
2016 Five-Year ACS	3,243	76.3%	436	10.3%	391	9.2%	179	4.2%	4,249

Housing Problems by Income

Table II.13.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Calhoun County. As can be seen in 2017 the MFI was \$59,300, which compared to \$69,900 for the State of Iowa.

Table II.13.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 255 owner-occupied and 215 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 210 owner-occupied 145 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,405 households without a housing problem.

Table II.13.50
Median Family Income
 Calhoun County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	39,000	49,100
2001	40,400	52,500
2002	40,900	53,700
2003	47,800	54,900
2004	49,500	55,800
2005	50,150	57,650
2006	50,100	57,800
2007	50,300	58,100
2008	50,600	58,500
2009	53,700	62,000
2010	54,000	62,400
2011	52,700	64,000
2012	53,400	64,800
2013	53,200	64,700
2014	56,200	65,300
2015	56,400	67,500
2016	56,700	68,400
2017	59,300	69,900

Table II.13.51
Housing Problems by Income and Tenure
 Calhoun 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	10	4	0	4	22
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	0	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	130	60	20	0	0	210
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	70	75	15	45	255
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	70	265	480	340	1,685	2,840
Total	283	405	587	355	1,734	3,364
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	4	0	0	12
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	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	135	10	0	0	0	145
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	105	25	0	0	215
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	45	50	175	140	155	565
Total	284	169	204	140	155	952
Total						
Lacking complete plumbing or kitchen facilities	8	14	8	0	4	34
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	0	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	265	70	20	0	0	355
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	135	175	100	15	45	470
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
Has none of the 4 housing problems	115	315	655	480	1,840	3,405
Total	567	574	791	495	1,889	4,316

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.13.52, of the 112 loans in 2016, 58 loans were for Home Purchases, 21 were for Home Improvement and 33 were for refinancing.

Table II.13.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Calhoun County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	35	12	38	85
2009	28	8	64	100
2010	23	1	57	81
2011	52	23	105	180
2012	50	31	120	201
2013	59	28	68	155
2014	56	14	35	105
2015	50	33	62	145
2016	58	21	33	112

Table II.13.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$82,220 in 2012 and \$120,431 in 2016. Overall, average loans were \$73,541 in 2008 and \$102,607 in 2016.

Table II.13.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Calhoun County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$71,400	\$33,000	\$88,316	\$73,541
2009	\$89,536	\$70,500	\$91,672	\$89,380
2010	\$97,652	\$3,000	\$96,140	\$95,420
2011	\$76,096	\$24,913	\$91,733	\$78,678
2012	\$82,220	\$31,065	\$93,683	\$81,174
2013	\$83,593	\$28,929	\$121,250	\$90,239
2014	\$77,482	\$22,357	\$70,800	\$67,905
2015	\$72,600	\$33,030	\$113,290	\$80,993
2016	\$120,431	\$33,714	\$115,121	\$102,607

Table II.13.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,111,000 in 2012 and \$6,985,000 in 2016. Overall, average loans were \$6,251,000 in 2008 and \$11,492,000 in 2016.

Table II.13.54 Total Volume of Owner-Occupied Single Family Loans Calhoun County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$2,499,000	\$396,000	\$3,356,000	\$6,251,000
2009	\$2,507,000	\$564,000	\$5,867,000	\$8,938,000
2010	\$2,246,000	\$3,000	\$5,480,000	\$7,729,000
2011	\$3,957,000	\$573,000	\$9,632,000	\$14,162,000
2012	\$4,111,000	\$963,000	\$11,242,000	\$16,316,000
2013	\$4,932,000	\$810,000	\$8,245,000	\$13,987,000
2014	\$4,339,000	\$313,000	\$2,478,000	\$7,130,000
2015	\$3,630,000	\$1,090,000	\$7,024,000	\$11,744,000
2016	\$6,985,000	\$708,000	\$3,799,000	\$11,492,000

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.13.55 presents some basic statistics about the completed surveys.

Table II.13.55 Survey of Rental Properties Calhoun County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	83	22.9	14.7

Table II.13.56, shows the amount of total and vacant units with their associated vacancy rates. There were 75 apartment units reported in the survey, with 16 of them available, which resulted in a vacancy rate of 21.3 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.13.56 Rental Vacancy Survey by Type Calhoun County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	75	16	21.3%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	8	3	37.5%
Total	83	19	22.9%

Table II.13.57, reports units by bedroom size. As can be seen there were 42 two bedroom apartment units. Overall, the 42 two bedroom units accounted for 50.6 percent of all units. Several respondents choose not to provide bedroom sizes, which accounted for the 8 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.13.57 Rental Units by Bedroom Size Calhoun 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	33	0	0	.	33
Two	0	42	0	0	.	42
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	8	8
Total	0	75	0	0	8	83

Table II.13.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 21.4 percent.

Table II.13.58 Apartment Units by Bedroom Size Calhoun County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	33	7	21.2%
Two	42	9	21.4%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	75	16	21.3%

Average market-rate rents by unit type are shown in Table II.13.59. 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.13.59 Average Market Rate Rents by Bedroom Size Calhoun 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	\$350	\$0	\$0	\$350
Two	\$0	\$450	\$0	\$0	\$450
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$400	\$0	\$0	\$400

The average rent and availability of apartment units is displayed in Table II.13.60. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 58.3 percent.

Table II.13.60 Apartment Market Rate Rents by Vacancy Status Calhoun County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	24	14	58.3%
\$500 to \$750	0	0	0%
\$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	51	2	3.9%
Total	75	16	21.3%

Respondents were asked if utilities are included in the rent and as shown in Table II.13.61 below 3 respondents, or 100 percent, included some sort of utility in the rent.

Table II.13.61 Are there any utilities included with the rent? Calhoun County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.13.62. There were 1 respondent who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.13.62 Which utilities are included with the rent? Calhoun County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	3
Trash Collection	3

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.13.63 below, there were 39 accessible apartment units. Respondents also indicated there were a total of 39 persons with disabilities currently residing in accessible units.

Table II.13.63						
Accessible Units by Bedroom Size						
Calhoun 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	22	0	0		22
Two	0	17	0	0		17
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	1	1
Total	0	39	0	0	1	40

Table II.13.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 40.5 percent or 17 two bedroom apartment units are accessible were considered accessible. Overall, 52 percent of all apartment units were considered accessible by survey respondents.

Table II.13.64				
Apartment Units by Accessibility and Bedroom Size				
Calhoun County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	11	22	33	66.7%
Two	25	17	42	40.5%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	36	39	75	52%

Perceived Need for Rental Units

Table II.13.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.13.65 Do you keep a waiting list? Calhoun County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.13.66, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.13.66 How would you rate the need for renovation of existing units in the city? Calhoun County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	2	2	2	2
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.7	2.7	2.7	2.7

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.13.67, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.13.67 How would you rate the need for construction of new units in the city? Calhoun County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	3.3	3.3	3.3	3.3

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create

three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

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

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

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

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

Table II.13.68, shows the *strong growth scenario* for the Calhoun County. As can be seen there were 3,232 owner-occupied and 1,017 renter-occupied households in 2016, for a total of 4,249 households. In 2030, there will be a projected 4,226 households, of which 3,252 are projected to be owner occupied and the remaining 974 are expected to be renter-occupied.

By 2050, there are projected to be 3,074 owner-occupied households, of which 255 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 525 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 898 renter households, of which 268 renter households are expected to have incomes between 0 and 30.0 percent of median family income 197 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 3,972 occupied units by 2050, of which 523 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.13.68
Housing Demand Forecast
 Calhoun County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	268	272	271	269	267	264	259	255
30.1-50%	398	405	403	401	397	392	386	379
50.1-80%	552	561	558	555	550	543	534	525
80.1-95%	245	249	247	246	244	241	237	233
95.1-115%	340	345	343	342	339	334	329	323
115+%	1,429	1,452	1,445	1,438	1,425	1,406	1,384	1,359
Total	3,232	3,283	3,267	3,252	3,222	3,180	3,130	3,074
Renter								
0-30%	304	300	295	291	286	281	275	268
30.1-50%	176	174	171	169	166	163	159	155
50.1-80%	223	220	217	213	210	206	201	197
80.1-95%	117	116	114	112	111	108	106	103
95.1-115%	64	63	62	61	60	59	58	56
115+%	133	132	130	128	126	123	120	118
Total	1,017	1,005	989	974	958	940	919	898
Total								
0-30%	572	572	566	561	553	544	534	523
30.1-50%	574	578	574	569	563	555	545	534
50.1-80%	775	781	774	769	760	749	736	722
80.1-95%	362	365	361	359	355	349	343	336
95.1-115%	404	408	406	403	399	394	387	380
115+%	1,563	1,584	1,574	1,566	1,551	1,530	1,504	1,477
Total	4,249	4,288	4,255	4,226	4,181	4,120	4,049	3,972

