

**VOLUME III:  
DUBUQUE**

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## Dubuque

### DEMOGRAPHICS

#### Population Estimates

Table III.20.1, at right shows the population for Dubuque. As can be seen, the population in Dubuque increased from 57,637 persons in 2010 to 58,531 person in 2016, or by 1.6 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Dubuque. Although a city may span several counties, for the county level data pieces, Dubuque County was selected. For a more in-depth county level view, please refer to Dubuque County in Volume II of this profile.

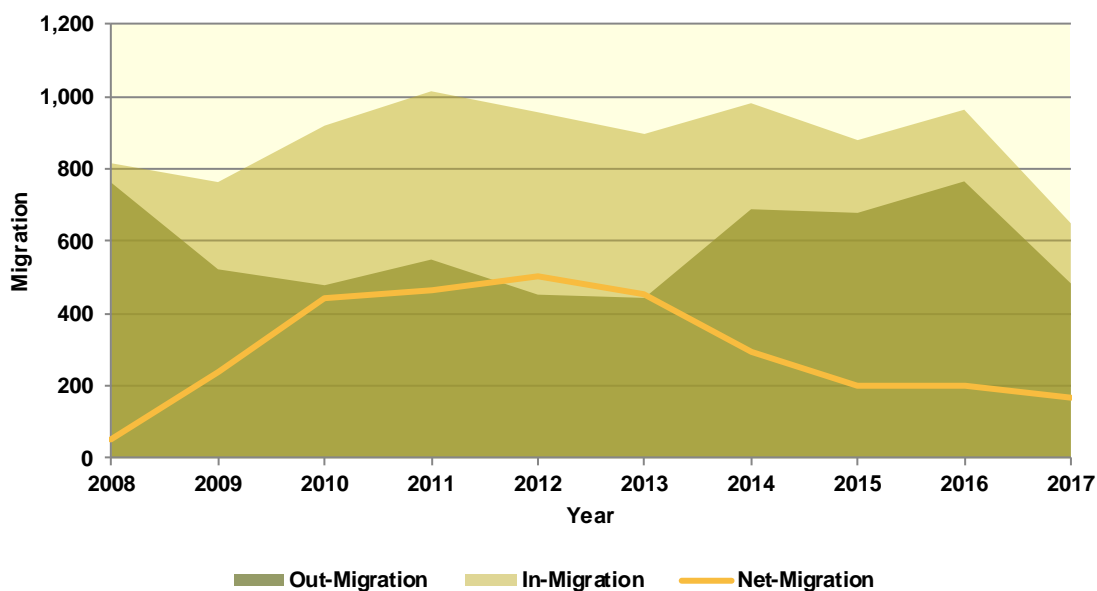
#### Dubuque County Population Migration Trends

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.

Diagram III.20.1, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2012 with 504 people entering and the migration lowest net migration occurred in 2008 with 54 entering Dubuque.

Year	Population	Percent Yearly Change
2000	57,686	.
2001	57,333	-0.6%
2002	57,149	-0.3%
2003	57,489	0.6%
2004	57,483	0%
2005	57,332	-0.3%
2006	57,307	0%
2007	57,535	0.4%
2008	57,466	-0.1%
2009	57,443	0%
2010	57,637	0.3%
2011	57,903	0.5%
2012	58,231	0.6%
2013	58,541	0.5%
2014	58,693	0.3%
2015	58,762	0.1%
2016	58,531	-0.4%

**Diagram III.20.1**  
**Net In-migration by Gender**  
 Dubuque County  
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table III.20.2, shows in- and out-migration by gender. In the most recent first half 2017 data, 72 percent of net-migrants, or 120 persons were male, with the remaining 28 percent, or 46 persons were female.

Table III.20.2, shows net-migration for Dubuque County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 44 persons entering Dubuque County. Those in the age range of 14 to 17 had the lowest levels of net migration, with 2 persons leaving Dubuque County.

**Table III.20.2**  
**New-Migration by Age Range**  
 Dubuque County  
 Iowa DOT Data

Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
<b>Net</b>										
14-17	2	4	7	2	1	4	-1	-1	-8	-2
18-22	44	29	50	66	88	61	58	46	50	44
23-25	-55	12	48	54	76	61	48	31	52	39
26-35	-15	50	113	120	116	130	64	52	22	9
36-45	46	62	71	81	84	47	44	-10	3	17
46-55	4	50	91	84	91	65	21	43	31	31
56-65	8	22	42	40	34	44	24	16	21	15
66 +	20	12	19	18	14	41	35	24	27	13
<b>Total</b>	<b>54</b>	<b>241</b>	<b>441</b>	<b>465</b>	<b>504</b>	<b>453</b>	<b>293</b>	<b>201</b>	<b>198</b>	<b>166</b>

## 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 III.20.3, shows population by age for the 2000 and 2010 Census. The population changed by -0.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -0.3 percent to a total of 9,516 persons in 2010. Those aged 25 to 34 changed by 7.5 percent, and those aged under 5 changed by -0.9 percent.

Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	3,578	6.2%	3,547	6.2%	-0.9%
5 to 19	12,236	21.2%	11,091	19.2%	-9.4%
20 to 24	4,604	8%	5,198	9%	12.9%
25 to 34	6,840	11.9%	7,355	12.8%	7.5%
35 to 54	15,988	27.7%	14,000	24.3%	-12.4%
55 to 64	4,893	8.5%	6,930	12%	41.6%
65 or Older	9,547	16.5%	9,516	16.5%	-0.3%
<b>Total</b>	<b>57,686</b>	<b>100.0%</b>	<b>57,637</b>	<b>100.0%</b>	<b>-0.1%</b>

The elderly population is further explored in Table III.20.4. Those aged 65 to 66 changed by 7.5 percent between 2000 and 2010, resulting in a population of 902 persons. Those aged 85 or older changed by 16.3 percent during the same time period, and resulted in 1,822 persons over age 85 in 2010.



<b>Table III.20.4</b>					
<b>Elderly Population by Age</b>					
Dubuque					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	839	8.8%	902	9.5%	7.5%
67 to 69	1,364	14.3%	1,373	14.4%	0.7%
70 to 74	2,233	23.4%	1,982	20.8%	-11.2%
75 to 79	2,026	21.2%	1,842	19.4%	-9.1%
80 to 84	1,518	15.9%	1,595	16.8%	5.1%
85 or Older	1,567	16.4%	1,822	19.1%	16.3%
<b>Total</b>	<b>9,547</b>	<b>100.0%</b>	<b>9,516</b>	<b>100.0%</b>	<b>-0.3%</b>

Population by race and ethnicity is shown in Table III.20.5. The white population changed by -4.7 percent between 2000 and 2010, and resulted in representing 91.7 percent of the population in 2010. The black population changed by 228.9 percent, represented 4 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 51.8 percent between 2000 and 2010, compared to the -0.9 percent growth rate for non-Hispanics.

<b>Table III.20.5</b>					
<b>Population by Race and Ethnicity</b>					
Dubuque					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	55,466	96.2%	52,869	91.7%	-4.7%
Black	700	1.2%	2,302	4%	228.9%
American Indian	112	0.2%	155	0.3%	38.4%
Asian	390	0.7%	659	1.1%	69%
Native Hawaiian/ Pacific Islander	65	0.1%	268	0.5%	312.3%
Other	400	0.7%	366	0.6%	-8.5%
Two or More Races	553	1%	1,018	1.8%	84.1%
<b>Total</b>	<b>57,686</b>	<b>100.0%</b>	<b>57,637</b>	<b>100.0%</b>	<b>-0.1%</b>
<b>Hispanic</b>	911	1.6%	1,383	2.4%	51.8%
<b>Non-Hispanic</b>	56,775	98.4%	56,254	97.6%	-0.9%

Population by race and ethnicity through 2016 is shown in Table III.20.6. The white population represented 90.7 percent of the population in 2016, compared with black households accounting for 4.1 percent of the population. Hispanic households represented 2.7 percent of the population in 2016.

<b>Table III.20.6</b>				
<b>Population by Race and Ethnicity</b>				
Dubuque				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	52,869	91.7%	53,089	90.7%
Black	2,302	4%	2,380	4.1%
American Indian	155	0.3%	45	0.1%
Asian	659	1.1%	877	1.5%
Native Hawaiian/ Pacific Islander	268	0.5%	338	0.6%
Other	366	0.6%	252	0.4%
Two or More Races	1,018	1.8%	1,554	2.7%
<b>Total</b>	<b>57,637</b>	<b>100.0%</b>	<b>58,535</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>56,254</b>	<b>97.6%</b>	<b>56,977</b>	<b>97.3%</b>
<b>Hispanic</b>	<b>1,383</b>	<b>2.4%</b>	<b>1,558</b>	<b>2.7%</b>

The population by race is broken down further by ethnicity in Table III.20.7. While the white non-Hispanic population changed by -5.5 percent between 2000 and 2010, the white Hispanic population changed by 100 percent. The black non-Hispanic population changed by 234.7 percent, while the black Hispanic population changed by 76.9 percent.

<b>Table III.20.7</b>					
<b>Population by Race and Ethnicity</b>					
Dubuque					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	55,035	96.9%	52,007	92.5%	-5.5%
Black	674	1.2%	2,256	4%	234.7%
American Indian	104	0.2%	123	0.2%	18.3%
Asian	385	0.7%	652	1.2%	69.4%
Native Hawaiian/ Pacific Islander	64	0.1%	266	0.5%	315.6%
Other	30	0.1%	38	0.1%	26.7%
Two or More Races	483	0.9%	912	1.6%	88.8%
<b>Total Non-Hispanic</b>	<b>56,775</b>	<b>100.0%</b>	<b>56,254</b>	<b>100.0%</b>	<b>-0.9%</b>
<b>Hispanic</b>					
White	431	47.3%	862	62.3%	100%
Black	26	2.9%	46	3.3%	76.9%
American Indian	8	0.9%	32	2.3%	300%
Asian	5	0.5%	7	0.5%	40%
Native Hawaiian/ Pacific Islander	1	0.1%	2	0.1%	100%
Other	370	40.6%	328	23.7%	-11.4%
Two or More Races	70	7.7%	106	7.7%	51.4%
<b>Total Hispanic</b>	<b>911</b>	<b>100.0%</b>	<b>1,383</b>	<b>100.0%</b>	<b>51.8%</b>
<b>Total Population</b>	<b>57,686</b>	<b>100.0%</b>	<b>57,637</b>	<b>100.0%</b>	<b>-0.1%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table III.20.8. During this time, the total non-Hispanic population was 56,977 persons in 2016. The Hispanic population was 1,558.

<b>Table III.20.8</b>				
<b>Population by Race and Ethnicity</b>				
Dubuque				
2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	52,007	92.5%	52,061	91.4%
Black	2,256	4%	2,380	4.2%
American Indian	123	0.2%	31	0.1%
Asian	652	1.2%	877	1.5%
Native Hawaiian/ Pacific Islander	266	0.5%	338	0.6%
Other	38	0.1%	53	0.1%
Two or More Races	912	1.6%	1,237	2.2%
<b>Total Non-Hispanic</b>	<b>56,254</b>	<b>100.0%</b>	<b>56,977</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	862	62.3%	1,028	66%
Black	46	3.3%	0	0%
American Indian	32	2.3%	14	0.9%
Asian	7	0.5%	0	0%
Native Hawaiian/ Pacific Islander	2	0.1%	0	0%
Other	328	23.7%	199	12.8%
Two or More Races	106	7.7%	317	20.3%
<b>Total Hispanic</b>	<b>1,383</b>	<b>100.0</b>	<b>1,558</b>	<b>100.0%</b>
<b>Total Population</b>	<b>57,637</b>	<b>100.0%</b>	<b>58,535</b>	<b>100.0%</b>

Households by type and tenure are shown in Table III.20.9. Family households represented 59.3 percent of households, while non-family households accounted for 40.7 percent. These changed from 59.1 and 40.9 percent, respectively.

<b>Table III.20.9</b>				
<b>Household Type by Tenure</b>				
Dubuque				
2010 Census SF1 & 2016 Five-Year ACS Data				
<b>Household Type</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>Households</b>	<b>Households</b>	<b>% of Total</b>
Family Households	13,888	59.1%	14,265	59.3%
Married-Couple Family	10,256	73.8%	10,429	73.1%
Owner-Occupied	9,016	87.9%	9,006	86.4%
Renter-Occupied	1,240	12.1%	1,423	13.6%
Other Family	3,632	26.2%	3,836	25.5%
Male Householder, No Spouse Present	1,015	27.9%	899	26.5%
Owner-Occupied	624	61.5%	475	52.8%
Renter-Occupied	391	38.5%	424	47.2%
Female Householder, No Spouse Present	2,617	72.1%	2,937	68.2%
Owner-Occupied	1,271	48.6%	1,255	42.7%
Renter-Occupied	1,346	51.4%	1,682	57.3%
Non-Family Households	9,618	40.9%	9,785	40.7%
Owner-Occupied	4,535	47.2%	4,512	46.1%
Renter-Occupied	5,083	52.8%	5,273	53.9%
<b>Total</b>	<b>23,506</b>	<b>100.0%</b>	<b>24,050</b>	<b>100.0%</b>

The group quarters population was 4,027 in 2010, compared to 4,167 in 2000. Institutionalized populations experienced a 8.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a -7.2 percent change during this same time period.



<b>Table III.20.10</b> <b>Group Quarters Population</b> Dubuque 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	91	8.7%	248	21.9%	172.5%
Juvenile Facilities	.	.	60	5.3%	.
Nursing Homes	867	82.8%	806	71.1%	-7%
Other Institutions	89	8.5%	19	1.7%	-78.7%
<b>Total</b>	<b>1,047</b>	<b>100.0%</b>	<b>1,133</b>	<b>100.0%</b>	<b>8.2 %</b>
<b>Noninstitutionalized</b>					
College Dormitories	2,054	65.8%	2,153	74.4%	4.8%
Military Quarters	1	0%	3	0.1%	200%
Other Noninstitutionalized	1,065	34.1%	738	25.5%	-30.7%
<b>Total</b>	<b>3,120</b>	<b>100.0%</b>	<b>2,894</b>	<b>100.0%</b>	<b>-7.2%</b>
<b>Group Quarters Population</b>	<b>4,167</b>	<b>100.0%</b>	<b>4,027</b>	<b>100.0%</b>	<b>-3.4%</b>

The number of foreign born persons are shown in Table III.20.11. An estimated 0.4 percent of the population was born in Oceania n.e.c, some 0.3 percent were born in Mexico, and another 0.2 percent were born in India.

<b>Table III.20.11</b> <b>Place of Birth for the Foreign-Born Population</b> Dubuque 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Oceania n.e.c	235	0.4%
#2 country of origin	Mexico	169	0.3%
#3 country of origin	India	141	0.2%
#4 country of origin	Bosnia and Herzegovina	113	0.2%
#5 country of origin	Vietnam	103	0.2%
#6 country of origin	Korea	86	0.1%
#7 country of origin	China excluding Hong Kong and Taiwan	78	0.1%
#8 country of origin	Canada	71	0.1%
#9 country of origin	Japan	62	0.1%
#10 country of origin	Germany	57	0.1%

Limited English Proficiency and the language spoken at home are shown in Table III.20.12. An estimated 0.5 percent of the population speaks Other Asian and Pacific Island languages at home, followed by 0.3 percent speaking Chinese.

<b>Table III.20.12</b> <b>Limited English Proficiency and Language Spoken at Home</b> Dubuque 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Other Asian and Pacific Island languages	249	0.5%
#2 LEP Language	Chinese	158	0.3%
#3 LEP Language	Spanish	158	0.3%
#4 LEP Language	Other Indo-European languages	107	0.2%
#5 LEP Language	French, Haitian, or Cajun	52	0.1%
#6 LEP Language	Vietnamese	51	0.1%
#7 LEP Language	German or other West Germanic languages	42	0.1%
#8 LEP Language	Tagalog	32	0.1%
#9 LEP Language	Russian, Polish, or other Slavic languages	29	0.1%
#10 LEP Language	Other and unspecified languages	10	0%

**Disability**

The disability rate from the 2000 Census is shown in Table III.20.13. Some 17.3 percent of the population was disabled in 2000, or a total of 9,171 persons. The disability rate was highest for those over 65, with 39.3 percent disabled.

<b>Table III.20.13</b> <b>Disability by Age</b> Dubuque 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	620	7.3%
16 to 64	5,082	14.3%
65 and older	3,469	39.3%
<b>Total</b>	<b>9,171</b>	<b>17.3%</b>

Table III.20.14, shows disability by type in 2000. There were 4,382 physical disabilities in 2000, some 3,137 employment disabilities, and 3,014 go-outside-home disabilities.

<b>Table III.20.14</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Dubuque 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,985
Physical disability	4,382
Mental disability	2,848
Self-care disability	1,348
Employment disability	3,137
Go-outside-home disability	3,014
<b>Total</b>	<b>16,714</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table III.20.15. The disability rate for females was 14 percent, compared to 12 percent for males. The disability rate changed precipitously higher with age, with 48.2 percent of those over 75 experiencing a disability.

<b>Table III.20.15</b>						
<b>Disability by Age</b>						
Dubuque						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	13	0.7%	13	0.8%	26	0.8%
5 to 17	333	7.9%	242	5.5%	575	6.6%
18 to 34	432	5.4%	377	5%	809	5.2%
35 to 64	1,238	12.4%	1,610	15.4%	2,848	14%
65 to 74	475	23.4%	424	17.1%	899	19.9%
75 or Older	864	48.5%	1,473	48%	2,337	48.2%
<b>Total</b>	<b>3,355</b>	<b>12%</b>	<b>4,139</b>	<b>14%</b>	<b>7,494</b>	<b>13.1%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.20.16. Some 6.6 percent have an ambulatory disability, 5.8 have an independent living disability, and 2.7 percent have a self-care disability.

<b>Table III.20.16</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Dubuque		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	2,348	4.1%
Vision disability	1,352	2.4%
Cognitive disability	2,953	5.5%
Ambulatory disability	3,574	6.6%
Self-Care disability	1,431	2.7%
Independent living disability	2,620	5.8%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.20.17. In 2016, some 30,087 persons were employed and 1,581 were unemployed. This totaled a labor force of 31,668 persons. The unemployment rate for Dubuque was estimated to be 5 percent in 2016.

<b>Table III.20.17</b>	
<b>Employment, Labor Force and Unemployment</b>	
Dubuque	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	30,087
Unemployed	1,581
<b>Labor Force</b>	<b>31,668</b>
Unemployment Rate	5%

In 2016, 92.8 percent of households in Dubuque had a high school education or greater.



<b>Table III.20.18</b>	
<b>High School or Greater Education</b>	
Dubuque	
2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	22,312
Total Households	24,050
<b>Percent High School or Above</b>	<b>92.8%</b>

As seen in Table III.20.19, some 31.3 percent of the population had a high school diploma or equivalent, another 33.7 percent have some college, 18 percent have a Bachelor's Degree, and 8.7 percent of the population had a graduate or professional degree.

<b>Table III.20.19</b>		
<b>Educational Attainment</b>		
Dubuque		
2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	3,801	8.2%
High School or Equivalent	14,538	31.3%
Some College or Associates Degree	15,627	33.7%
Bachelor's Degree	8,365	18%
Graduate or Professional Degree	4,051	8.7%
<b>Total Population Above 18 years</b>	<b>46,382</b>	<b>100.0%</b>

## ECONOMICS

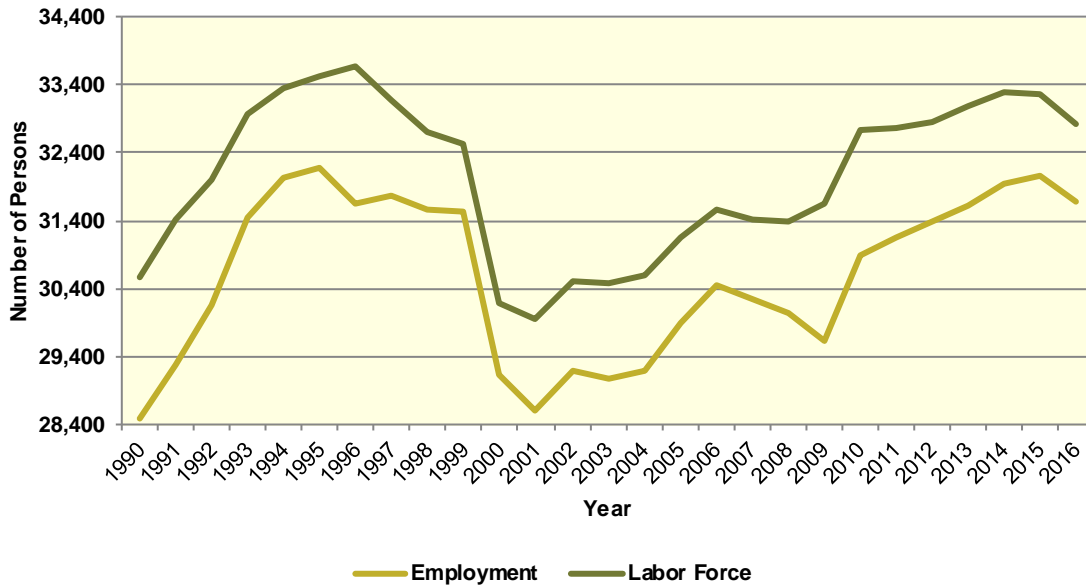
### Labor Force

Table III.20.20, shows the labor force statistics for Dubuque from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 3 percent. The highest level of unemployment occurred during 1990 rising to a rate of 6.8 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 Dubuque decreased from 3.6 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

<b>Table III.20.20</b>					
<b>Labor Force Statistics</b>					
Dubuque					
1990 - 2016 BLS Data					
Year	Dubuque				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	2,067	28,497	30,564	6.8%	4.4%
1991	2,128	29,280	31,408	6.8%	4.7%
1992	1,834	30,156	31,990	5.7%	4.5%
1993	1,519	31,451	32,970	4.6%	4%
1994	1,330	32,020	33,350	4%	3.5%
1995	1,341	32,189	33,530	4%	3.4%
1996	2,023	31,653	33,676	6%	3.5%
1997	1,391	31,779	33,170	4.2%	3.1%
1998	1,160	31,559	32,719	3.5%	2.7%
1999	988	31,532	32,520	3%	2.6%
2000	1,036	29,144	30,180	3.4%	2.6%
2001	1,322	28,621	29,943	4.4%	3.3%
2002	1,308	29,197	30,505	4.3%	4%
2003	1,409	29,073	30,482	4.6%	4.5%
2004	1,422	29,186	30,608	4.6%	4.5%
2005	1,257	29,907	31,164	4%	4.3%
2006	1,119	30,452	31,571	3.5%	3.7%
2007	1,196	30,235	31,431	3.8%	3.7%
2008	1,352	30,030	31,382	4.3%	4.2%
2009	2,033	29,621	31,654	6.4%	6.4%
2010	1,830	30,905	32,735	5.6%	6%
2011	1,608	31,154	32,762	4.9%	5.5%
2012	1,447	31,404	32,851	4.4%	5%
2013	1,479	31,615	33,094	4.5%	4.7%
2014	1,345	31,956	33,301	4%	4.3%
2015	1,194	32,075	33,269	3.6%	3.8%
2016	1,142	31,680	32,822	3.5%	3.7%

Diagram III.20.2, shows the employment and labor force for Dubuque. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 31,680 persons, with the labor force reaching 32,822, indicating there were a total of 1,142 unemployed persons.

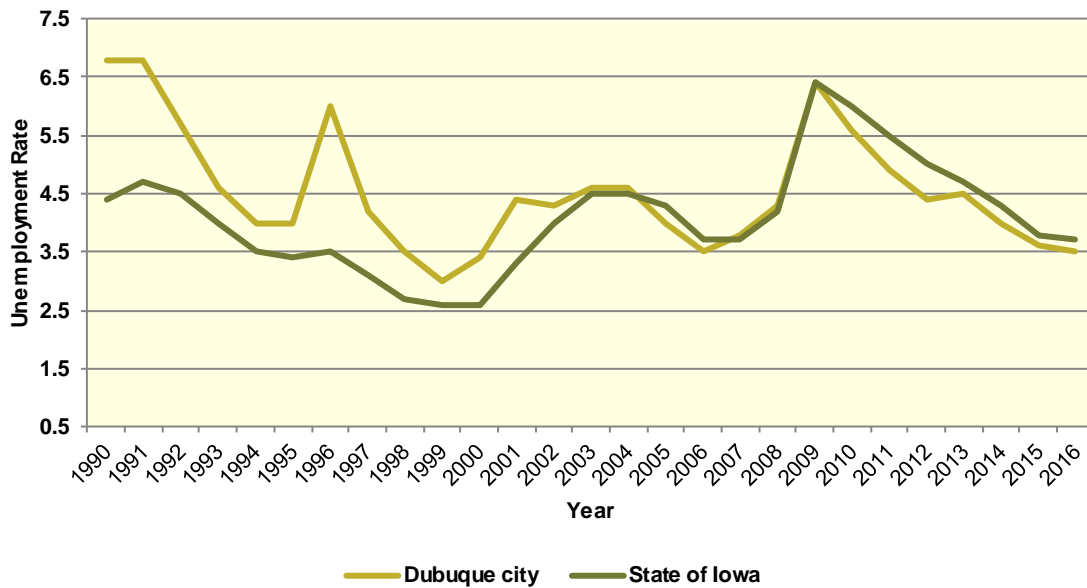
**Diagram III.20.2**  
**Employment and Labor Force**  
 Dubuque  
 1990 – 2016 BLS Data



**Unemployment**

Diagram III.20.3, shows the unemployment rate for both the State and Dubuque. During the 1990’s the average rate for Dubuque was 4.8 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.4 percent. Over the course of the entire period the Dubuque had an average unemployment rate that higher than the State, 4.5 percent for Dubuque, versus 4.1 statewide.

**Diagram III.20.3**  
**Annual Unemployment Rate**  
 Dubuque  
 1990 – 2016 BLS Data



**Earnings: Dubuque County**

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. Diagram III.20.4, shows real average earnings per job for Dubuque County from 1990 to 2016. Over this period the average earning per job for Dubuque County was \$42,714, which was lower than the statewide average of \$43,526 over the same period.

**Diagram III.20.4**  
**Real Average Earnings Per Job**  
 Dubuque County  
 BEA Data 1990 - 2016

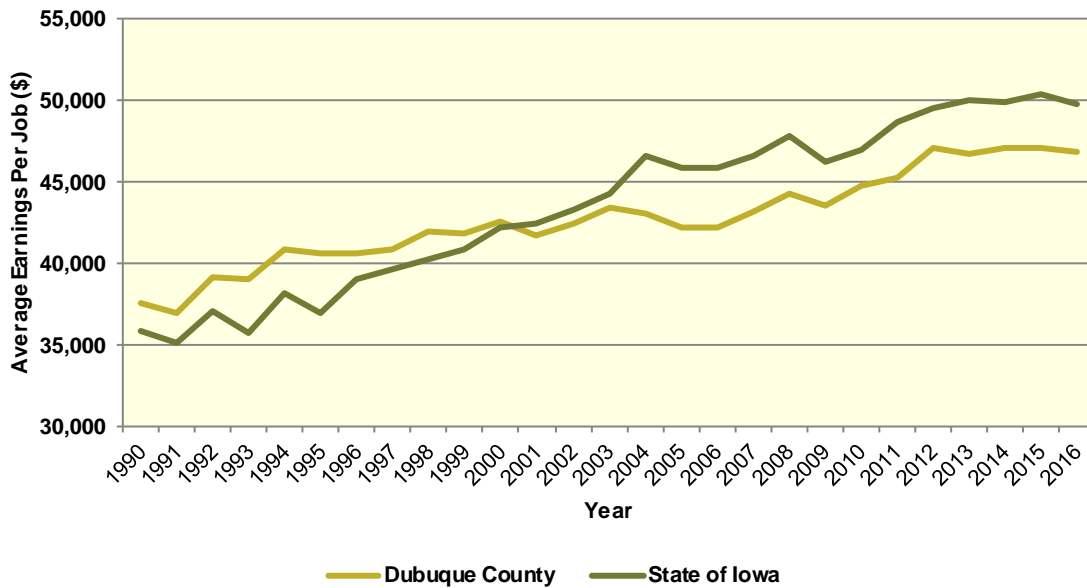
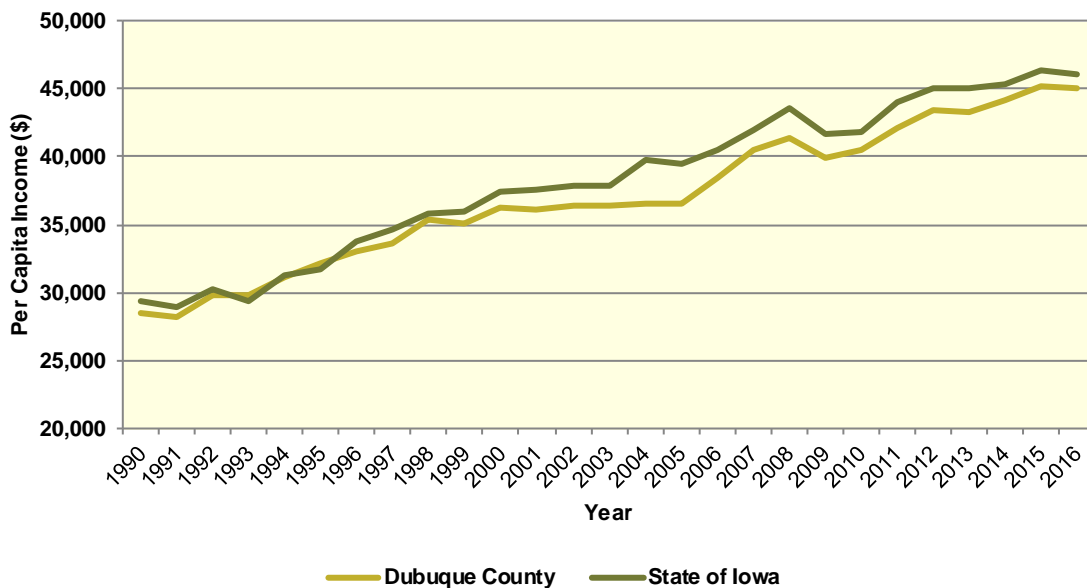


Diagram III.20.5, shows real per capita income for the Dubuque County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Dubuque County was \$37,007, which was lower than the statewide average of \$38,254 over the same period.

**Diagram III.20.5**  
**Real Per Capita Income**  
 Dubuque County  
 BEA Data 1990 - 2016





## Iowa Department of Revenue: Dubuque County

The Iowa Department of Revenue releases annual income tax statistics. Table III.20.21, 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 Dubuque County.

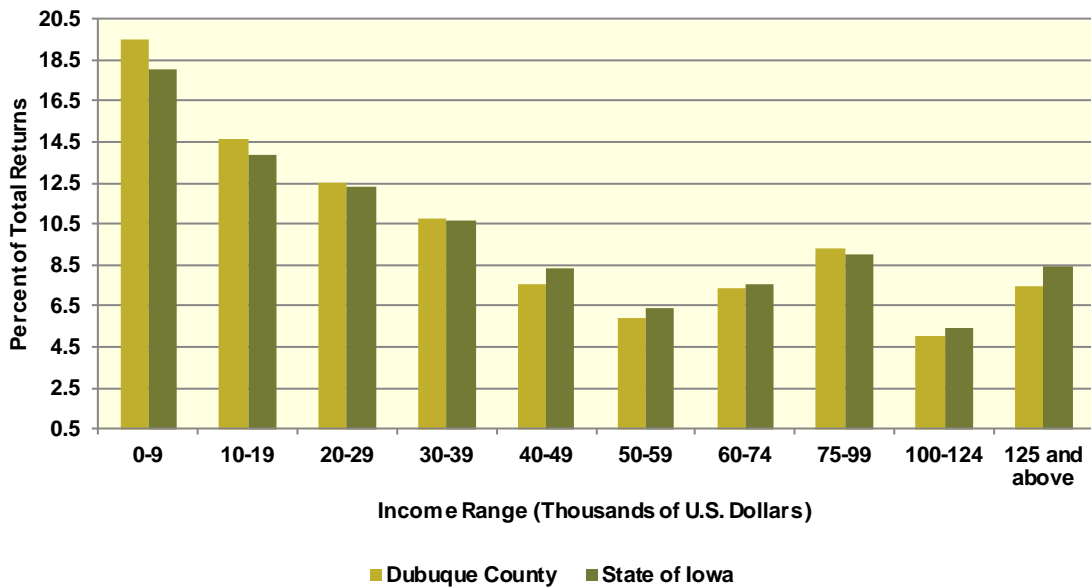
As can be seen below, the total number of returns between 2010 and 2015 increased by 7.9 percent, with 3,526 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 60 percent. This compared to the income class of \$60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -2.2 percent.

**Table III.20.21**  
**Number of Tax Returns by Adjusted Gross Income**  
 Dubuque  
 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	9,464	6,688	5,303	3,934	3,473	2,933	3,131	2,211	736	1,117	38,990
2003	9,377	6,518	5,440	3,888	3,372	2,857	3,122	2,476	835	1,191	39,076
2004	9,192	6,486	5,421	4,036	3,274	2,872	3,262	2,745	950	1,398	39,636
2005	9,078	6,540	5,440	4,187	3,242	2,972	3,306	2,935	1,084	1,572	40,356
2006	8,963	6,557	5,620	4,237	3,333	2,892	3,387	3,297	1,290	1,798	41,374
2007	9,132	6,605	5,881	4,352	3,341	2,877	3,595	3,499	1,439	2,026	42,747
2008	9,192	6,612	5,775	4,421	3,331	2,807	3,568	3,624	1,561	2,021	42,912
2009	9,462	6,589	5,838	4,311	3,282	2,834	3,524	3,589	1,549	1,968	42,946
2010	9,282	6,770	5,748	4,396	3,347	2,852	3,518	3,821	1,735	2,204	43,673
2011	9,532	6,885	5,844	4,581	3,331	2,838	3,552	4,017	1,828	2,484	44,892
2012	9,310	6,888	5,888	4,595	3,329	2,826	3,594	4,139	1,983	2,831	45,383
2013	9,229	6,899	6,008	4,674	3,498	2,910	3,423	4,316	2,109	2,943	46,009
2014	9,143	6,988	5,980	4,943	3,515	2,770	3,490	4,334	2,311	3,320	46,794
2015	9,205	6,897	5,909	5,074	3,544	2,790	3,471	4,367	2,351	3,526	47,134
<b>Change 10 - 15</b>	<b>-0.8%</b>	<b>1.9%</b>	<b>2.8%</b>	<b>15.4%</b>	<b>5.9%</b>	<b>-2.2%</b>	<b>-1.3%</b>	<b>14.3%</b>	<b>35.5%</b>	<b>60%</b>	<b>7.9%</b>



**Diagram III.20.6**  
**2015 Income Distribution**  
 Dubuque County  
 2015 Iowa DOR Data



**Poverty**

The rate of poverty for Dubuque is shown in Table III.20.22. In 2016, there were an estimated 9,259 persons living in poverty. This represented a 16.8 percent poverty rate, compared to 9.5 percent poverty in 2000. In 2016, some 13.5 percent of those in poverty were under age 6, and 12.3 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	469	9.1%	1,247	13.5%
6 to 17	858	16.7%	1,764	19.1%
18 to 64	2,723	52.9%	5,112	55.2%
65 or Older	1,102	21.4%	1,136	12.3%
<b>Total</b>	<b>5,152</b>	<b>100.0%</b>	<b>9,259</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>9.5%</b>	.	<b>16.8%</b>	.

## HOUSING

### 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 Dubuque County increased from 76 authorizations in 2015 to 99 in 2016.

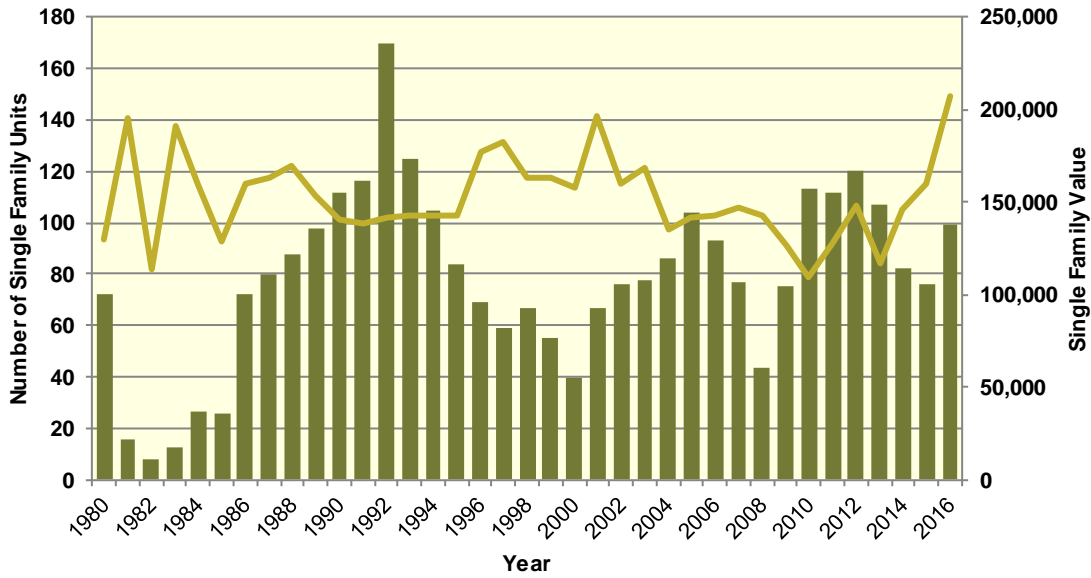
The real value of single-family building permits increased from \$160,395 in 2015 to \$207,400 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table III.20.23.

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	72	2	3	0	77	129,636	0
1981	16	0	0	0	16	195,477	0
1982	8	0	0	5	13	113,738	66,270
1983	13	0	0	0	13	190,851	0
1984	27	2	0	0	29	160,408	0
1985	26	0	4	5	35	128,578	61,137
1986	72	0	0	10	82	160,372	59,924
1987	80	0	3	29	112	162,668	50,152
1988	88	18	8	0	114	169,702	0
1989	98	0	8	27	133	153,093	35,511
1990	112	10	32	55	209	140,808	94,065
1991	116	4	16	18	154	138,038	89,646
1992	170	6	40	58	274	141,351	72,786
1993	125	30	52	23	230	142,522	68,323
1994	105	22	27	78	232	142,698	63,288
1995	84	22	27	76	209	143,167	62,349
1996	69	10	0	47	126	177,438	71,107
1997	59	4	3	66	132	182,620	74,026
1998	67	12	11	46	136	162,794	138,251
1999	55	12	0	17	84	163,050	56,725
2000	40	24	32	12	108	157,895	106,605
2001	67	22	21	0	110	196,525	0
2002	76	36	6	61	179	160,426	173,821
2003	78	34	0	70	182	169,009	61,808
2004	86	38	6	401	531	135,476	119,663
2005	104	38	9	5	156	142,217	101,557
2006	93	22	6	6	127	142,552	105,783
2007	77	22	9	12	120	147,339	47,706
2008	44	12	0	0	56	142,369	0
2009	75	14	0	52	141	127,170	99,803
2010	113	20	0	182	315	109,514	71,593
2011	112	8	0	106	226	127,312	69,910
2012	120	0	3	72	195	147,721	69,581
2013	107	4	0	0	111	117,258	0
2014	82	0	0	0	82	145,637	0
2015	76	0	0	0	76	160,395	0
2016	99	0	0	84	183	207,400	99,345



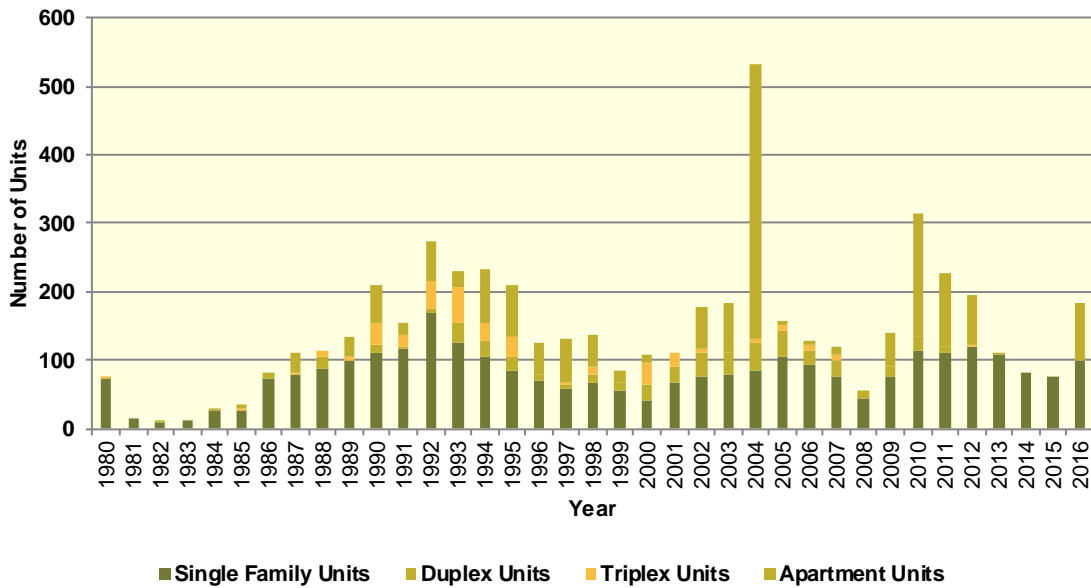
### Diagram III.20.7 Single Family Permits

Dubuque  
Census Bureau Data, 1980–2016



### Diagram III.20.8 Total Permits by Unit Type

Dubuque  
Census Bureau Data, 1980–2016



### Housing Characteristics

Housing types by unit are shown in Table III.20.24. In 2016, there were 25,684 housing units, up from 23,813 in 2000. Single-family units accounted for 65.9 percent of units in 2016, compared to 64.5 in 2000. Apartment units accounted for 16.2 percent in 2016, compared to 15.3 percent in 2000.

<b>Table III.20.24 Housing Units by Type</b>				
Dubuque 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	15,370	64.5%	16,937	65.9%
Duplex	2,039	8.6%	1,884	7.3%
Tri- or Four-Plex	1,938	8.1%	1,934	7.5%
Apartment	3,634	15.3%	4,151	16.2%
Mobile Home	832	3.5%	778	3%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>23,813</b>	<b>100.0%</b>	<b>25,684</b>	<b>100.0%</b>

Some 93.9 percent of housing was occupied in 2010, compared to 94.7 percent in 2000. Owner-occupied housing changed 1.5 percent between 2000 and 2010, ending with owner-occupied units representing 65.7 percent of unit. Vacant units changed by 21 percent, resulting in 1,523 vacant units in 2010.

<b>Table III.20.25 Housing Units by Tenure</b>					
Dubuque 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	22,560	94.7%	23,506	93.9%	4.2%
Owner-Occupied	15,221	67.5%	15,446	65.7%	1.5%
Renter-Occupied	7,339	32.5%	8,060	34.3%	9.8%
Vacant Housing Units	1,259	5.3%	1,523	6.1%	21%
<b>Total Housing Units</b>	<b>23,819</b>	<b>100.0%</b>	<b>25,029</b>	<b>100.0%</b>	<b>5.1%</b>

Table III.20.26, shows housing units by tenure from 2010 to 2016. By 2016, there were 25,684 housing units. An estimated 63.4 percent were owner-occupied, and 6.4 percent were vacant.

<b>Table III.20.26 Housing Units by Tenure</b>				
Dubuque 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	23,506	93.9%	24,050	93.6%
Owner-Occupied	15,446	65.7%	15,248	63.4%
Renter-Occupied	8,060	34.3%	8,802	36.6%
Vacant Housing Units	1,523	6.1%	1,634	6.4%
<b>Total Housing Units</b>	<b>25,029</b>	<b>100.0%</b>	<b>25,684</b>	<b>100.0%</b>

Households by household size are shown in Table III.20.27. There were a total of 23,506 households in 2010, up from 22,560 in 2000. One person households changed by 13.2 percent between 2000 and 2010, while two person households changed by 6.6 percent. Three and four person households changed by 1.2 and -15.9 respectively, representing 13.9 percent and 10.4 percent of the population in 2010.

<b>Table III.20.27</b>					
<b>Households by Household Size</b>					
Dubuque					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	7,004	31%	7,928	33.7%	13.2%
Two Persons	7,581	33.6%	8,080	34.4%	6.6%
Three Persons	3,222	14.3%	3,262	13.9%	1.2%
Four Persons	2,910	12.9%	2,446	10.4%	-15.9%
Five Persons	1,274	5.6%	1,171	5%	-8.1%
Six Persons	410	1.8%	413	1.8%	0.7%
Seven Persons or More	159	0.7%	206	0.9%	29.6%
<b>Total</b>	<b>22,560</b>	<b>100.0%</b>	<b>23,506</b>	<b>100.0%</b>	<b>4.2%</b>

Households by income is shown in Table III.20.28. Households earning more than \$100,000 per year represented 14.4 percent of households in 2016, compared to 6.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.8 percent of households in 2010, compared to 19.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.1 percent of households in 2016, compared to 14.8 percent in 2000.

<b>Table III.20.28</b>				
<b>Households by Income</b>				
Dubuque				
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	3,350	14.8%	3,153	13.1%
\$15,000 to \$19,999	1,775	7.8%	1,362	5.7%
\$20,000 to \$24,999	1,933	8.5%	1,546	6.4%
\$25,000 to \$34,999	3,534	15.6%	2,862	11.9%
\$35,000 to \$49,999	4,545	20.1%	3,637	15.1%
\$50,000 to \$74,999	4,391	19.4%	5,008	20.8%
\$75,000 to \$99,999	1,610	7.1%	3,028	12.6%
\$100,000 or More	1,474	6.5%	3,454	14.4%
<b>Total</b>	<b>22,612</b>	<b>100.0%</b>	<b>24,050</b>	<b>100.0%</b>

Table III.20.29, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6.8 percent and 4.3 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.2 percent, 6.1 percent, and 7.8, respectively. Housing units built prior to 1939 represented 30.2 percent of households in 2016.



<b>Table III.20.29</b>				
<b>Households by Year Home Built</b>				
Dubuque				
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	8,136	36.1%	7,269	30.2%
1940 to 1949	1,583	7%	1,403	5.8%
1950 to 1959	2,982	13.2%	3,073	12.8%
1960 to 1969	3,418	15.2%	3,121	13%
1970 to 1979	3,368	14.9%	3,176	13.2%
1980 to 1989	1,115	4.9%	1,468	6.1%
1990 to 1999	1,936	8.6%	1,867	7.8%
2000 to 2009	.	.	1,639	6.8%
2010 or Later	.	.	1,034	4.3%
<b>Total</b>	<b>22,538</b>	<b>100.0%</b>	<b>24,050</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table III.20.30. An estimated 70.4 percent of white households occupy single family homes, while 42.2 percent of black households do. Some 14.5 percent of white households occupied apartments, while 12.9 percent of black households do. An estimated 24 percent of Asian, and 23.5 percent of American Indian households occupy single family homes.

<b>Table III.20.30</b>							
<b>Distribution of Units in Structure by Race</b>							
Dubuque							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	70.4%	42.2%	23.5%	24%	46.1%	20%	43.1%
Duplex	6%	21.5%	0%	0%	22.5%	60%	18.8%
Tri- or Four-Plex	5.8%	23.4%	0%	28.8%	31.4%	0%	11%
Apartment	14.5%	12.9%	76.5%	47.2%	0%	20%	27.2%
Mobile Home	3.3%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table III.20.31. An estimated 43.9 percent of vacant units were for rent in 2010, a 4.2 percent change since 2000. In addition, some 13.7 percent of vacant units were for sale, a change of 60 percent between 2000 and 2010. "Other" vacant units represented 29.5 percent of vacant units in 2010. This is a change of 50.5 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.

<b>Table III.20.31</b>					
<b>Disposition of Vacant Housing Units</b>					
Dubuque					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	642	51%	669	43.9%	4.2%
For Sale	130	10.3%	208	13.7%	60%
Rented or Sold, Not Occupied	116	9.2%	86	5.6%	-25.9%
For Seasonal, Recreational, or Occasional Use	72	5.7%	108	7.1%	50%
For Migrant Workers	0	0%	2	0.1%	
Other Vacant	299	23.7%	450	29.5%	50.5%
<b>Total</b>	<b>1,259</b>	<b>100.0%</b>	<b>1,523</b>	<b>100.0%</b>	<b>21%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table III.20.32. By 2016, for rent units accounted for 42 percent of vacant units, while for sale units accounted for 8.8 percent. “Other” vacant units accounted for 42.2 percent of vacant units, representing a total of 689 “other” vacant units.

<b>Table III.20.32</b>				
<b>Disposition of Vacant Housing Units</b>				
Dubuque				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	669	43.9%	686	42%
For Sale	208	13.7%	143	8.8%
Rented Not Occupied	26	1.7%	15	0.9%
Sold Not Occupied	60	3.9%	46	2.8%
For Seasonal, Recreational, or Occasional Use	108	7.1%	55	3.4%
For Migrant Workers	2	0.1%	0	0%
Other Vacant	450	29.5%	689	42.2%
<b>Total</b>	<b>1,523</b>	<b>100.0%</b>	<b>1,634</b>	<b>100.0%</b>

### 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 III.20.33. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.



Table III.20.33 Overcrowding and Severe Overcrowding Dubuque 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	
<b>Owner</b>							
2000 Census	15,157	99.4%	88	0.6%	6	0%	15,251
2016 Five-Year ACS	15,180	99.6%	36	0.2%	32	0.2%	15,248
<b>Renter</b>							
2000 Census	7,058	96.9%	152	2.1%	77	1.1%	7,287
2016 Five-Year ACS	8,616	97.9%	88	1%	98	1.1%	24,050
<b>Total</b>							
2000 Census	22,215	98.6%	240	1.1%	83	0.4%	22,538
2016 Five-Year ACS	23,796	98.9%	124	0.5%	130	0.5%	24,050

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 119 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Dubuque. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table III.20.34 Households with Incomplete Plumbing Facilities Dubuque 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	22,421	23,931
Lacking Complete Plumbing Facilities	117	119
<b>Total Households</b>	<b>22,538</b>	<b>24,050</b>
<b>Percent Lacking</b>	<b>0.5%</b>	<b>0.5%</b>

There were 363 households lacking complete kitchen facilities in 2016, compared to 126 households in 2000. This was a change from 0.6 percent of households in 2000 to 1.5 percent in 2016.

Table III.20.35 Households with Incomplete Kitchen Facilities Dubuque 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	22,412	23,687
Lacking Complete Kitchen Facilities	126	363
<b>Total Households</b>	<b>22,538</b>	<b>24,050</b>
<b>Percent Lacking</b>	<b>0.6%</b>	<b>1.5%</b>

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 Dubuque, 14.6 of households had a cost burden and 13.6 percent had a severe cost burden. Some 21.3 percent of renters were cost burdened, and 27 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.1 percent and a severe cost burden rate of 4.8 percent. Owner occupied households with a mortgage had a cost burden rate of 14.5 percent, and severe cost burden at 6.6 percent.

**Table III.20.36**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Dubuque  
 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	
<b>Owner With a Mortgage</b>									
2000 Census	6,856	82.2%	1,125	13.5%	336	4%	23	0.3%	8,340
2016 Five-Year ACS	7,196	78.8%	1,322	14.5%	602	6.6%	13	0.1%	9,133
<b>Owner Without a Mortgage</b>									
2000 Census	4,728	93.2%	167	3.3%	137	2.7%	40	0.8%	5,072
2016 Five-Year ACS	5,408	88.4%	312	5.1%	292	4.8%	103	1.7%	6,115
<b>Renter</b>									
2000 Census	4,633	63.6%	1,349	18.5%	985	13.5%	313	4.3%	7,280
2016 Five-Year ACS	4,145	47.1%	1,874	21.3%	2,374	27%	409	4.6%	8,802
<b>Total</b>									
2000 Census	16,217	78.4%	2,641	12.8%	1,458	7%	376	1.8%	20,692
2016 Five-Year ACS	16,749	69.6%	3,508	14.6%	3,268	13.6%	525	2.2%	24,050

**Housing Problems by Income**

Table III.20.37, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Dubuque County. As can be seen in 2017 the MFI was \$66,400, which compared to \$69,900 for the State of Iowa.

Table III.20.38, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,520 owner-occupied and 1,745 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 745 owner-occupied 2,030 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 17,225 households without a housing problem.

**Table III.20.37**  
**Median Family Income**  
 Dubuque County  
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	51,200	49,100
2001	54,600	52,500
2002	54,600	53,700
2003	55,200	54,900
2004	56,500	55,800
2005	58,500	57,650
2006	58,700	57,800
2007	59,500	58,100
2008	59,200	58,500
2009	62,500	62,000
2010	62,900	62,400
2011	63,700	64,000
2012	64,600	64,800
2013	66,100	64,700
2014	70,600	65,300
2015	65,700	67,500
2016	67,400	68,400
2017	66,400	69,900

**Table III.20.38**  
**Housing Problems by Income and Tenure**

Dubuque 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	30	30
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	25	20	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	40	0	10	60
Housing cost burden greater than 50% of income (and none of the above problems)	320	270	95	15	45	745
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	120	285	725	130	260	1,520
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
has none of the 4 housing problems	45	595	1,885	1,795	8,635	12,955
<b>Total</b>	<b>560</b>	<b>1,160</b>	<b>2,745</b>	<b>1,965</b>	<b>9,000</b>	<b>15,430</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	55	65	105	30	25	280
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	45	30	4	10	0	89
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	15	55	10	0	100
Housing cost burden greater than 50% of income (and none of the above problems)	1,420	500	70	10	30	2,030
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	220	860	600	35	30	1,745
Zero/negative income (and none of the above problems)	85	0	0	0	0	85
has none of the 4 housing problems	150	445	1,250	810	1,615	4,270
<b>Total</b>	<b>1,995</b>	<b>1,915</b>	<b>2,084</b>	<b>905</b>	<b>1,700</b>	<b>8,599</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	55	65	105	30	55	310
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	45	30	4	35	20	134
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	25	95	10	10	160
Housing cost burden greater than 50% of income (and none of the above problems)	1,740	770	165	25	75	2,775
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	340	1,145	1,325	165	290	3,265
Zero/negative income (and none of the above problems)	160	0	0	0	0	160
has none of the 4 housing problems	195	1,040	3,135	2,605	10,250	17,225
<b>Total</b>	<b>2,555</b>	<b>3,075</b>	<b>4,829</b>	<b>2,870</b>	<b>10,700</b>	<b>24,029</b>

### Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table III.20.39 presents some basic statistics about the completed surveys.

<b>Table III.20.39</b>				
<b>Survey of Rental Properties</b>				
Dubuque				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	37	1,756	6.2	35.3

Table III.20.40, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 42 single family units in Dubuque, with 0 of them available. This translates into a vacancy rate of 0 percent in Dubuque, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 1,448 apartment units reported in the survey, with 77 of them available, which resulted in a vacancy rate of 5.3 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

<b>Table III.20.40</b>			
<b>Rental Vacancy Survey by Type</b>			
Dubuque			
2017 Survey of Rental Properties			
<b>Unit Type</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Vacancy Rate</b>
Single Family	42	0	0%
Apartments	1,448	77	5.3%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	266	32	12%
<b>Total</b>	<b>1,756</b>	<b>109</b>	<b>6.2%</b>

Table III.20.41, reports units by bedroom size. As can be seen there were 369 two bedroom apartment units and 129 three bedroom units. Overall, the 372 two bedroom units accounted for 21.2 percent of all units, and the 145 three bedroom units accounted for 8.3 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 495 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

<b>Table III.20.41</b>						
<b>Rental Units by Bedroom Size</b>						
Dubuque						
2017 Survey of Rental Properties						
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Don’t Know</b>	<b>Total</b>
Efficiency	0	120	0	0	.	120
One	0	619	0	0	.	619
Two	3	369	0	0	.	372
Three	16	129	0	0	.	145
Four	4	1	0	0	.	5
Don’t Know	19	210	0	0	266	495
<b>Total</b>	<b>42</b>	<b>1,448</b>	<b>0</b>	<b>0</b>	<b>266</b>	<b>1,756</b>

Table III.20.42, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

<b>Table III.20.42</b> <b>Single Family Units by Bedroom Size</b> Dubuque 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	3	0	0%
Three	16	0	0%
Four	4	0	0%
Don't know	19	0	0%
<b>Total</b>	<b>42</b>	<b>0</b>	<b>0%</b>

Table III.20.43 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were One-bedroom units, which had a vacancy rate of 6.1 percent.

<b>Table III.20.43</b> <b>Apartment Units by Bedroom Size</b> Dubuque 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	120	12	10%
One	619	38	6.1%
Two	369	20	5.4%
Three	129	6	4.7%
Four	1	0	0%
Don't know	210	1	5.2%
<b>Total</b>	<b>1,448</b>	<b>77</b>	<b>5.3%</b>

Average market-rate rents by unit type are shown in Table III.20.44. 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.

<b>Table III.20.44</b> <b>Average Market Rate Rents by Bedroom Size</b> Dubuque 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$385	\$0	\$0	\$385
One	\$0	\$638.7	\$0	\$0	\$638.7
Two	\$925	\$657.1	\$0	\$0	\$691.7
Three	\$916.7	\$843.8	\$0	\$0	\$871.1
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$1050</b>	<b>\$698.6</b>	<b>\$0</b>	<b>\$0</b>	<b>\$766.2</b>

Table III.20.45, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

<b>Table III.20.45</b>					
<b>Average Assisted Rate Rents by Bedroom Size</b>					
Dubuque					
2017 Survey of Rental Properties					
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Total</b>
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Table III.20.46, shows vacancy rates for single family units by average rental rates for Dubuque. 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.

<b>Table III.20.46</b>			
<b>Single Family Market Rate Rents by Vacancy Status</b>			
Dubuque			
2017 Survey of Rental Properties			
<b>Average Rents</b>	<b>Single Family Units</b>	<b>Available Single Family Units</b>	<b>Vacancy Rate</b>
Less Than \$500	0	0	0%
\$500 to \$750	1	0	0%
\$750 to \$1,000	25	0	0%
\$1,000 to \$1,250	8	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	8	0	0%
Missing	0	0	0%
<b>Total</b>	<b>42</b>	<b>0</b>	<b>0%</b>

The average rent and availability of apartment units is displayed in Table III.20.47. 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 4.7 percent.

<b>Table III.20.47</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Dubuque 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	228	20	8.8%
\$500 to \$750	784	37	4.7%
\$750 to \$1,000	137	11	8%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	32	0	0%
Above \$1,500	0	0	0%
Missing	267	9	3.4%
<b>Total</b>	<b>1,448</b>	<b>77</b>	<b>5.3%</b>

Respondents were asked if utilities are included in the rent and as shown in Table III.20.48, 20 respondents, or 62.5 percent, included some sort of utility in the rent.

<b>Table III.20.48</b> <b>Are there any utilities included with the rent?</b> Dubuque 2017 Survey of Rental Properties	
Period	Respondent
Yes	20
No	12
<b>% Offering Utilities</b>	<b>62.5%</b>

The type of utility included in the rent is shown in Table III.20.49. There were 4 respondents who included electricity, 4 respondents who included natural gas, 19 respondents who included water and sewer and 14 respondents included trash collection in the rent.

<b>Table III.20.49</b> <b>Which utilities are included with the rent?</b> Dubuque 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	4
Water/Sewer	19
Trash Collection	14

### 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 III.20.50, there were 528 accessible apartment units. Respondents also indicated there were a total of 303 persons with disabilities currently residing in accessible units.

<b>Table III.20.50</b>						
<b>Accessible Units by Bedroom Size</b>						
Dubuque						
2017 Survey of Rental Properties						
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Don’t Know</b>	<b>Total</b>
Efficiency	0	24	0	0		24
One	0	259	0	0		259
Two	0	84	0	0		84
Three	0	18	0	0		18
Four	0	0	0	0		0
Don’t Know	0	143	0	0	-35	108
<b>Total</b>	<b>0</b>	<b>528</b>	<b>0</b>	<b>0</b>	<b>-35</b>	<b>493</b>

Table III.20.51, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent of all single family units were considered accessible by survey respondents.

<b>Table III.20.51</b>				
<b>Single Family Units by Accessibility and Bedroom Size</b>				
Dubuque				
2017 Survey of Rental Properties				
<b>Number of Bedrooms</b>	<b>Not Accessible</b>	<b>Accessible Units</b>	<b>Single Family Units</b>	<b>Percentage Accessible</b>
Studio	0	0	0	%0
One	0	0	0	0%
Two	3	0	3	0%
Three	16	0	16	0%
Four	4	0	4	0%
Don’t know	19	0	19	0%
<b>Total</b>	<b>42</b>	<b>0</b>	<b>42</b>	<b>0%</b>

Table III.20.52, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 22.8 percent or 84 two bedroom apartment units are accessible, with 14 percent of three bedroom units were considered accessible. Overall, 36.5 percent of all apartment units were considered accessible by survey respondents.



<b>Table III.20.52</b>				
<b>Apartment Units by Accessibility and Bedroom Size</b>				
Dubuque				
2017 Survey of Rental Properties				
<b>Number of Bedrooms</b>	<b>Not Accessible</b>	<b>Accessible Units</b>	<b>Apartment Units</b>	<b>Percentage Accessible</b>
Studio	96	24	120	20%
One	360	259	619	41.8%
Two	285	84	369	22.8%
Three	111	18	129	14%
Four	1	0	1	0%
Don't know	67	143	210	68.1%
<b>Total</b>	<b>920</b>	<b>528</b>	<b>1,448</b>	<b>36.5%</b>

### Perceived Need for Rental Units

Table III.20.53, at right, shows the number of survey respondents who keep a waiting list. As can be seen 8 respondents said they keep a waitlist, with an estimated 143 number of persons on the wait list.

<b>Table III.20.53</b>	
<b>Do you keep a waiting list?</b>	
Dubuque	
2017 Survey of Rental Properties	
<b>Period</b>	<b>Respondent</b>
Yes	8
No	24
<b>Waitlist Size</b>	<b>143</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table III.20.54, 3 respondents said there was no need for renovating single family units, with 5 respondents saying there was extreme need for renovating single family units. Likewise, 2 respondents indicated no need for renovating existing apartment units, with 5 respondents saying there was extreme need for renovating existing apartment units.

<b>Table III.20.54</b>				
<b>How would you rate the need for renovation of existing units in the?</b>				
Dubuque				
2017 Survey of Rental Properties				
<b>Need</b>	<b>Single Family</b>	<b>Apartments</b>	<b>Mobile Homes</b>	<b>Other Units</b>
No Need	3	2	2	1
Low Need	4	6	3	2
Moderate Need	7	8	7	4
High Need	2	2	1	0
Extreme Need	5	5	3	1
<b>Average Need</b>	<b>3.1</b>	<b>3.1</b>	<b>3</b>	<b>2.8</b>

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table III.20.55, 13 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, 14 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

**Table III.20.55**  
**How would you rate the need for construction of new units in the?**  
 Dubuque  
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	13	14	9	4
Low Need	5	4	0	0
Moderate Need	4	4	4	2
High Need	1	2	0	1
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>1.7</b>	<b>1.8</b>	<b>1.6</b>	<b>2</b>

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 III.20.56, shows the *strong growth scenario* for Dubuque. As can be seen there were 0 owner-occupied and 0 renter-occupied households in 2016, for a total of 24,050 households. In 2030, there will be a projected 25,573 households, of which 16,214 are projected to be owner occupied and the remaining 9,359 are expected to be renter-occupied.

By 2050, there are projected to be 16,357 owner-occupied households, of which 589 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,911 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 9,442 renter households, of which 2,190 renter households are expected to have incomes between 0 and 30.0 percent of median family income 2,294 renter households with incomes between 50.1-80.0



percent of MFI. Overall households are projected to reach 25,799 occupied units by 2050, of which 2,778 are expected to have incomes on between 0 and 30 percent of MFI.

Table III.20.56 Housing Demand Forecast Dubuque Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
<b>Owner</b>								
0-30%	0	570	577	583	588	589	590	589
30.1-50%	0	1,196	1,212	1,225	1,233	1,237	1,238	1,235
50.1-80%	0	2,818	2,855	2,885	2,906	2,915	2,916	2,911
80.1-95%	0	1,417	1,435	1,451	1,461	1,466	1,466	1,463
95.1-115%	0	1,981	2,007	2,029	2,043	2,050	2,050	2,047
115+%	0	7,854	7,956	8,041	8,098	8,124	8,126	8,112
<b>Total</b>	<b>0</b>	<b>15,836</b>	<b>16,041</b>	<b>16,214</b>	<b>16,328</b>	<b>16,381</b>	<b>16,386</b>	<b>16,357</b>
<b>Renter</b>								
0-30%	0	2,120	2,148	2,171	2,186	2,193	2,194	2,190
30.1-50%	0	2,035	2,061	2,084	2,098	2,105	2,106	2,102
50.1-80%	0	2,221	2,250	2,274	2,290	2,298	2,299	2,294
80.1-95%	0	682	691	698	703	705	706	704
95.1-115%	0	645	653	660	665	667	667	666
115+%	0	1,438	1,457	1,473	1,483	1,488	1,488	1,486
<b>Total</b>	<b>0</b>	<b>9,142</b>	<b>9,260</b>	<b>9,359</b>	<b>9,426</b>	<b>9,456</b>	<b>9,459</b>	<b>9,442</b>
<b>Total</b>								
0-30%	0	2,690	2,725	2,754	2,774	2,783	2,783	2,778
30.1-50%	0	3,231	3,273	3,308	3,331	3,342	3,343	3,337
50.1-80%	0	5,040	5,105	5,160	5,196	5,213	5,215	5,205
80.1-95%	0	2,099	2,126	2,149	2,164	2,171	2,171	2,168
95.1-115%	0	2,626	2,660	2,689	2,708	2,716	2,717	2,712
115+%	0	9,292	9,413	9,514	9,581	9,612	9,615	9,598
<b>Total</b>	<b>24,050</b>	<b>24,978</b>	<b>25,301</b>	<b>25,573</b>	<b>25,754</b>	<b>25,838</b>	<b>25,844</b>	<b>25,799</b>

