

**VOLUME II:
CRAWFORD COUNTY**

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Crawford County

DEMOGRAPHICS

Population Estimates

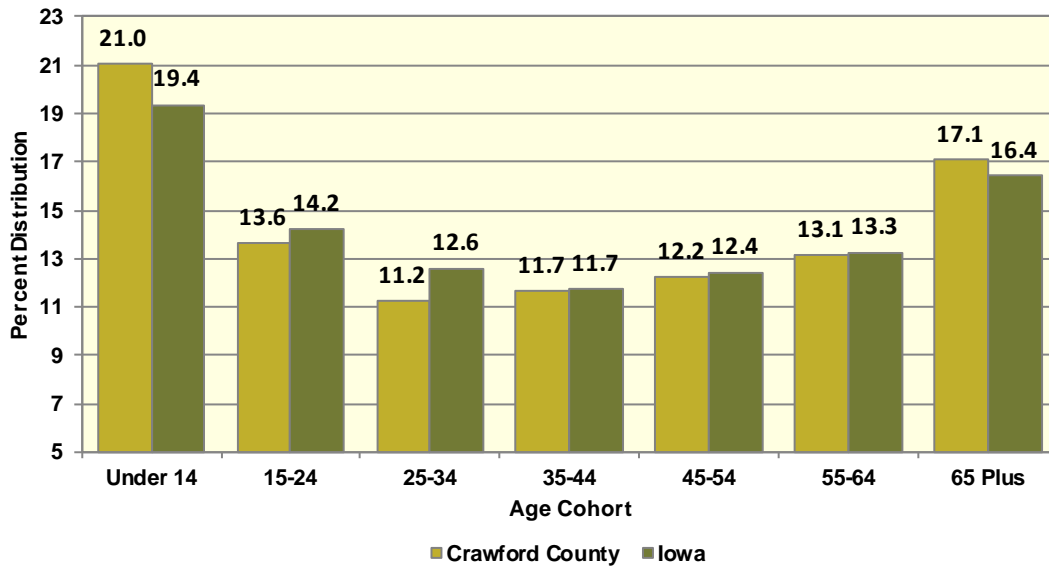
The Census Bureau’s current census estimates indicate that Crawford County’s population decreased from 17,096 in 2010 to 16,940 in 2016, or by 0.9 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 2.8 percent, and the number of people from 55 to 64 years of age increased by 9 percent. The white population decreased by 5 percent, while the black population increased by 128.4 percent. The Hispanic population increased from 4,131 to 4,671 people between 2010 and 2016 or by 13.1 percent. These data are presented in Table II.25.1.

Table II.25.1						
Profile of Population Characteristics						
Crawford County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Crawford County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	17,096	16,940	-0.9%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,728	3,562	-4.5%	603,673	607,020	0.6%
15 to 24 years	2,296	2,311	0.7%	430,187	445,808	3.6%
25 to 34 years	1,853	1,904	2.8%	382,583	394,373	3.1%
35 to 44 years	1,919	1,975	2.9%	364,548	367,535	0.8%
45 to 54 years	2,466	2,073	-15.9%	439,726	389,744	-11.4%
55 to 64 years	2,041	2,224	9%	372,750	415,998	11.6%
65 and Over	2,793	2,891	3.5%	452,888	514,215	13.5%
Race						
White	16,460	15,632	-5%	2,839,615	2,864,884	0.9%
Black	236	539	128.4%	91,695	114,874	25.3%
American Indian and Alaskan Native	128	213	66.4%	13,563	15,924	17.4%
Asian	117	371	217.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	43	57	32.6%	2,419	3,592	48.5%
Two or more races	112	128	14.3%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	4,131	4,671	13.1%	151,544	182,606	20.5%

Table II.25.2, presents the population of Crawford County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,685 males, who accounted for 50.8 percent of the population, and the remaining 49.2 percent, or 8,411 persons, were female. In 2016, the number of males rose to 8,719 persons, and accounted for 51.5 percent of the population, with the remaining 48.5 percent, or 8,221 persons being female.

Table II.25.2 Population by Age and Gender Crawford County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,935	1,793	3,728	1,817	1,745	3,562	-4.5%
15 to 24 years	1,251	1,045	2,296	1,208	1,103	2,311	0.7%
25 to 34 years	978	875	1,853	1,076	828	1,904	2.8%
35 to 44 years	985	934	1,919	1,064	911	1,975	2.9%
45 to 54 years	985	934	1,919	1,064	911	1,975	2.9%
55 to 64 years	1,277	1,189	2,466	1,061	1,012	2,073	-15.9%
65 and Over	1,214	1,579	2,793	1,319	1,572	2,891	-0.9%
Total	8,685	8,411	17,096	8,719	8,221	16,940	-0.9%
% of Total	50.8%	49.2%	.	51.5%	48.5%	.	

Diagram II.25.1
Age Distribution
Crawford County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Crawford County increased from 16,775 to 16,942 persons, or by 1 percent. Between 2000 and 2010, Crawford County population, changed by 154 persons, to a total population of 17,096 persons. The most recent estimates indicated that Crawford County’s population rose an additional -156 persons since the 2010 Census, to 16,940 persons in July 2016.

1990 Census	16,775
Natural Increase 90-00	334
Net Migration 90-00	-167
2000 Census	16,942
Natural Increase 00-09	589
Net Migration 00-09	-587
2009 Population Estimate	16,944
2010 Census	17,096
Natural Increase 10-16	490
Net Migration 10-16	-646
2016 Population Estimate	16,940

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.25.3, Crawford County had a natural increase, of 334 persons between 1990 and 2000. During the April 2000 to July 2009 period, Crawford County’s natural increase was estimated at 589 persons. Between 2010 and 2016, the natural increase was estimated at 490 persons, and the net migration was -646 persons.

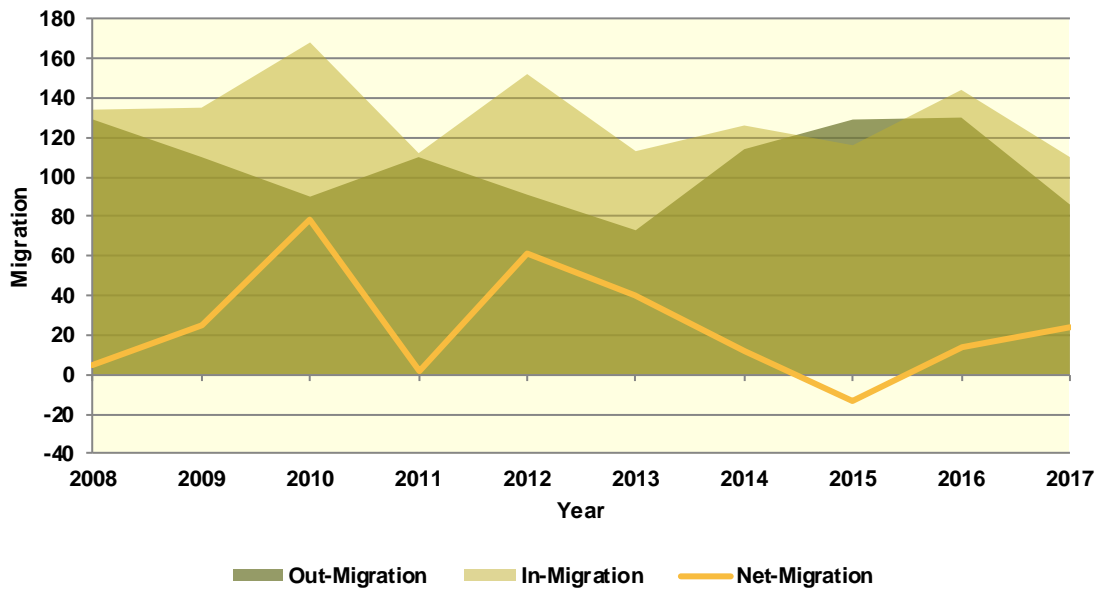
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.25.4 in 2008 there was a total of 134 in-migrations with a total of 129 out-migrations, which led to a net-migration of 5 persons. The most recent first half 2017 data saw a net-migration of 24 persons, with 110 persons entering Crawford County and 86 persons leaving Crawford County.

Diagram II.25.2, 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 2010 with 78 people entering and the migration lowest net migration occurred in 2015 with 13 entering Crawford County.

Diagram II.25.2
Net In-migration by Gender
 Crawford County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.25.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 42 percent of net-migrants, or 10 persons were male, with the remaining 58 percent, or 14 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	55	56	64	47	62	45	52	38	61	50
Female	79	79	104	65	90	68	74	78	83	60
Total	134	135	168	112	152	113	126	116	144	110
Out										
Male	57	61	40	50	37	28	46	65	63	40
Female	72	49	50	60	54	45	68	64	67	46
Total	129	110	90	110	91	73	114	129	130	86
Net										
Male	-2	-5	24	-3	25	17	6	-27	-2	10
Female	7	30	54	5	36	23	6	14	16	14
Total	5	25	78	2	61	40	12	-13	14	24

Table II.25.5, shows net-migration for Crawford County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 11 persons entering Crawford County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 5 persons leaving Crawford County.

Table II.25.5										
Migration by Age Range										
Crawford County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	3	2	0	2	1	0	1	4	1
18-22	38	23	37	14	28	27	22	16	30	26
23-25	17	14	17	9	14	10	14	12	11	14
26-35	36	40	34	28	43	25	39	37	35	27
36-45	20	23	37	27	23	23	18	27	22	12
46-55	13	19	27	17	26	15	19	14	13	16
56-65	6	8	13	11	10	9	9	6	21	6
66 +	3	5	1	6	6	3	5	3	8	8
Total	134	135	168	112	152	113	126	116	144	110
Out										
14-17	0	3	0	2	1	1	3	2	1	1
18-22	28	28	17	22	15	8	20	20	30	20
23-25	18	17	21	19	14	18	17	16	24	19
26-35	31	22	17	26	25	17	27	35	33	16
36-45	21	19	13	18	10	12	22	23	11	8
46-55	15	13	8	13	14	11	18	17	17	15
56-65	9	8	5	7	8	3	1	8	9	4
66 +	7	0	9	3	4	3	6	8	5	3
Total	129	110	90	110	91	73	114	129	130	86
Net										
14-17	1	0	2	-2	1	0	-3	-1	3	0
18-22	10	-5	20	-8	13	19	2	-4	0	6
23-25	-1	-3	-4	-10	0	-8	-3	-4	-13	-5
26-35	5	18	17	2	18	8	12	2	2	11
36-45	-1	4	24	9	13	11	-4	4	11	4
46-55	-2	6	19	4	12	4	1	-3	-4	1
56-65	-3	0	8	4	2	6	8	-2	12	2
66 +	-4	5	-8	3	2	0	-1	-5	3	5
Total	5	25	78	2	61	40	12	-13	14	24

School Age Enrollment

Table II.25.6, show the school enrollment from the Iowa Department of Education for Crawford County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 3,409 students and was 3,175 in 2017, a change of -6.9 percent. Enrollment for students in grades 1 to 5 was 1,246 students in 2010 and 1,163 in 2017, which was a change of -6.7 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 974 and 880 in 2017, which was a change of -9.7 percent.

Table II.25.6
School Enrollment
 Crawford County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	237	1,064	677	883	298	2,909
2001	255	1,038	715	897	24	2,929
2002	225	1,102	679	873	10	2,889
2003	227	1,094	662	945	13	2,941
2004	247	1,076	687	953	2	2,965
2005	255	1,110	710	1,084	21	3,159
2006	299	1,233	753	1,202	39	3,487
2007	313	1,187	766	1,210	50	3,476
2008	340	1,216	736	1,083	47	3,375
2009	335	1,263	881	989	45	3,468
2010	345	1,246	844	974	33	3,409
2011	396	1,265	848	961	108	3,470
2012	539	1,391	816	1,195	178	3,941
2013	552	1,402	812	1,220	190	3,986
2014	563	1,384	814	1,136	188	3,897
2015	551	1,387	797	1,127	199	3,862
2016	538	1,382	811	1,080	212	3,811
2017	469	1,163	663	880	176	3,175
% Change 10-17	35.9%	-6.7%	-21.4%	-9.7%	433.3%	-6.9%

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.25.7, shows population by age for the 2000 and 2010 Census. The population changed by 0.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.8 percent to a total of 2,793 persons in 2010. Those aged 25 to 34 changed by 0.5 percent, and those aged under 5 changed by 17.6 percent.

Table II.25.7					
Population by Age					
Crawford County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,079	6.4%	1,269	7.4%	17.6%
5 to 19	3,895	23%	3,795	22.2%	-2.6%
20 to 24	893	5.3%	960	5.6%	7.5%
25 to 34	1,843	10.9%	1,853	10.8%	0.5%
35 to 54	4,703	27.8%	4,385	25.6%	-6.8%
55 to 64	1,625	9.6%	2,041	11.9%	25.6%
65 or Older	2,904	17.1%	2,793	16.3%	-3.8%
Total	16,942	100.0%	17,096	100.0%	0.9%

The elderly population is further explored in Table II.25.8. Those aged 65 to 66 changed by 5.8 percent between 2000 and 2010, resulting in a population of 309 persons. Those aged 85 or older changed by 14.6 percent during the same time period, and resulted in 511 persons over age 85 in 2010.

Table II.25.8					
Elderly Population by Age					
Crawford County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	292	10.1%	309	11.1%	5.8%
67 to 69	394	13.6%	468	16.8%	18.8%
70 to 74	698	24%	588	21.1%	-15.8%
75 to 79	610	21%	489	17.5%	-19.8%
80 to 84	464	16%	428	15.3%	-7.8%
85 or Older	446	15.4%	511	18.3%	14.6%
Total	2,904	100.0%	2,793	100.0%	-3.8%

Population by race and ethnicity is shown in Table II.25.9. The white population changed by -10.2 percent between 2000 and 2010, and resulted in representing 82.9 percent of the population in 2010. The black population changed by 61.2 percent, represented 1.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.6 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 178.7 percent between 2000 and 2010, compared to the -16.1 percent growth rate for non-Hispanics.

Table II.25.9					
Population by Race and Ethnicity					
Crawford County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	15,773	93.1%	14,168	82.9%	-10.2%
Black	129	0.8%	208	1.2%	61.2%
American Indian	47	0.3%	59	0.3%	25.5%
Asian	83	0.5%	104	0.6%	25.3%
Native Hawaiian/ Pacific Islander	2	0%	16	0.1%	700%
Other	777	4.6%	2,262	13.2%	191.1%
Two or More Races	131	0.8%	279	1.6%	113%
Total	16,942	100.0%	17,096	100.0%	0.9%
Hispanic	1,482	8.7%	4,131	24.2%	178.7%



Non-Hispanic	15,460	91.3%	12,965	75.8%	-16.1%
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Population by race and ethnicity through 2016 is shown in Table II.25.10. The white population represented 92.4 percent of the population in 2016, compared with black households accounting for 1.7 percent of the population. Hispanic households represented 27.3 percent of the population in 2016.

Table II.25.10				
Population by Race and Ethnicity				
Crawford County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	14,168	82.9%	15,849	92.4%
Black	208	1.2%	286	1.7%
American Indian	59	0.3%	202	1.2%
Asian	104	0.6%	50	0.3%
Native Hawaiian/ Pacific Islander	16	0.1%	29	0.2%
Other	2,262	13.2%	440	2.6%
Two or More Races	279	1.6%	291	1.7%
Total	17,096	100.0%	17,147	100.0%
Non-Hispanic	12,965	75.8%	12,470	72.7%
Hispanic	4,131	24.2%	4,677	27.3%

The population by race is broken down further by ethnicity in Table II.25.11. While the white non-Hispanic population changed by -17.2 percent between 2000 and 2010, the white Hispanic population changed by 160.7 percent. The black non-Hispanic population changed by 66.7 percent, while the black Hispanic population changed by 8.3 percent.

Table II.25.11					
Population by Race and Ethnicity					
Crawford County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	15,149	98%	12,541	96.7%	-17.2%
Black	117	0.8%	195	1.5%	66.7%
American Indian	29	0.2%	26	0.2%	-10.3%
Asian	83	0.5%	97	0.7%	16.9%
Native Hawaiian/ Pacific Islander	2	0%	8	0.1%	300%
Other	1	0%	13	0.1%	1200%
Two or More Races	79	0.5%	85	0.7%	7.6%
Total Non-Hispanic	15,460	100.0%	12,965	100.0%	-16.1%
Hispanic					
White	624	42.1%	1,627	39.4%	160.7%
Black	12	0.8%	13	0.3%	8.3%
American Indian	18	1.2%	33	0.8%	83.3%
Asian	0	0%	7	0.2%	
Native Hawaiian/ Pacific Islander	0	0%	8	0.2%	
Other	776	52.4%	2,249	54.4%	189.8%
Two or More Races	52	3.5%	194	4.7%	273.1%
Total Hispanic	1,482	100.0%	4,131	100.0%	178.7%
Total Population	16,942	100.0%	17,096	100.0%	0.9%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.25.12. During this time, the total non-Hispanic population was 12,470 persons in 2016. The Hispanic population was 4,677.

Table II.25.12				
Population by Race and Ethnicity				
Crawford County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	12,541	96.7%	11,692	93.8%
Black	195	1.5%	243	1.9%
American Indian	26	0.2%	171	1.4%
Asian	97	0.7%	50	0.4%
Native Hawaiian/ Pacific Islander	8	0.1%	29	0.2%
Other	13	0.1%	3	0%
Two or More Races	85	0.7%	282	2.3%
Total Non-Hispanic	12,965	100.0%	12,470	100.0%
Hispanic				
White	1,627	39.4%	4,157	88.9%
Black	13	0.3%	43	0.9%
American Indian	33	0.8%	31	0.7%
Asian	7	0.2%	0	0%
Native Hawaiian/ Pacific Islander	8	0.2%	0	0%
Other	2,249	54.4%	437	9.3%
Two or More Races	194	4.7%	9	0.2%
Total Hispanic	4,131	100.0	4,677	100.0%
Total Population	17,096	100.0%	17,147	100.0%

Households by type and tenure are shown in Table II.25.13. Family households represented 71.3 percent of households, while non-family households accounted for 28.7 percent. These changed from 68 and 32 percent, respectively.

Table II.25.13				
Household Type by Tenure				
Crawford County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,361	68%	4,583	71.3%
Married-Couple Family	3,474	79.7%	3,695	80.6%
Owner-Occupied	3,000	86.4%	3,104	84%
Renter-Occupied	474	13.6%	591	16%
Other Family	887	20.3%	888	19.4%
Male Householder, No Spouse Present	346	39%	206	39%
Owner-Occupied	197	56.9%	139	67.5%
Renter-Occupied	149	43.1%	67	32.5%
Female Householder, No Spouse Present	541	61%	682	60.9%
Owner-Occupied	284	52.5%	415	60.9%
Renter-Occupied	257	47.5%	267	39.1%
Non-Family Households	2,052	32%	1,847	28.7%
Owner-Occupied	1,207	58.8%	1,033	55.9%
Renter-Occupied	845	41.2%	814	44.1%
Total	6,413	100.0%	6,430	100.0%

The group quarters population was 585 in 2010, compared to 642 in 2000. Institutionalized populations experienced a -38.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 22 percent change during this same time period.

Table II.25.14					
Group Quarters Population					
Crawford 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	14	4.3%	9	4.4%	-35.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	262	79.6%	194	95.6%	-26%
Other Institutions	53	16.1%	0	0%	-100%
Total	329	100.0%	203	100.0%	-38.3%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	313	100%	382	100%	22%
Total	313	100.0%	382	100.0%	22%
Group Quarters Population	642	100.0%	585	100.0%	-8.9%

The number of foreign born persons are shown in Table II.25.15. An estimated 8.1 percent of the population was born in Mexico, some 2.1 percent were born in Guatemala, and another 2 percent were born in El Salvador.

Table II.25.15			
Place of Birth for the Foreign-Born Population			
Crawford County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	1,391	8.1%
#2 country of origin	Guatemala	362	2.1%
#3 country of origin	El Salvador	335	2%
#4 country of origin	Other Eastern Africa	70	0.4%
#5 country of origin	Burma	41	0.2%
#6 country of origin	Honduras	13	0.1%
#7 country of origin	Thailand	11	0.1%
#8 country of origin	Russia	10	0.1%
#9 country of origin	Kenya	8	0%
#10 country of origin	Eritrea	7	0%

Limited English Proficiency and the language spoken at home are shown in Table II.25.16. An estimated 10.9 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Arabic.

Table II.25.16
Limited English Proficiency and Language Spoken at Home
 Crawford County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	1,733	10.9%
#2 LEP Language	Arabic	60	0.4%
#3 LEP Language	Other Asian and Pacific Island languages	38	0.2%
#4 LEP Language	Other and unspecified languages	10	0.1%
#5 LEP Language	Chinese	1	0%
#6 LEP Language	French, Haitian, or Cajun	1	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European 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.25.17. Some 18.5 percent of the population was disabled in 2000, or a total of 2,877 persons. The disability rate was highest for those over 65, with 36 percent disabled.

Table II.25.17
Disability by Age
 Crawford County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	127	4.6%
16 to 64	1,789	17.7%
65 and older	961	36%
Total	2,877	18.5%

Table II.25.18 shows disability by type in 2000. There were 1,332 physical disabilities in 2000, some 1,058 employment disabilities, and 843 go-outside-home disabilities.

Table II.25.18
Total Disabilities Tallied: Aged 5 and Older
 Crawford County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	621
Physical disability	1,332
Mental disability	593
Self-care disability	254
Employment disability	1,058
Go-outside-home disability	843
Total	4,701

Disability by age, as estimated by the 2016 ACS, is shown in Table II.25.19. The disability rate for females was 11.5 percent, compared to 14.2 percent for males. The disability rate changed precipitously higher with age, with 49.1 percent of those over 75 experiencing a disability.

Table II.25.19 Disability by Age Crawford County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	1	0.2%	0	0%	1	0.1%
5 to 17	76	4.6%	46	3.1%	122	3.9%
18 to 34	224	11.5%	100	6.3%	324	9.2%
35 to 64	406	12.5%	303	10%	709	11.3%
65 to 74	231	31.4%	196	26.7%	427	29%
75 or Older	287	57.9%	307	43.1%	594	49.1%
Total	1,225	14.2%	952	11.5%	2,177	12.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.25.20. Some 6.3 percent have an ambulatory disability, 3.6 have an independent living disability, and 1.3 percent have a self-care disability.

Table II.25.20 Total Disabilities Tallied: Aged 5 and Older Crawford County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	733	4.3%
Vision disability	352	2.1%
Cognitive disability	643	4.1%
Ambulatory disability	990	6.3%
Self-Care disability	199	1.3%
Independent living disability	445	3.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.25.21. In 2016, some 8,231 persons were employed and 500 were unemployed. This totaled a labor force of 8,731 persons. The unemployment rate for Crawford County was estimated to be 5.7 percent in 2016.

Table II.25.21 Employment, Labor Force and Unemployment Crawford County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,231
Unemployed	500
Labor Force	8,731
Unemployment Rate	5.7%

In 2016, 81.8 percent of households in Crawford County had a high school education or greater.

Table II.25.22	
High School or Greater Education	
Crawford County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,257
Total Households	6,430
Percent High School or Above	81.8%

As seen in Table II.25.23, some 37.7 percent of the population had a high school diploma or equivalent, another 29.8 percent have some college, 9 percent have a Bachelor's Degree, and 2.2 percent of the population had a graduate or professional degree.

Table II.25.23		
Educational Attainment		
Crawford County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,704	21.3%
High School or Equivalent	4,790	37.7%
Some College or Associates Degree	3,788	29.8%
Bachelor's Degree	1,142	9%
Graduate or Professional Degree	277	2.2%
Total Population Above 18 years	12,701	100.0%

ECONOMICS

Labor Force

Table II.25.24, shows the labor force statistics for Crawford County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.3 percent. The highest level of unemployment occurred during 1990 rising to a rate of 5.8 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 Crawford County increased from 4.3 percent in 2015 to 5.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Crawford County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	497	8,032	8,529	5.8%	4.4%
1991	379	8,075	8,454	4.5%	4.7%
1992	347	8,317	8,664	4%	4.5%
1993	388	8,491	8,879	4.4%	4%
1994	306	8,616	8,922	3.4%	3.5%
1995	303	8,639	8,942	3.4%	3.4%
1996	290	8,768	9,058	3.2%	3.5%
1997	287	8,791	9,078	3.2%	3.1%
1998	246	8,702	8,948	2.7%	2.7%
1999	205	8,724	8,929	2.3%	2.6%
2000	219	8,675	8,894	2.5%	2.6%
2001	278	8,715	8,993	3.1%	3.3%
2002	342	8,602	8,944	3.8%	4%
2003	339	8,416	8,755	3.9%	4.5%
2004	328	8,618	8,946	3.7%	4.5%
2005	351	8,822	9,173	3.8%	4.3%
2006	287	9,077	9,364	3.1%	3.7%
2007	306	8,996	9,302	3.3%	3.7%
2008	313	9,078	9,391	3.3%	4.2%
2009	442	9,116	9,558	4.6%	6.4%
2010	421	8,562	8,983	4.7%	6%
2011	417	8,401	8,818	4.7%	5.5%
2012	391	8,366	8,757	4.5%	5%
2013	384	8,404	8,788	4.4%	4.7%
2014	360	8,402	8,762	4.1%	4.3%
2015	373	8,389	8,762	4.3%	3.8%
2016	472	8,012	8,484	5.6%	3.7%

Diagram II.25.3, shows the employment and labor force for Crawford County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,012 persons, with the labor force reaching 8,484, indicating there were a total of 472 unemployed persons.



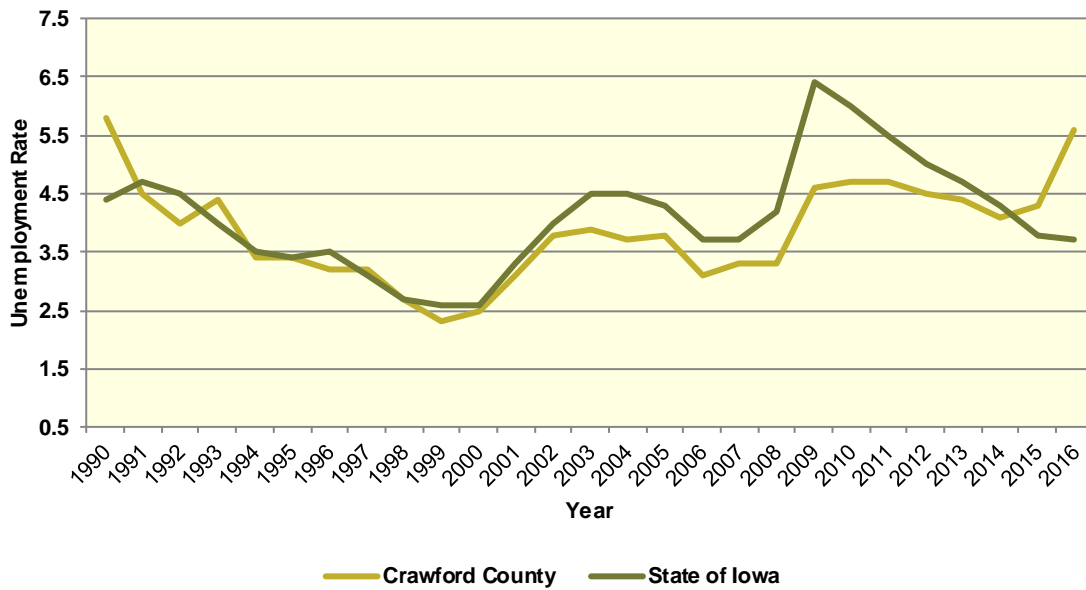
Diagram II.25.3
Employment and Labor Force
 Crawford County
 1990 – 2016 BLS Data



Unemployment

Diagram II.25.4, shows the unemployment rate for both the State and Crawford County. During the 1990’s the average rate for Crawford County was 3.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.6 percent. Over the course of the entire period the Crawford County had an average unemployment rate that lower than the State, 3.8 percent for Crawford County, versus 4.1 statewide.

Diagram II.25.4
Annual Unemployment Rate
 Crawford 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.25.25, shows total real earnings by industry for Crawford County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$128,908,000. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 521.1 percent.

Table II.25.25
Real Earnings by Industry
 Crawford 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	41,629	79,128	139,571	110,299	140,703	77,876	60,973	41,142	-32.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	-395	310	871	1,812	968	671	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	17,200	22,042	27,649	30,670	25,844	20,860	20,915	22,959	9.8
Manufacturing	115,752	134,965	146,624	187,580	184,181	167,454	138,668	128,908	-7
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	32,459	24,636	24,947	25,403	25,517	26,229	25,093	24,400	-2.8
Transportation and warehousing	21,808	25,692	26,300	28,468	28,163	29,768	27,472	26,207	-4.6
Information	2,756	3,389	5,441	10,228	8,231	6,159	2,870	3,214	12
Finance and insurance	12,024	14,476	12,795	13,296	12,667	13,561	12,893	12,823	-0.5
Real estate and rental and leasing	1,035	2,349	3,068	4,462	6,452	6,717	7,130	7,139	0.1
Professional and technical services	7,585	0	0	0	0	7,301	7,382	8,028	8.8
Management of companies and enterprises	0	0	0	0	0	3,183	0	0	0
Administrative and waste services	0	5,726	5,670	6,668	7,160	7,099	0	0	0
Educational services	1,371	1,780	2,187	3,920	3,383	2,803	1,344	8,351	521.1
Health care and social assistance	26,562	27,528	26,557	27,164	25,880	26,039	26,815	23,934	-10.7
Arts, entertainment, and recreation	645	882	1,000	1,087	1,029	1,033	994	1,017	2.3
Accommodation and food services	6,090	6,809	6,173	6,566	6,948	6,687	7,234	6,968	-3.7
Other services, except public administration	14,563	14,817	14,773	15,476	14,840	15,077	15,299	14,591	-4.6
Government and government enterprises	58,520	79,280	77,867	76,862	80,666	81,813	81,698	81,613	-0.1
Total	380,196	475,297	555,840	594,573	612,013	527,081	466,984	440,142	-5.7



Table II.25.26, shows the total employment by industry for the Crawford County. The most recent estimates show the manufacturing industry was the largest employer in Crawford County, with employment reaching 2,067 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 316.7 percent.

Table II.25.26
Employment by Industry
 Crawford County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,120	930	943	934	970	924	960	951	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	13	13	17	14	14	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	455	500	559	590	542	502	497	479	-3.6
Manufacturing	2,070	2,506	2,451	2,448	2,457	2,449	2,369	2,067	-12.7
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	1,270	1,034	1,063	1,039	1,054	1,042	1,006	1,021	1.5
Transportation and warehousing	553	483	473	483	489	490	486	458	-5.8
Information	54	66	78	74	79	73	73	88	20.5
Finance and insurance	336	390	424	419	372	342	352	343	-2.6
Real estate and rental and leasing	184	209	225	240	241	245	247	256	3.6
Professional and technical services	224	0	0	0	0	226	231	245	6.1
Management of companies and enterprises	0	0	0	0	0	17	0	0	0
Administrative and waste services	0	229	236	264	269	240	0	0	0
Educational services	83	78	76	78	82	89	78	325	316.7
Health care and social assistance	891	880	866	899	857	849	860	703	-18.3
Arts, entertainment, and recreation	63	78	83	85	82	84	99	96	-3
Accommodation and food services	510	508	491	495	545	497	508	486	-4.3
Other services, except public administration	555	498	513	511	482	465	465	460	-1.1
Government and government enterprises	1,260	1,355	1,377	1,386	1,423	1,418	1,391	1,377	-1
Total	10,209	10,413	10,515	10,618	10,600	10,421	10,302	9,999	-2.9



Table II.25.27, shows the real average earnings per job by industry for Crawford County. These figures are calculated by dividing the total real earning displayed in Tables II.25.25 and II.25.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 62,365 dollars. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 49.1 percent.

Table II.25.27
Real Earnings Per Job by Industry
 Crawford County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	37,169	85,084	148,007	118,093	145,054	84,281	63,513	43,262	-31.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	139,408	74,493	39,457	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	37,803	44,085	49,462	51,984	47,682	41,554	42,082	47,931	13.9
Manufacturing	55,919	53,857	59,822	76,626	74,962	68,377	58,534	62,365	6.5
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	25,558	23,826	23,469	24,449	24,209	25,172	24,944	23,898	-4.2
Transportation and warehousing	39,436	53,192	55,602	58,941	57,594	60,750	56,527	57,221	1.2
Information	51,034	51,345	69,759	138,213	104,190	84,366	39,319	36,523	-7.1
Finance and insurance	35,786	37,119	30,177	31,733	34,050	39,651	36,627	37,385	2.1
Real estate and rental and leasing	5,626	11,241	13,635	18,594	26,770	27,416	28,865	27,887	-3.4
Professional and technical services	33,861	0	0	0	0	32,303	31,957	32,767	2.5
Management of companies and enterprises	0	0	0	0	0	187,223	0	0	0
Administrative and waste services	0	25,005	24,025	25,257	26,619	29,578	0	0	0
Educational services	16,513	22,824	28,771	50,258	41,252	31,493	17,237	25,695	49.1
Health care and social assistance	29,811	31,282	30,666	30,216	30,199	30,670	31,180	34,046	9.2
Arts, entertainment, and recreation	10,244	11,306	12,048	12,785	12,547	12,301	10,040	10,594	5.5
Accommodation and food services	11,942	13,404	12,571	13,265	12,748	13,455	14,240	14,337	0.7
Other services, except public administration	26,239	29,752	28,798	30,286	30,788	32,424	32,901	31,720	-3.6
Government and government enterprises	46,445	58,509	56,549	55,456	56,687	57,696	58,733	59,269	0.9
Total	37,241	45,645	52,862	55,997	57,737	50,579	45,329	44,019	-2.9

Table II.25.28 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 \$665,668,000 a -2.5 percent change between 2015 and 2016. Table II.25.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 10,413 and 9,999 in 2016, which a change of -2.9 percent over this period.

Table II.25.28
Total Employment and Real Personal Income
 Crawford 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	275,608	14,279	-6,087	54,212	27,255	336,710	17,482	8,731	31,565
1970	272,559	15,323	-7,950	57,182	29,858	336,326	17,637	8,983	30,342
1971	251,304	15,950	-9,134	58,557	31,555	316,331	16,709	9,183	27,365
1972	282,463	16,595	-8,920	62,178	32,660	351,785	18,652	8,691	32,499
1973	341,579	19,293	-8,802	68,574	35,789	417,846	22,332	8,961	38,117
1974	286,871	20,644	-10,140	70,625	37,698	364,410	19,507	9,087	31,568
1975	290,636	21,013	-13,006	74,932	41,478	373,028	19,886	9,173	31,684
1976	257,861	23,601	-17,332	76,564	43,415	336,908	17,817	9,703	26,575
1977	287,523	24,932	-21,059	82,705	44,240	368,478	19,223	10,020	28,696
1978	351,517	26,411	-23,320	86,562	46,479	434,828	22,656	9,951	35,326
1979	322,280	29,406	-27,191	91,558	47,372	404,613	20,980	10,262	31,404
1980	279,166	30,249	-31,092	103,287	49,116	370,229	19,555	10,181	27,421
1981	334,998	31,500	-29,389	117,085	51,984	443,179	23,468	10,099	33,172
1982	276,451	28,434	-23,289	127,649	56,118	408,495	21,680	9,755	28,339
1983	245,562	29,041	-23,373	126,569	59,424	379,141	20,154	10,150	24,193
1984	288,541	30,251	-22,524	128,879	60,874	425,519	22,708	10,139	28,459
1985	283,777	30,438	-21,470	123,684	61,211	416,764	22,738	9,951	28,518
1986	301,193	31,221	-20,548	119,225	61,460	430,109	24,240	9,969	30,214
1987	316,374	32,179	-19,920	109,367	60,865	434,508	24,670	10,024	31,562
1988	308,202	32,490	-15,144	100,895	62,050	423,513	24,227	9,730	31,676
1989	295,571	30,758	-10,964	106,262	65,917	426,028	24,972	9,650	30,630
1990	290,783	30,504	-8,446	114,159	68,204	434,196	25,943	9,677	30,048
1991	279,066	31,208	-7,406	95,489	72,935	408,876	24,426	9,667	28,868
1992	304,187	32,710	-7,138	101,012	76,459	441,810	26,312	9,876	30,801
1993	275,986	33,825	-5,860	105,491	80,285	422,078	25,300	9,858	27,996
1994	320,729	34,983	-5,322	105,782	82,648	468,854	28,050	9,863	32,518
1995	319,806	38,074	-9,000	103,717	85,931	462,381	27,587	10,272	31,133
1996	350,965	34,964	-5,094	105,183	87,820	503,910	30,039	10,376	33,824
1997	354,674	37,664	-2,313	109,941	87,859	512,497	30,390	10,431	34,001
1998	350,489	39,040	-1,105	111,047	83,315	504,706	29,863	10,615	33,019
1999	347,347	38,967	85	102,759	82,852	494,076	29,216	10,519	33,021
2000	378,643	40,544	-129	110,484	89,305	537,759	31,738	10,664	35,506
2001	380,196	40,983	420	107,492	92,237	539,361	31,802	10,209	37,242
2002	383,099	41,179	421	100,573	99,919	542,832	31,967	10,038	38,165
2003	393,337	42,305	436	95,856	96,560	543,884	32,081	9,932	39,603
2004	456,572	43,149	463	94,494	95,309	603,690	35,635	10,120	45,116
2005	464,093	47,846	479	89,252	101,073	607,051	35,877	10,293	45,088
2006	506,695	52,292	490	87,225	109,999	652,117	38,660	10,398	48,731
2007	586,297	54,318	521	101,546	109,109	743,155	43,893	10,470	55,998
2008	624,757	54,301	547	110,071	118,974	800,047	47,394	10,526	59,353
2009	492,535	49,543	-2,139	104,334	123,659	668,847	39,474	10,496	46,926
2010	475,297	48,602	-3,404	105,777	130,971	660,039	38,455	10,413	45,645
2011	555,840	45,340	-2,205	112,607	129,422	750,325	43,497	10,515	52,862
2012	594,573	49,087	-1,336	125,947	126,471	796,568	45,978	10,618	55,996
2013	612,013	53,389	-747	122,039	124,464	804,379	46,420	10,600	57,737
2014	527,081	50,789	-1,486	124,052	124,348	723,207	42,179	10,421	50,579
2015	466,984	48,105	-548	136,069	128,415	682,815	40,170	10,302	45,329
2016	440,142	47,829	4,144	137,105	132,106	665,668	39,296	9,999	44,019



Diagram II.25.5, shows real average earnings per job for Crawford County from 1990 to 2016. Over this period the average earning per job for Crawford County was \$41,449, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.25.5
Real Average Earnings Per Job
 Crawford County
 BEA Data 1990 - 2016

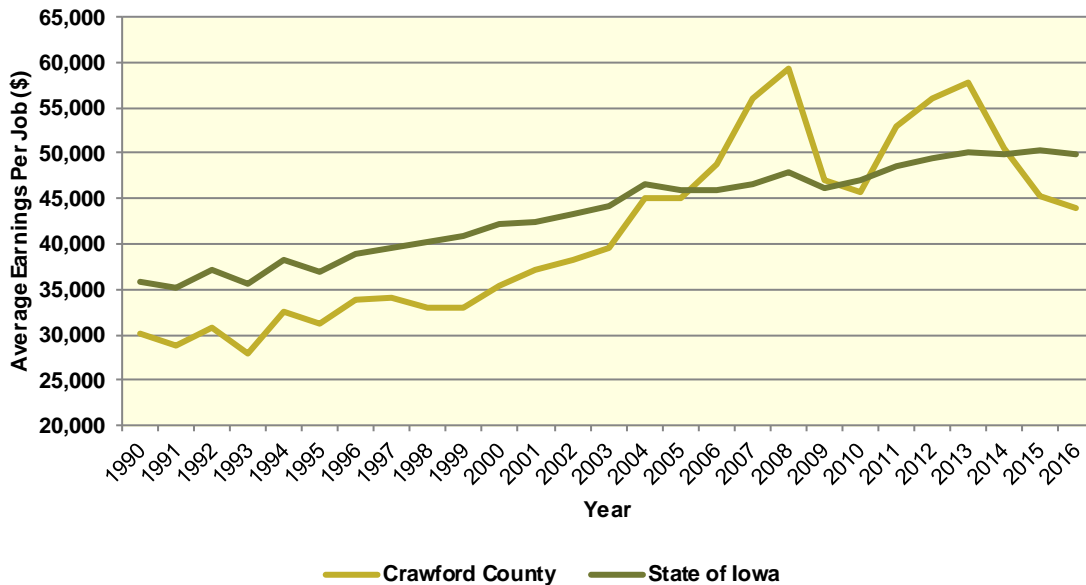
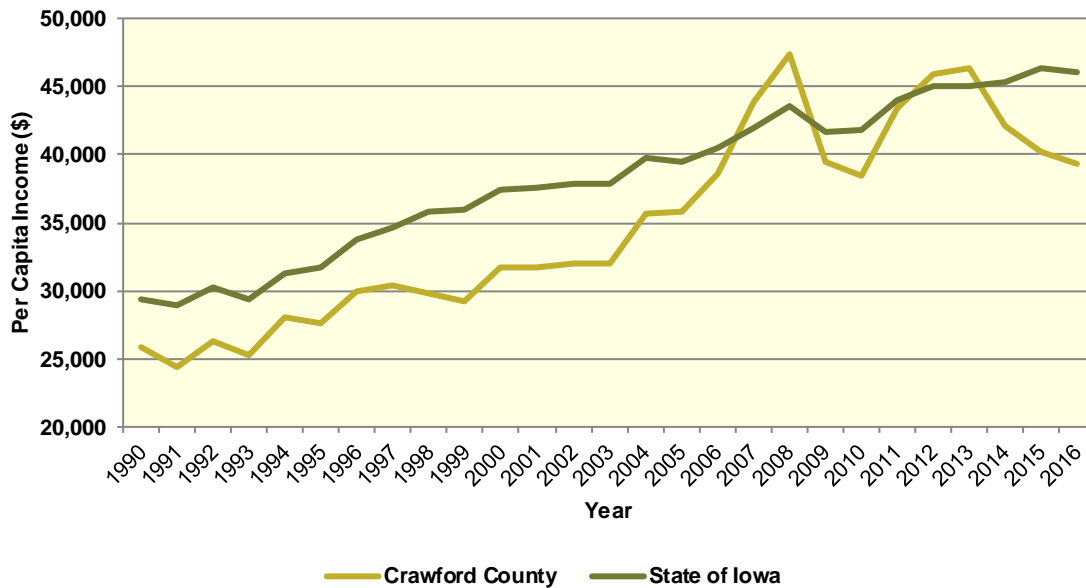


Diagram II.25.6, shows real per capita income for the Crawford County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Crawford County was \$34,876, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.25.6
Real Per Capita Income
 Crawford 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.25.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 7,300 persons in 2015 to 6,884 in 2016, a change of -5.7 percent.

Table II.25.29
Total Monthly Employment
 Crawford County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	7,233	7,317	7,298	7,431	7,339	7,304	7,216	7,392	7,324	7,247	6,684
Feb	7,312	7,263	7,257	7,406	7,327	7,285	7,227	7,390	7,280	7,209	6,649
Mar	7,434	7,409	7,437	7,517	7,401	7,299	7,366	7,444	7,307	7,282	6,807
Apr	7,463	7,494	7,509	7,645	7,546	7,383	7,618	7,460	7,448	7,422	6,953
May	7,498	7,577	7,660	7,675	7,636	7,514	7,628	7,654	7,502	7,474	7,008
Jun	7,656	7,586	7,704	7,684	7,667	7,664	7,810	7,764	7,562	7,570	7,070
Jul	7,270	7,355	7,368	7,416	7,449	7,464	7,680	7,474	7,327	7,372	6,866
Aug	7,397	7,397	7,438	7,390	7,458	7,497	7,674	7,514	7,309	7,352	6,899
Sep	7,530	7,479	7,619	7,572	7,662	7,485	7,758	7,642	7,386	7,320	6,908
Oct	7,650	7,424	7,608	7,585	7,608	7,480	7,567	7,591	7,456	7,332	6,908
Nov	7,611	7,565	7,627	7,648	7,612	7,541	7,630	7,802	7,467	7,059	6,946
Dec	7,766	7,555	7,618	7,565	7,554	7,388	7,570	7,601	7,374	6,963	6,908
Annual	7,485	7,452	7,512	7,545	7,522	7,442	7,562	7,561	7,395	7,300	6,884
% Change	.	-0.4%	0.8%	0.4%	-0.3%	-1.1%	1.6%	(ND)%	-2.2%	-1.3%	-5.7%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$741 in 2015. In 2016, average weekly wages saw an increased of 4.2 percent over the prior year, rising to \$772, or by 31 dollars. These data are shown in Table II.25.30.

Table II.25.30						
Average Weekly Wages						
Crawford County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	458	459	487	504	477	
2002	490	472	476	499	484	1.5%
2003	501	480	495	543	505	4.3%
2004	499	513	528	564	526	4.2%
2005	515	550	548	569	546	3.8%
2006	548	546	544	584	556	1.8%
2007	553	576	572	643	586	5.4%
2008	603	617	599	658	619	5.6%
2009	596	601	607	665	617	-0.3%
2010	587	623	632	698	636	3.1%
2011	618	642	662	696	655	3%
2012	647	661	654	713	669	2.1%
2013	644	655	657	748	676	1%
2014	690	684	685	774	708	4.7%
2015	709	724	731	803	741	4.7%
2016(p)	768	743	767	809	772	4.2%

Total business establishments reported by the QCEW are displayed in Table II.25.31. Between 2015 and 2016, the total number of business establishments in Crawford County decreased by 4.2 percent, from 515 to 500 establishments.

Table II.25.31						
Number of Business Establishments						
Crawford County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	528	531	494	496	512	
2002	501	500	499	503	501	-2.1%
2003	504	503	507	496	503	0.4%
2004	502	508	509	500	505	0.4%
2005	490	491	493	494	492	-2.6%
2006	493	496	504	505	500	1.6%
2007	505	512	512	503	508	1.6%
2008	505	509	513	508	509	0.2%
2009	508	514	515	513	513	0.8%
2010	509	512	511	515	512	-0.2%
2011	509	508	509	511	509	-0.6%
2012	519	523	522	520	521	2.4%
2013	513	515	520	519	517	-0.8%
2014	517	527	522	523	522	1%
2015	517	518	516	509	515	-1.3%
2016	507	501	497	495	500	-2.9%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.25.32, 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 Crawford County.

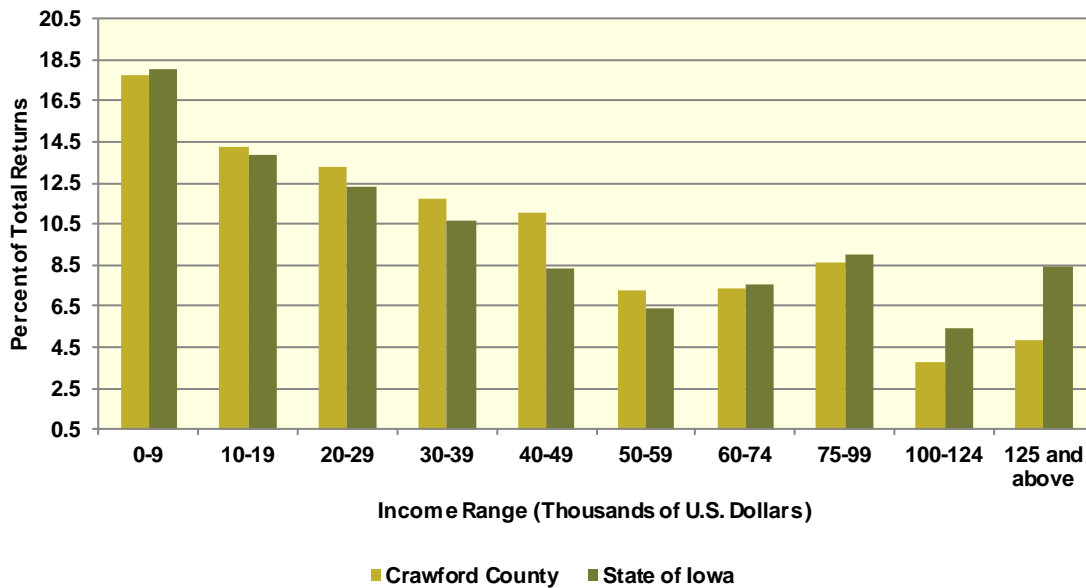
As can be seen below, the total number of returns between 2010 and 2015 increased by 2 percent, with 374 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$125,000 and above with a change of 50 percent. This compared to the income class of \$40,000-49,999, which saw the lowest percentage change between 2010 and 2015 of -15.7 percent.

Table II.25.32
Number of Tax Returns by Adjusted Gross Income
 Crawford 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	1,693	1,241	1,090	852	644	466	379	246	63	91	6,765
2003	1,677	1,138	1,054	906	628	451	413	276	89	84	6,716
2004	1,559	1,145	1,038	899	655	462	454	325	103	92	6,732
2005	1,506	1,129	978	905	661	503	481	364	114	109	6,750
2006	1,520	1,056	966	944	649	508	513	378	132	163	6,829
2007	1,569	1,080	1,020	953	665	508	550	447	181	191	7,164
2008	1,467	1,061	1,033	1,027	658	498	586	468	207	206	7,211
2009	1,549	1,144	1,076	1,079	634	494	558	462	166	234	7,396
2010	1,515	1,129	1,148	1,070	658	497	557	499	192	257	7,522
2011	1,513	1,113	1,104	1,026	705	500	556	514	230	294	7,555
2012	1,418	1,131	1,086	948	731	484	573	564	230	390	7,555
2013	1,378	1,104	1,096	1,059	756	458	593	545	244	380	7,613
2014	1,387	1,038	1,092	960	837	486	563	626	253	387	7,629
2015	1,365	1,092	1,016	902	850	560	567	661	288	374	7,675
Change 10 - 15	-9.9%	-3.3%	-11.5%	-15.7%	29.2%	12.7%	1.8%	32.5%	50%	45.5%	2%



Diagram II.25.7
2015 Income Distribution
 Crawford 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 2,204 in 2010 to 2,345 in 2016, with the poverty rate reaching 14.1 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.25.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,694	10.1%
2001	1,715	10.2%
2002	1,733	10.3%
2003	1,645	9.8%
2004	1,877	11.2%
2005	1,863	11.5%
2006	1,933	11.7%
2007	1,833	11.3%
2008	1,968	12.3%
2009	1,967	12.3%
2010	2,204	13.1%
2011	2,259	13.3%
2012	2,854	16.8%
2013	2,234	13%
2014	1,965	11.6%
2015	2,539	15.1%
2016	2,345	14.1%

The rate of poverty for Crawford County is shown in Table II.25.34. In 2016, there were an estimated 3,681 persons living in poverty. This represented a 21.7 percent poverty rate, compared to 11.1 percent poverty in 2000. In 2016, some 15.2 percent of those in poverty were under age 6, and 9.9 percent were 65 or older.

Table II.25.34				
Poverty by Age				
Crawford 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	162	8.8%	561	15.2%
6 to 17	484	26.4%	833	22.6%
18 to 64	1,037	56.6%	1,921	52.2%
65 or Older	150	8.2%	366	9.9%
Total	1,833	100.0%	3,681	100.0%
Poverty Rate	11.1%	.	21.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.3 percent in Crawford County between 2010 and 2016, from 6,943 to 7,036. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.25.35.

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 Crawford County decreased from 12 authorizations in 2015 to 9 in 2016.

The real value of single-family building permits increased from \$221,420 in 2015 to \$264,000 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.25.36.

Table II.25.35				
Housing Units				
State of Iowa vs. Crawford County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Crawford County	% Growth Since Census
2000 Census Base	1,232,625	.	6,958	.
2010 Census	1,336,417	8.4%	6,943	-0.2%
July 2011 Estimate	1,341,974	0.4%	6,942	0%
July 2012 Estimate	1,346,403	0.7%	6,952	0.1%
July 2013 Estimate	1,353,274	1.3%	6,956	0.2%
July 2014 Estimate	1,362,458	1.9%	6,985	0.6%
July 2015 Estimate	1,370,778	2.6%	6,985	0.6%
July 2016 Estimate	1,380,162	3.3%	7,036	1.3%

Table II.25.36
Building Permits and Valuation
 Crawford 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	37	0	4	6	47	118,253	100,452
1981	45	0	4	24	73	99,531	40,671
1982	31	0	0	0	31	100,684	0
1983	22	0	4	5	31	96,765	82,813
1984	14	0	0	60	74	91,883	47,318
1985	3	0	0	0	3	104,938	0
1986	6	0	0	0	6	122,455	0
1987	1	0	0	0	1	148,893	0
1988	3	0	0	0	3	77,910	0
1989	8	0	0	0	8	89,780	0
1990	3	0	0	0	3	120,160	0
1991	11	0	0	0	11	109,690	0
1992	13	0	4	28	45	129,744	73,662
1993	16	0	0	0	16	132,908	0
1994	11	0	0	0	11	120,484	0
1995	13	0	0	6	19	146,395	39,454
1996	23	0	0	0	23	115,410	0
1997	13	0	0	33	46	149,560	67,013
1998	13	4	0	0	17	146,432	0
1999	30	0	0	11	41	132,331	82,253
2000	25	10	0	0	35	135,112	0
2001	30	4	0	0	34	141,539	0
2002	22	2	0	0	24	150,939	0
2003	32	0	0	0	32	150,087	0
2004	30	2	0	0	32	190,905	0
2005	32	4	0	10	46	188,526	48,461
2006	19	4	0	8	31	203,152	65,082
2007	25	6	0	8	39	192,185	63,398
2008	22	6	0	6	34	221,275	80,479
2009	9	2	0	0	11	269,326	0
2010	17	0	3	0	20	179,650	0
2011	17	0	0	0	17	167,523	0
2012	12	0	4	0	16	168,591	0
2013	42	0	0	0	42	157,853	0
2014	11	0	0	0	11	233,840	0
2015	12	14	36	0	62	221,420	0
2016	9	0	0	0	9	264,000	0



Diagram II.25.8
Single Family Permits
 Crawford County
 Census Bureau Data, 1980–2016

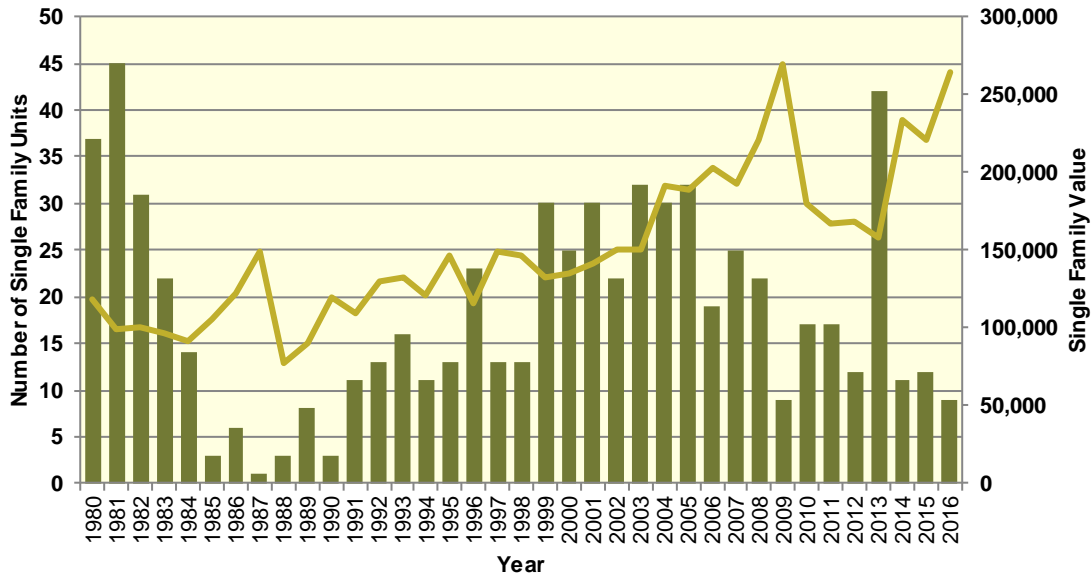
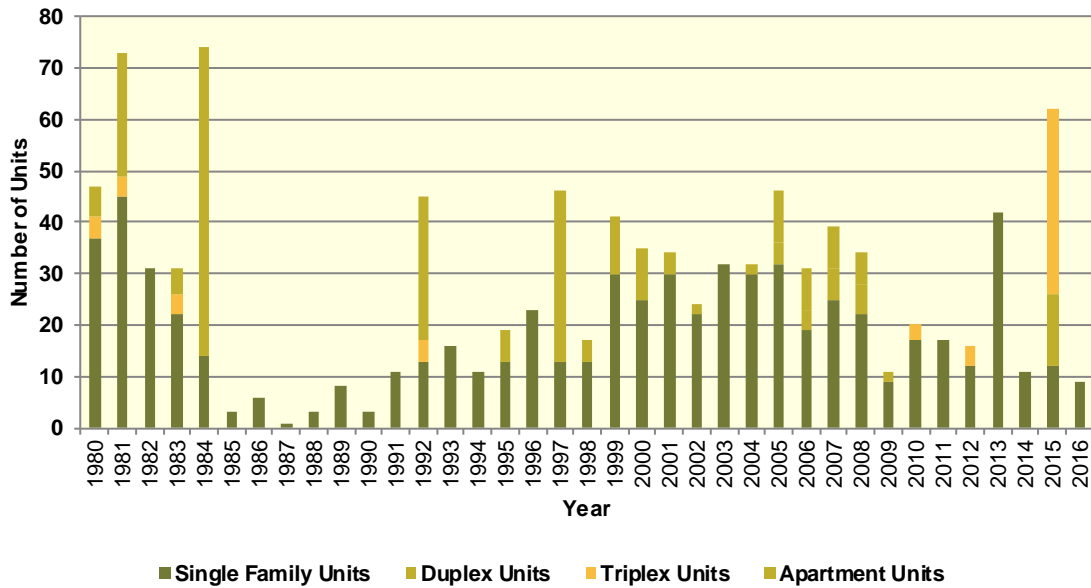


Diagram II.25.9
Total Permits by Unit Type
 Crawford County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.25.37. In 2016, there were 7,002 housing units, up from 6,958 in 2000. Single-family units accounted for 82.3 percent of units in 2016, compared to 82.4 in 2000. Apartment units accounted for 8 percent in 2016, compared to 7 percent in 2000.

Table II.25.37				
Housing Units by Type				
Crawford County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	5,736	82.4%	5,764	82.3%
Duplex	155	2.2%	157	2.2%
Tri- or Four-Plex	203	2.9%	168	2.4%
Apartment	487	7%	560	8%
Mobile Home	370	5.3%	353	5%
Boat, RV, Van, Etc.	7	0.1%	0	0%
Total	6,958	100.0%	7,002	100.0%

Some 92.4 percent of housing was occupied in 2010, compared to 92.6 percent in 2000. Owner-occupied housing changed -0.3 percent between 2000 and 2010, ending with owner-occupied units representing 73.1 percent of unit. Vacant units changed by 2.5 percent, resulting in 530 vacant units in 2010.

Table II.25.38					
Housing Units by Tenure					
Crawford County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,441	92.6%	6,413	92.4%	-0.4%
Owner-Occupied	4,703	73%	4,688	73.1%	-0.3%
Renter-Occupied	1,738	27%	1,725	26.9%	-0.7%
Vacant Housing Units	517	7.4%	530	7.6%	2.5%
Total Housing Units	6,958	100.0%	6,943	100.0%	-0.2%

Table II.25.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,002 housing units. An estimated 73 percent were owner-occupied, and 8.2 percent were vacant.

Table II.25.39				
Housing Units by Tenure				
Crawford County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,413	92.4%	6,430	91.8%
Owner-Occupied	4,688	73.1%	4,691	73%
Renter-Occupied	1,725	26.9%	1,739	27%
Vacant Housing Units	530	7.6%	572	8.2%
Total Housing Units	6,943	100.0%	7,002	100.0%

Households by household size are shown in Table II.25.40. There were a total of 6,413 households in 2010, up from 6,441 in 2000. One person households changed by 2.7 percent



between 2000 and 2010, while two person households changed by -1.9 percent. Three and four person households changed by -4.5 and -10.5 respectively, representing 13.2 percent and 11.6 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,687	26.2%	1,733	27%	2.7%
Two Persons	2,328	36.1%	2,283	35.6%	-1.9%
Three Persons	888	13.8%	848	13.2%	-4.5%
Four Persons	831	12.9%	744	11.6%	-10.5%
Five Persons	445	6.9%	432	6.7%	-2.9%
Six Persons	162	2.5%	207	3.2%	27.8%
Seven Persons or More	100	1.6%	166	2.6%	66%
Total	6,441	100.0%	6,413	100.0%	-0.4%

Households by income is shown in Table II.25.41. Households earning more than \$100,000 per year represented 15.4 percent of households in 2016, compared to 3.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.8 percent of households in 2016, compared to 18.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.9 percent of households in 2016, compared to 17.7 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,145	17.7%	829	12.9%
\$15,000 to \$19,999	475	7.4%	394	6.1%
\$20,000 to \$24,999	599	9.3%	391	6.1%
\$25,000 to \$34,999	1,132	17.5%	666	10.4%
\$35,000 to \$49,999	1,362	21.1%	948	14.7%
\$50,000 to \$74,999	1,169	18.1%	1,274	19.8%
\$75,000 to \$99,999	373	5.8%	938	14.6%
\$100,000 or More	203	3.1%	990	15.4%
Total	6,458	100.0%	6,430	100.0%

Table II.25.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.3 percent and 1.1 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 16.5 percent, 7.6 percent, and 5.3, respectively. Housing units built prior to 1939 represented 35.6 percent of households in 2016.

Table II.25.42				
Households by Year Home Built				
Crawford 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	2,686	41.7%	2,289	35.6%
1940 to 1949	444	6.9%	274	4.3%
1950 to 1959	614	9.5%	604	9.4%
1960 to 1969	780	12.1%	839	13%
1970 to 1979	1,062	16.5%	1,058	16.5%
1980 to 1989	562	8.7%	490	7.6%
1990 to 1999	293	4.5%	338	5.3%
2000 to 2009	.	.	468	7.3%
2010 or Later	.	.	70	1.1%
Total	6,441	100.0%	6,430	100.0%

The distribution of unit types by race are shown in Table II.25.43. An estimated 85.4 percent of white households occupy single family homes, while 8.5 percent of black households do. Some 7.2 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.25.43							
Distribution of Units in Structure by Race							
Crawford County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	85.4%	8.5%	100%	100%	100%	59.5%	72.1%
Duplex	2%	70.2%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.6%	0%	0%	0%	0%	29.4%	0%
Apartment	7.2%	0%	0%	0%	0%	0%	27.9%
Mobile Home	3.8%	21.3%	0%	0%	0%	11%	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.25.44. An estimated 22.6 percent of vacant units were for rent in 2010, a -15.5 percent change since 2000. In addition, some 15.1 percent of vacant units were for sale, a change of -26.6 percent between 2000 and 2010. "Other" vacant units represented 50.9 percent of vacant units in 2010. This is a change of 29.8 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.25.44					
Disposition of Vacant Housing Units					
Crawford County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	142	27.5%	120	22.6%	-15.5%
For Sale	109	21.1%	80	15.1%	-26.6%
Rented or Sold, Not Occupied	44	8.5%	28	5.3%	-36.4%
For Seasonal, Recreational, or Occasional Use	14	2.7%	32	6%	128.6%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	208	40.2%	270	50.9%	29.8%
Total	517	100.0%	530	100.0%	2.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.25.45. By 2016, for rent units accounted for 27.1 percent of vacant units, while for sale units accounted for 15.4 percent. "Other" vacant units accounted for 45.8 percent of vacant units, representing a total of 262 "other" vacant units.

Table II.25.45				
Disposition of Vacant Housing Units				
Crawford County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	120	22.6%	155	27.1%
For Sale	80	15.1%	88	15.4%
Rented Not Occupied	6	1.1%	0	0%
Sold Not Occupied	22	4.2%	19	3.3%
For Seasonal, Recreational, or Occasional Use	32	6%	48	8.4%
For Migrant Workers	0	0%	0	0%
Other Vacant	270	50.9%	262	45.8%
Total	530	100.0%	572	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.25.46. In 2016, an estimated 2.9 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.25.46 Overcrowding and Severe Overcrowding Crawford County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	4,656	98.9%	46	1%	4	0.1%	4,706
2016 Five-Year ACS	4,616	98.4%	68	1.4%	7	0.1%	4,691
Renter							
2000 Census	1,605	92.5%	50	2.9%	80	4.6%	1,735
2016 Five-Year ACS	1,606	92.4%	117	6.7%	16	0.9%	6,430
Total							
2000 Census	6,261	97.2%	96	1.5%	84	1.3%	6,441
2016 Five-Year ACS	6,222	96.8%	185	2.9%	23	0.4%	6,430

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 49 households with incomplete plumbing facilities in 2016, representing 0.8 percent of households in Crawford County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.25.47 Households with Incomplete Plumbing Facilities Crawford County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,422	6,381
Lacking Complete Plumbing Facilities	19	49
Total Households	6,441	6,430
Percent Lacking	0.3%	0.8%

There were 43 households lacking complete kitchen facilities in 2016, compared to 43 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.7 percent in 2016.

Table II.25.48 Households with Incomplete Kitchen Facilities Crawford County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,398	6,387
Lacking Complete Kitchen Facilities	43	43
Total Households	6,441	6,430
Percent Lacking	0.7%	0.7%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Crawford County, 10.2 percent of households had a cost burden and 8.3 percent had a severe cost burden. Some 13.5 percent of renters were cost burdened, and 14.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.5 percent and a severe cost burden rate of 3.7 percent. Owner occupied households with a mortgage had a cost burden rate of 11.5 percent, and severe cost burden at 8.5 percent.

Table II.25.49
Cost Burden and Severe Cost Burden by Tenure
 Crawford 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	1,460	79.7%	261	14.2%	111	6.1%	0	0%	1,832
2016 Five-Year ACS	1,821	80%	262	11.5%	193	8.5%	0	0%	2,276
Owner Without a Mortgage									
2000 Census	1,601	93.8%	84	4.9%	17	1%	4	0.2%	1,706
2016 Five-Year ACS	2,137	88.5%	158	6.5%	89	3.7%	31	1.3%	2,415
Renter									
2000 Census	1,049	68.5%	200	13.1%	140	9.1%	143	9.3%	1,532
2016 Five-Year ACS	962	55.3%	235	13.5%	251	14.4%	291	16.7%	1,739
Total									
2000 Census	4,110	81.1%	545	10.7%	268	5.3%	147	2.9%	5,070
2016 Five-Year ACS	4,920	76.5%	655	10.2%	533	8.3%	322	5%	6,430

Housing Problems by Income

Table II.25.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Crawford County. As can be seen in 2017 the MFI was \$58,600, which compared to \$69,900 for the State of Iowa.

Table II.25.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 350 owner-occupied and 240 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 219 owner-occupied 164 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,085 households without a housing problem.

Table II.25.50
Median Family Income
 Crawford County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,400	49,100
2001	42,700	52,500
2002	42,800	53,700
2003	47,200	54,900
2004	50,000	55,800
2005	50,000	57,650
2006	49,000	57,800
2007	49,200	58,100
2008	49,400	58,500
2009	51,900	62,000
2010	52,300	62,400
2011	54,300	64,000
2012	55,100	64,800
2013	57,200	64,700
2014	57,900	65,300
2015	59,700	67,500
2016	58,600	68,400
2017	58,600	69,900

Table II.25.51
Housing Problems by Income and Tenure
 Crawford County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	10	0	4	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	25	0	0	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	4	35	0	4	83
Housing cost burden greater than 50% of income (and none of the above problems)	125	50	40	4	0	219
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	80	60	100	20	90	350
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
Has none of the 4 housing problems	115	300	525	535	2,605	4,080
Total	409	439	710	559	2,703	4,820
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	45	0	4	0	0	49
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	4	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	10	0	0	4	69
Housing cost burden greater than 50% of income (and none of the above problems)	160	4	0	0	0	164
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	110	120	10	0	0	240
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	50	240	315	210	190	1,005
Total	430	378	333	210	194	1,545
Total						
Lacking complete plumbing or kitchen facilities	49	0	14	0	4	67
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	29	4	0	0	33
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	95	14	35	0	8	152
Housing cost burden greater than 50% of income (and none of the above problems)	285	54	40	4	0	383
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	190	180	110	20	90	590
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
Has none of the 4 housing problems	165	540	840	745	2,795	5,085
Total	839	817	1,043	769	2,897	6,365

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.25.52, of the 329 loans in 2016, 118 loans were for Home Purchases, 59 were for Home Improvement and 152 were for refinancing.

Table II.25.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Crawford County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	69	9	97	175
2009	51	4	138	193
2010	46	14	100	160
2011	73	30	139	242
2012	104	45	251	400
2013	109	53	168	330
2014	80	54	105	239
2015	110	79	130	319
2016	118	59	152	329

Table II.25.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$86,288 in 2012 and \$108,475 in 2016. Overall, average loans were \$94,657 in 2008 and \$114,453 in 2016.

Table II.25.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Crawford County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$94,478	\$27,889	\$100,979	\$94,657
2009	\$115,314	\$43,750	\$104,326	\$105,974
2010	\$91,283	\$41,286	\$94,360	\$88,831
2011	\$87,521	\$39,167	\$81,065	\$77,818
2012	\$86,288	\$55,822	\$135,749	\$113,898
2013	\$86,312	\$25,906	\$105,048	\$86,148
2014	\$98,288	\$31,704	\$133,286	\$98,619
2015	\$99,236	\$27,747	\$113,038	\$87,157
2016	\$108,475	\$29,983	\$151,882	\$114,453

Table II.25.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$8,974,000 in 2012 and \$12,800,000 in 2016. Overall, average loans were \$16,565,000 in 2008 and \$37,655,000 in 2016.

Table II.25.54 Total Volume of Owner-Occupied Single Family Loans Crawford County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$6,519,000	\$251,000	\$9,795,000	\$16,565,000
2009	\$5,881,000	\$175,000	\$14,397,000	\$20,453,000
2010	\$4,199,000	\$578,000	\$9,436,000	\$14,213,000
2011	\$6,389,000	\$1,175,000	\$11,268,000	\$18,832,000
2012	\$8,974,000	\$2,512,000	\$34,073,000	\$45,559,000
2013	\$9,408,000	\$1,373,000	\$17,648,000	\$28,429,000
2014	\$7,863,000	\$1,712,000	\$13,995,000	\$23,570,000
2015	\$10,916,000	\$2,192,000	\$14,695,000	\$27,803,000
2016	\$12,800,000	\$1,769,000	\$23,086,000	\$37,655,000

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.25.55 presents some basic statistics about the completed surveys.

Table II.25.55 Survey of Rental Properties Crawford County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	5	144	5.6	29.8

Table II.25.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 32 single family units in Crawford County, with 0 of them available. This translates into a vacancy rate of 0 percent in Crawford County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 112 apartment units reported in the survey, with 6 of them available, which resulted in a vacancy rate of 5.4 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.25.56 Rental Vacancy Survey by Type Crawford County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	32	0	0%
Apartments	112	6	5.4%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	2	
Total	144	8	5.6%

Table II.25.57, reports units by bedroom size. As can be seen there were 57 two bedroom apartment units and 10 three bedroom units. Overall, the 87 two bedroom units accounted for 60.4 percent of all units, and the 12 three bedroom units accounted for 8.3 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 0 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.25.57 Rental Units by Bedroom Size Crawford 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	31	0	0	.	31
Two	30	57	0	0	.	87
Three	2	10	0	0	.	12
Four	0	14	0	0	.	14
Don't Know	0	0	0	0	0	0
Total	32	112	0	0	0	144

Table II.25.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.25.58 Single Family Units by Bedroom Size Crawford County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	30	0	0%
Three	2	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	32	0	0%

Table II.25.59 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 7 percent.

Table II.25.59 Apartment Units by Bedroom Size Crawford County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	31	1	3.2%
Two	57	4	7%
Three	10	0	0%
Four	14	1	7.1%
Don't know	0	0	0%
Total	112	6	5.4%

Average market-rate rents by unit type are shown in Table II.25.60. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.25.60 Average Market Rate Rents by Bedroom Size Crawford 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	\$446	\$0	\$0	\$446
Two	\$0	\$582	\$0	\$0	\$582
Three	\$0	\$846	\$0	\$0	\$846
Four	\$0	\$743	\$0	\$0	\$743
Total	\$485	\$580.4	\$0	\$0	\$574.1

Table II.25.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.25.61 Average Assisted Rate Rents by Bedroom Size Crawford County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

Table II.25.62, shows vacancy rates for single family units by average rental rates for Crawford County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.25.62 Single Family Market Rate Rents by Vacancy Status Crawford County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$750	30	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	0	0	0%
Total	32	0	0%

The average rent and availability of apartment units is displayed in Table II.25.63. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 4.1 percent.

Table II.25.63 Apartment Market Rate Rents by Vacancy Status Crawford County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	9	1	11.1%
\$500 to \$750	74	3	4.1%
\$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	29	2	6.9%
Total	112	6	5.4%

Respondents were asked if utilities are included in the rent and as shown in Table II.25.64 below 3 respondents, or 60 percent, included some sort of utility in the rent.

Table II.25.64 Are there any utilities included with the rent? Crawford County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	2
% Offering Utilities	60%

The type of utility included in the rent is shown in Table II.25.65. There were 0 respondents 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.25.65 Which utilities are included with the rent? Crawford County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
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.25.66 below, there were 9 single family units which property managers considered accessible, with an additional 16 accessible apartment units. Respondents also indicated there were a total of 5 persons with disabilities currently residing in accessible units.

Table II.25.66 Accessible Units by Bedroom Size Crawford 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	2	0	0		2
Two	9	14	0	0		23
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	9	16	0	0	0	25

Table II.25.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 30 percent or 9 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 28.1 percent of all single family units were considered accessible by survey respondents.

Table II.25.67 Single Family Units by Accessibility and Bedroom Size Crawford County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	21	9	30	30%
Three	2	0	2	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	23	9	32	28.1%

Table II.25.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 24.6 percent or 14 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 14.3 percent of all apartment units were considered accessible by survey respondents.

Table II.25.68 Apartment Units by Accessibility and Bedroom Size Crawford County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	29	2	31	6.5%
Two	43	14	57	24.6%
Three	10	0	10	0%
Four	14	0	14	0%
Don't know	0	0	0	0%
Total	96	16	112	14.3%

Perceived Need for Rental Units

Table II.25.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 20 number of persons on the wait list.

Table II.25.69 Do you keep a waiting list? Crawford County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	2
Waitlist Size	20

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.25.70, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.25.70 How would you rate the need for renovation of existing units in the city? Crawford County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
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	2.8	2.8	2.8	2.8

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.25.71, 2 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 2 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.25.71 How would you rate the need for construction of new units in the city? Crawford County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	2.5	2.5	2.5	2.5

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

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

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

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

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

Table 25.72, shows the *strong growth scenario* for the Crawford County. As can be seen there were 4,691 owner-occupied and 1,739 renter-occupied households in 2016, for a total of 6,430 households. In 2030, there will be a projected 7,051 households, of which 5,204 are projected to be owner occupied and the remaining 1,848 are expected to be renter-occupied.

By 2050, there are projected to be 5,308 owner-occupied households, of which 452 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 783 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,830 renter households, of which 512 renter households are expected to have incomes between 0 and 30.0 percent of median family income 388 renter households with incomes between 50.1-80.0 percent

of MFI. Overall households are projected to reach 7,139 occupied units by 2050, of which 964 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.25.72 Housing Demand Forecast								
Crawford County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	400	428	436	443	448	451	452	452
30.1-50%	429	459	468	476	481	484	485	485
50.1-80%	692	741	755	767	776	781	783	783
80.1-95%	429	459	468	476	481	484	485	485
95.1-115%	697	746	761	773	781	786	788	788
115+%	2,045	2,189	2,233	2,269	2,294	2,308	2,314	2,315
Total	4,691	5,021	5,121	5,204	5,261	5,294	5,308	5,308
Renter								
0-30%	486	509	513	517	518	518	516	512
30.1-50%	431	452	455	458	460	459	457	454
50.1-80%	369	386	389	392	393	393	391	388
80.1-95%	101	106	106	107	107	107	107	106
95.1-115%	185	194	195	196	197	197	196	195
115+%	167	175	176	177	178	178	177	176
Total	1,739	1,821	1,836	1,848	1,853	1,852	1,844	1,830
Total								
0-30%	886	937	950	960	966	969	968	964
30.1-50%	860	911	924	934	941	943	942	939
50.1-80%	1,061	1,127	1,145	1,159	1,169	1,173	1,174	1,171
80.1-95%	530	565	575	583	588	591	592	591
95.1-115%	882	939	956	969	978	983	984	983
115+%	2,212	2,364	2,409	2,446	2,472	2,486	2,491	2,490
Total	6,430	6,842	6,957	7,051	7,114	7,145	7,151	7,139