

**VOLUME II:
DUBUQUE COUNTY**

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Dubuque County

DEMOGRAPHICS

Population Estimates

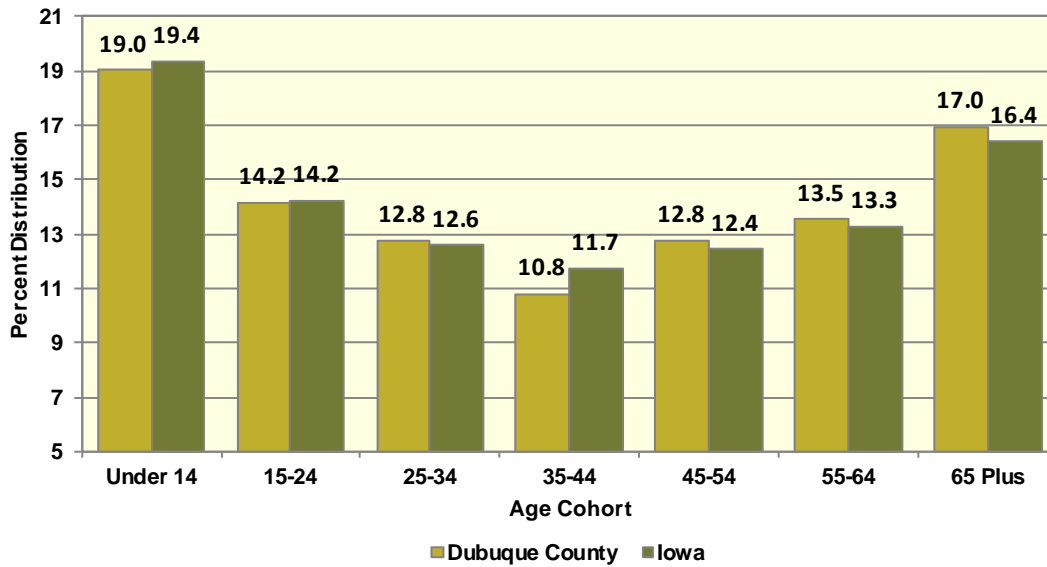
The Census Bureau's current census estimates indicate that Dubuque County's population increased from 93,653 in 2010 to 97,003 in 2016, or by 3.6 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 11.3 percent, and the number of people from 55 to 64 years of age increased by 14.8 percent. The white population increased by 2.1 percent, while the black population increased by 23.2 percent. The Hispanic population increased from 1,807 to 2,272 people between 2010 and 2016 or by 25.7 percent. These data are presented in Table II.32.1.

Table II.32.1						
Profile of Population Characteristics						
Dubuque County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Dubuque County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	93,653	97,003	3.6%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	18,449	18,451	0%	603,673	607,020	0.6%
15 to 24 years	13,699	13,743	0.3%	430,187	445,808	3.6%
25 to 34 years	11,119	12,375	11.3%	382,583	394,373	3.1%
35 to 44 years	10,911	10,482	-3.9%	364,548	367,535	0.8%
45 to 54 years	13,685	12,369	-9.6%	439,726	389,744	-11.4%
55 to 64 years	11,435	13,132	14.8%	372,750	415,998	11.6%
65 and Over	14,355	16,451	14.6%	452,888	514,215	13.5%
Race						
White	88,646	90,520	2.1%	2,839,615	2,864,884	0.9%
Black	2,521	3,105	23.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	190	245	28.9%	13,563	15,924	17.4%
Asian	901	1,274	41.4%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	295	384	30.2%	2,419	3,592	48.5%
Two or more races	1,100	1,475	34.1%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,807	2,272	25.7%	151,544	182,606	20.5%

Table II.32.2, presents the population of Dubuque County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 46,132 males, who accounted for 49.3 percent of the population, and the remaining 50.7 percent, or 47,521 persons, were female. In 2016, the number of males rose to 47,927 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 49,076 persons being female.

Table II.32.2 Population by Age and Gender Dubuque 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	9,381	9,068	18,449	9,358	9,093	18,451	0%
15 to 24 years	6,983	6,716	13,699	7,045	6,698	13,743	0.3%
25 to 34 years	5,716	5,403	11,119	6,352	6,023	12,375	11.3%
35 to 44 years	5,489	5,422	10,911	5,274	5,208	10,482	-3.9%
45 to 54 years	5,489	5,422	10,911	5,274	5,208	10,482	-3.9%
55 to 64 years	6,895	6,790	13,685	6,219	6,150	12,369	-9.6%
65 and Over	5,625	5,810	11,435	6,501	6,631	13,132	14.8%
Total	46,132	47,521	93,653	47,927	49,076	97,003	3.6%
% of Total	49.3%	50.7%	.	49.4%	50.6%	.	

**Diagram II.32.1
Age Distribution**
Dubuque County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Dubuque County increased from 86,403 to 89,143 persons, or by 3.2 percent. Between 2000 and 2010, Dubuque County population, changed by 4,510 persons, to a total population of 93,653 persons. The most recent estimates indicated that Dubuque County’s population rose an additional 3,350 persons since the 2010 Census, to 97,003 persons in July 2016.

Table II.32.3 Population Estimates: Births, Deaths, and Migration Dubuque County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	86,403
Natural Increase 90-00	3,585
Net Migration 90-00	-845
2000 Census	89,143
Natural Increase 00-09	3,337
Net Migration 00-09	468
2009 Population Estimate	92,948
2010 Census	93,653
Natural Increase 10-16	1,988
Net Migration 10-16	1,362
2016 Population Estimate	97,003

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.32.3, Dubuque County had a natural increase, of 3,585 persons between 1990 and 2000. During the April 2000 to July 2009 period, Dubuque County’s natural increase was estimated at 3,337 persons. Between 2010 and 2016, the natural increase was estimated at 1,988 persons, and the net migration was 1,362 persons.

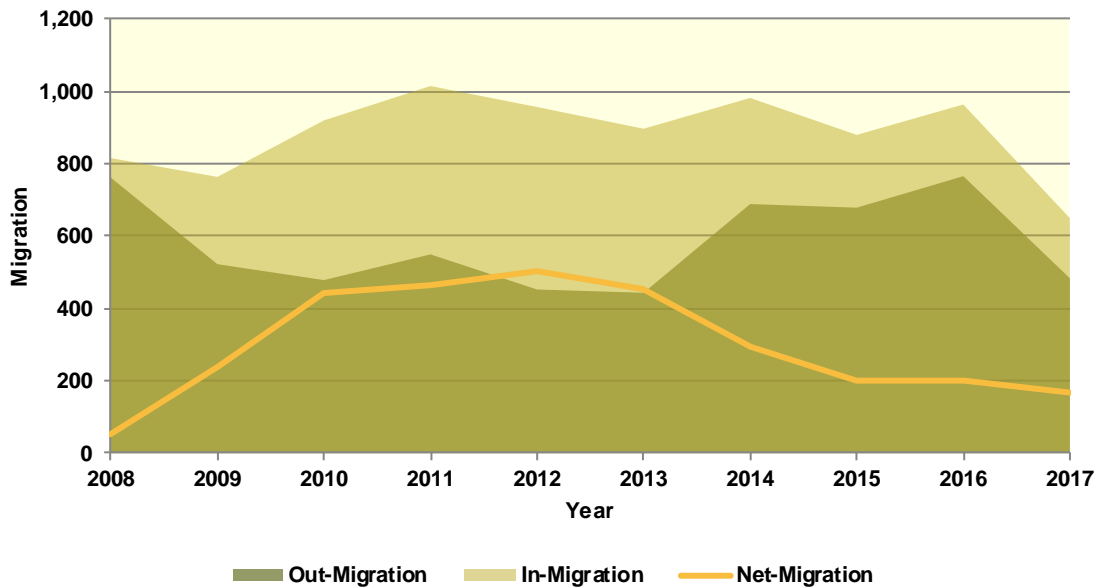
Population Migration Trends

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.32.4 in 2008 there was a total of 815 in-migrations with a total of 761 out-migrations, which led to a net-migration of 54 persons. The most recent first half 2017 data saw a net-migration of 166 persons, with 649 persons entering Dubuque County and 483 persons leaving Dubuque County.

Diagram II.32.2, 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 2012 with 504 people entering and the migration lowest net migration occurred in 2008 with 54 entering Dubuque County.

Diagram II.32.2
Net In-migration by Gender
 Dubuque County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.32.4, 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.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	421	366	416	486	451	398	506	459	475	338
Female	394	397	503	528	505	498	475	420	488	311
Total	815	763	919	1,014	956	896	981	879	963	649
Out										
Male	410	271	238	236	193	201	326	309	365	218
Female	351	251	240	313	259	242	362	369	400	265
Total	761	522	478	549	452	443	688	678	765	483
Net										
Male	11	95	178	250	258	197	180	150	110	120
Female	43	146	263	215	246	256	113	51	88	46
Total	54	241	441	465	504	453	293	201	198	166

Table II.32.5, 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 II.32.5										
Migration by Age Range										
Dubuque County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	6	10	7	6	6	8	6	5	2	2
18-22	121	98	111	132	127	101	121	116	121	94
23-25	108	111	128	141	151	135	144	146	165	107
26-35	225	212	281	308	273	261	310	276	287	202
36-45	141	136	149	165	151	124	156	101	125	84
46-55	106	107	134	142	134	123	100	107	119	70
56-65	66	55	69	81	80	89	83	78	87	54
66 +	42	34	40	39	34	55	61	50	57	36
Total	815	763	919	1,014	956	896	981	879	963	649
Out										
14-17	4	6	0	4	5	4	7	6	10	4
18-22	77	69	61	66	39	40	63	70	71	50
23-25	163	99	80	87	75	74	96	115	113	68
26-35	240	162	168	188	157	131	246	224	265	193
36-45	95	74	78	84	67	77	112	111	122	67
46-55	102	57	43	58	43	58	79	64	88	39
56-65	58	33	27	41	46	45	59	62	66	39
66 +	22	22	21	21	20	14	26	26	30	23
Total	761	522	478	549	452	443	688	678	765	483
Net										
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
Total	54	241	441	465	504	453	293	201	198	166

School Age Enrollment

Table II.32.6, show the school enrollment from the Iowa Department of Education for Dubuque County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 18,210 students and was 18,435 in 2017, a change of 1.2 percent. Enrollment for students in grades 1 to 5 was 6,467 students in 2010 and 6,389 in 2017, which was a change of -1.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 5,365 and 5,299 in 2017, which was a change of -1.2 percent.

Table II.32.6
School Enrollment

Dubuque County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	1,642	6,523	4,141	5,328	6,140	18,271
2001	1,549	6,421	4,201	5,394	505	18,070
2002	1,655	6,341	4,321	5,254	222	17,793
2003	1,646	6,279	4,342	5,255	297	17,819
2004	1,483	6,299	4,340	5,369	14	17,505
2005	1,550	6,330	3,972	5,485	199	17,337
2006	1,540	6,282	3,991	5,499	196	17,312
2007	1,484	6,403	3,783	5,526	130	17,196
2008	1,448	6,452	3,917	5,458	179	17,275
2009	2,153	6,238	3,873	5,402	816	17,645
2010	2,553	6,467	3,825	5,365	1,037	18,210
2011	2,367	6,371	3,855	5,330	1,035	17,923
2012	2,411	6,298	3,862	5,315	1,111	17,886
2013	2,728	6,200	3,934	5,246	1,173	18,108
2014	2,887	6,271	3,835	5,266	1,138	18,259
2015	2,882	6,311	3,868	5,278	1,148	18,339
2016	2,870	6,368	3,784	5,281	1,139	18,303
2017	2,911	6,389	3,836	5,299	1,153	18,435
% Change 10-17	14%	-1.2%	0.3%	-1.2%	11.2%	1.2%

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.32.7, shows population by age for the 2000 and 2010 Census. The population changed by 5.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 9.6 percent to a total of 14,355 persons in 2010. Those aged 25 to 34 changed by 4.4 percent, and those aged under 5 changed by 0.6 percent.



Table II.32.7 Population by Age Dubuque County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	5,920	6.6%	5,955	6.4%	0.6%
5 to 19	19,849	22.3%	19,405	20.7%	-2.2%
20 to 24	6,111	6.9%	6,788	7.2%	11.1%
25 to 34	10,654	12%	11,119	11.9%	4.4%
35 to 54	25,542	28.7%	24,596	26.3%	-3.7%
55 to 64	7,964	8.9%	11,435	12.2%	43.6%
65 or Older	13,103	14.7%	14,355	15.3%	9.6%
Total	89,143	100.0%	93,653	100.0%	5.1%

The elderly population is further explored in Table II.32.8. Those aged 65 to 66 changed by 19.4 percent between 2000 and 2010, resulting in a population of 1,561 persons. Those aged 85 or older changed by 16.3 percent during the same time period, and resulted in 2,300 persons over age 85 in 2010.

Table II.32.8 Elderly Population by Age Dubuque County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	1,307	10%	1,561	10.9%	19.4%
67 to 69	1,994	15.2%	2,317	16.1%	16.2%
70 to 74	3,178	24.3%	3,244	22.6%	2.1%
75 to 79	2,723	20.8%	2,716	18.9%	-0.3%
80 to 84	1,923	14.7%	2,217	15.4%	15.3%
85 or Older	1,978	15.1%	2,300	16%	16.3%
Total	13,103	100.0%	14,355	100.0%	9.6%

Population by race and ethnicity is shown in Table II.32.9. The white population changed by 1.8 percent between 2000 and 2010, and resulted in representing 94.1 percent of the population in 2010. The black population changed by 224.1 percent, represented 2.7 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 69.7 percent between 2000 and 2010, compared to the 4.3 percent growth rate for non-Hispanics.

Table II.32.9 Population by Race and Ethnicity Dubuque County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	86,531	97.1%	88,092	94.1%	1.8%
Black	767	0.9%	2,486	2.7%	224.1%
American Indian	131	0.1%	178	0.2%	35.9%
Asian	514	0.6%	878	0.9%	70.8%
Native Hawaiian/ Pacific Islander	76	0.1%	288	0.3%	278.9%
Other	447	0.5%	514	0.5%	15%
Two or More Races	677	0.8%	1,217	1.3%	79.8%
Total	89,143	100.0%	93,653	100.0%	5.1%
Hispanic	1,065	1.2%	1,807	1.9%	69.7%
Non-Hispanic	88,078	98.8%	91,846	98.1%	4.3%

Population by race and ethnicity through 2016 is shown in Table II.32.10. The white population represented 93.4 percent of the population in 2016, compared with black households accounting for 2.7 percent of the population. Hispanic households represented 2.2 percent of the population in 2016.

Table II.32.10				
Population by Race and Ethnicity				
Dubuque County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	88,092	94.1%	89,975	93.4%
Black	2,486	2.7%	2,571	2.7%
American Indian	178	0.2%	48	0%
Asian	878	0.9%	1,230	1.3%
Native Hawaiian/ Pacific Islander	288	0.3%	338	0.4%
Other	514	0.5%	290	0.3%
Two or More Races	1,217	1.3%	1,907	2%
Total	93,653	100.0%	96,359	100.0%
Non-Hispanic	91,846	98.1%	94,233	97.8%
Hispanic	1,807	1.9%	2,126	2.2%

The population by race is broken down further by ethnicity in Table II.32.11. While the white non-Hispanic population changed by 1.1 percent between 2000 and 2010, the white Hispanic population changed by 117.4 percent. The black non-Hispanic population changed by 231 percent, while the black Hispanic population changed by 61.3 percent.

Table II.32.11					
Population by Race and Ethnicity					
Dubuque County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	86,020	97.7%	86,981	94.7%	1.1%
Black	736	0.8%	2,436	2.7%	231%
American Indian	120	0.1%	144	0.2%	20%
Asian	509	0.6%	871	0.9%	71.1%
Native Hawaiian/ Pacific Islander	74	0.1%	282	0.3%	281.1%
Other	37	0%	49	0.1%	32.4%
Two or More Races	582	0.7%	1,083	1.2%	86.1%
Total Non-Hispanic	88,078	100.0%	91,846	100.0%	4.3%
Hispanic					
White	511	48%	1,111	61.5%	117.4%
Black	31	2.9%	50	2.8%	61.3%
American Indian	11	1%	34	1.9%	209.1%
Asian	5	0.5%	7	0.4%	40%
Native Hawaiian/ Pacific Islander	2	0.2%	6	0.3%	200%
Other	410	38.5%	465	25.7%	13.4%
Two or More Races	95	8.9%	134	7.4%	41.1%
Total Hispanic	1,065	100.0%	1,807	100.0%	69.7 %
Total Population	89,143	100.0%	93,653	100.0%	5.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.32.12. During this time, the total non-Hispanic population was 94,233 persons in 2016. The Hispanic population was 2,126.

Table II.32.12				
Population by Race and Ethnicity				
Dubuque County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	86,981	94.7%	88,470	93.9%
Black	2,436	2.7%	2,558	2.7%
American Indian	144	0.2%	34	0%
Asian	871	0.9%	1,230	1.3%
Native Hawaiian/ Pacific Islander	282	0.3%	338	0.4%
Other	49	0.1%	53	0.1%
Two or More Races	1,083	1.2%	1,550	1.6%
Total Non-Hispanic	91,846	100.0%	94,233	100.0%
Hispanic				
White	1,111	61.5%	1,505	70.8%
Black	50	2.8%	13	0.6%
American Indian	34	1.9%	14	0.7%
Asian	7	0.4%	0	0%
Native Hawaiian/ Pacific Islander	6	0.3%	0	0%
Other	465	25.7%	237	11.1%
Two or More Races	134	7.4%	357	16.8%
Total Non-Hispanic	1,807	100.0	2,126	100.0%
Total Population	93,653	100.0%	96,359	100.0%

Households by type and tenure are shown in Table II.32.13. Family households represented 66.4 percent of households, while non-family households accounted for 33.6 percent. These changed from 65.5 and 34.5 percent, respectively.

Table II.32.13				
Household Type by Tenure				
Dubuque County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	24,103	65.5%	25,249	66.4%
Married-Couple Family	19,212	79.7%	20,193	80%
Owner-Occupied	17,494	91.1%	18,185	90.1%
Renter-Occupied	1,718	8.9%	2,008	9.9%
Other Family	4,891	20.3%	5,056	19.4%
Male Householder, No Spouse Present	1,504	30.8%	1,414	29.7%
Owner-Occupied	1,009	67.1%	919	65%
Renter-Occupied	495	32.9%	495	35%
Female Householder, No Spouse Present	3,387	69.2%	3,642	67%
Owner-Occupied	1,752	51.7%	1,714	47.1%
Renter-Occupied	1,635	48.3%	1,928	52.9%
Non-Family Households	12,712	34.5%	12,757	33.6%
Owner-Occupied	6,714	52.8%	6,645	52.1%
Renter-Occupied	5,998	47.2%	6,112	47.9%
Total	36,815	100.0%	38,006	100.0%

The group quarters population was 4,268 in 2010, compared to 4,546 in 2000. Institutionalized populations experienced a -6.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a -6.1 percent change during this same time period.

Table II.32.14					
Group Quarters Population					
Dubuque 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	91	7.3%	248	21.1%	172.5%
Juvenile Facilities	.	.	60	5.1%	.
Nursing Homes	1,065	85.1%	846	72.1%	-20.6%
Other Institutions	95	7.6%	19	1.6%	-80%
Total	1,251	100.0%	1,173	100.0%	-6.2%
Noninstitutionalized					
College Dormitories	2,138	64.9%	2,262	73.1%	5.8%
Military Quarters	1	0%	3	0.1%	200%
Other Noninstitutionalized	1,156	35.1%	830	26.8%	-28.2%
Total	3,295	100.0%	3,095	100.0%	-6.1%
Group Quarters Population	4,546	100.0%	4,268	100.0%	-6.1%

The number of foreign born persons are shown in Table II.32.15. An estimated 0.3 percent of the population was born in Mexico, some 0.2 percent were born in Oceania n.e.c, and another 0.2 percent were born in India.

Table II.32.15			
Place of Birth for the Foreign-Born Population			
Dubuque County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	260	0.3%
#2 country of origin	Oceania n.e.c	235	0.2%
#3 country of origin	India	175	0.2%
#4 country of origin	Vietnam	145	0.2%
#5 country of origin	China excluding Hong Kong and Taiwan	143	0.1%
#6 country of origin	Bosnia and Herzegovina	117	0.1%
#7 country of origin	Canada	101	0.1%
#8 country of origin	Philippines	98	0.1%
#9 country of origin	Germany	96	0.1%
#10 country of origin	Korea	95	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.32.16. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Other Asian and Pacific Island languages.

Table II.32.16 Limited English Proficiency and Language Spoken at Home Dubuque County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	300	0.3%
#2 LEP Language	Other Asian and Pacific Island languages	287	0.3%
#3 LEP Language	Chinese	158	0.2%
#4 LEP Language	Other Indo-European languages	107	0.1%
#5 LEP Language	Vietnamese	92	0.1%
#6 LEP Language	German or other West Germanic languages	72	0.1%
#7 LEP Language	French, Haitian, or Cajun	64	0.1%
#8 LEP Language	Tagalog	47	0.1%
#9 LEP Language	Russian, Polish, or other Slavic languages	37	0%
#10 LEP Language	Other and unspecified languages	21	0%

Disability

The disability rate from the 2000 Census is shown in Table II.32.17. Some 16 percent of the population was disabled in 2000, or a total of 13,107 persons. The disability rate was highest for those over 65, with 37.9 percent disabled.

Table II.32.17 Disability by Age Dubuque County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	756	5.3%
16 to 64	7,744	13.9%
65 and older	4,607	37.9%
Total	13,107	16%

Table II.32.18 shows disability by type in 2000. There were 5,744 physical disabilities in 2000, some 4,930 employment disabilities, and 4,222 go-outside-home disabilities.

Table II.32.18 Total Disabilities Tallied: Aged 5 and Older Dubuque County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	2,742
Physical disability	5,744
Mental disability	3,577
Self-care disability	1,693
Employment disability	4,930
Go-outside-home disability	4,222
Total	22,908

Disability by age, as estimated by the 2016 ACS, is shown in Table II.32.19. The disability rate for females was 11.4 percent, compared to 10.3 percent for males. The disability rate changed precipitously higher with age, with 44.4 percent of those over 75 experiencing a disability.

Table II.32.19						
Disability by Age						
Dubuque County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	33	1%	24	0.8%	57	0.9%
5 to 17	473	5.9%	383	4.7%	856	5.3%
18 to 34	576	5%	529	5%	1,105	5%
35 to 64	1,725	9.6%	2,047	11.4%	3,772	10.5%
65 to 74	840	22.4%	601	14.4%	1,441	18.2%
75 or Older	1,198	43.9%	1,905	44.8%	3,103	44.4%
Total	4,845	10.3%	5,489	11.4%	10,334	10.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.32.20. Some 5.5 percent have an ambulatory disability, 4.9 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.32.20		
Total Disabilities Tallied: Aged 5 and Older		
Dubuque County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	3,318	3.5%
Vision disability	1,787	1.9%
Cognitive disability	3,865	4.3%
Ambulatory disability	4,896	5.5%
Self-Care disability	1,887	2.1%
Independent living disability	3,568	4.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.32.21. In 2016, some 50,796 persons were employed and 2,091 were unemployed. This totaled a labor force of 52,887 persons. The unemployment rate for Dubuque County was estimated to be 4 percent in 2016.

Table II.32.21	
Employment, Labor Force and Unemployment	
Dubuque County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	50,796
Unemployed	2,091
Labor Force	52,887
Unemployment Rate	4%



In 2016, 92.9 percent of households in Dubuque County had a high school education or greater.

Table II.32.22	
High School or Greater Education	
Dubuque County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	35,319
Total Households	38,006
Percent High School or Above	92.9%

As seen in Table II.32.23, some 33.1 percent of the population had a high school diploma or equivalent, another 32.6 percent have some college, 18 percent have a Bachelor's Degree, and 8.6 percent of the population had a graduate or professional degree.

Table II.32.23		
Educational Attainment		
Dubuque County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	5,665	7.6%
High School or Equivalent	24,538	33.1%
Some College or Associates Degree	24,148	32.6%
Bachelor's Degree	13,339	18%
Graduate or Professional Degree	6,408	8.6%
Total Population Above 18 years	74,098	100.0%

ECONOMICS

Labor Force

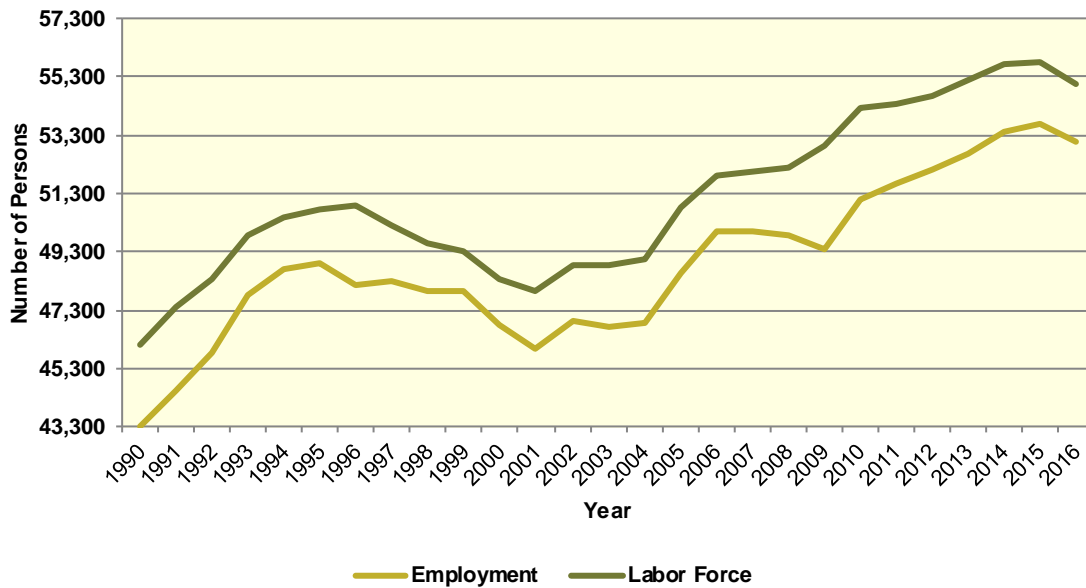
Table II.32.24, shows the labor force statistics for Dubuque County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.7 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.6 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Dubuque County decreased from 3.7 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Dubuque County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	2,810	43,329	46,139	6.1%	4.4%
1991	2,893	44,520	47,413	6.1%	4.7%
1992	2,494	45,851	48,345	5.2%	4.5%
1993	2,065	47,822	49,887	4.1%	4%
1994	1,809	48,687	50,496	3.6%	3.5%
1995	1,825	48,944	50,769	3.6%	3.4%
1996	2,751	48,129	50,880	5.4%	3.5%
1997	1,892	48,319	50,211	3.8%	3.1%
1998	1,578	47,986	49,564	3.2%	2.7%
1999	1,343	47,944	49,287	2.7%	2.6%
2000	1,554	46,822	48,376	3.2%	2.6%
2001	1,983	45,981	47,964	4.1%	3.3%
2002	1,962	46,908	48,870	4%	4%
2003	2,114	46,709	48,823	4.3%	4.5%
2004	2,133	46,890	49,023	4.4%	4.5%
2005	2,196	48,597	50,793	4.3%	4.3%
2006	1,908	49,998	51,906	3.7%	3.7%
2007	2,066	49,974	52,040	4%	3.7%
2008	2,301	49,895	52,196	4.4%	4.2%
2009	3,494	49,417	52,911	6.6%	6.4%
2010	3,136	51,088	54,224	5.8%	6%
2011	2,748	51,630	54,378	5.1%	5.5%
2012	2,473	52,150	54,623	4.5%	5%
2013	2,512	52,660	55,172	4.6%	4.7%
2014	2,319	53,434	55,753	4.2%	4.3%
2015	2,080	53,719	55,799	3.7%	3.8%
2016	1,991	53,058	55,049	3.6%	3.7%

Diagram II.32.3, shows the employment and labor force for Dubuque County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 53,058 persons, with the labor force reaching 55,049, indicating there were a total of 1,991 unemployed persons.



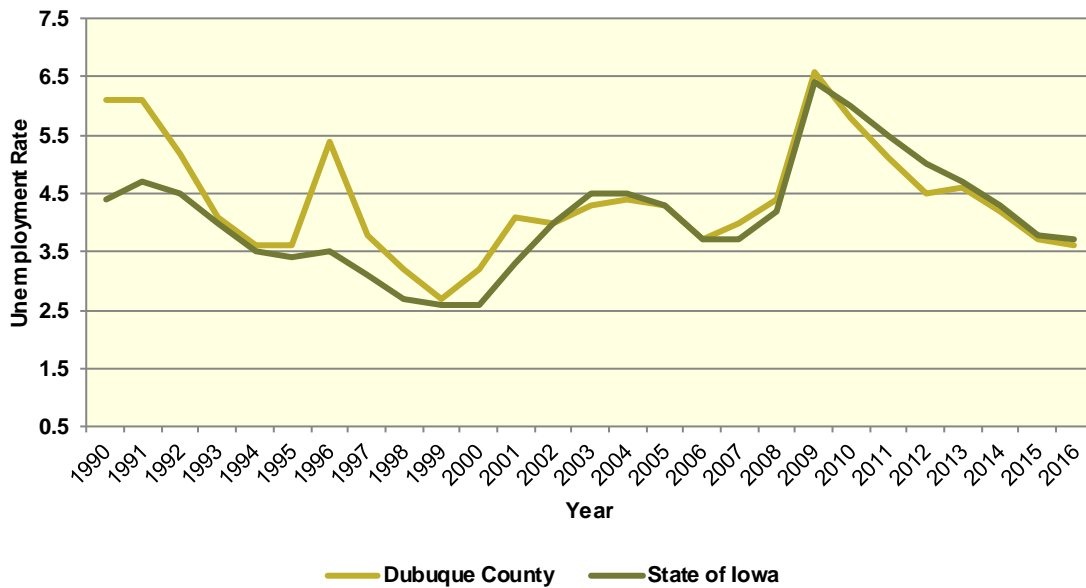
Diagram II.32.3
Employment and Labor Force
 Dubuque County
 1990 – 2016 BLS Data



Unemployment

Diagram II.32.4, shows the unemployment rate for both the State and Dubuque County. During the 1990’s the average rate for Dubuque County was 4.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.5 percent. Over the course of the entire period the Dubuque County had an average unemployment rate that higher than the State, 4.4 percent for Dubuque County, versus 4.1 statewide.

Diagram II.32.4
Annual Unemployment Rate
 Dubuque 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.32.25, shows total real earnings by industry for Dubuque County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$665,914,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 13.6 percent.

Table II.32.25
Real Earnings by Industry
 Dubuque 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	57,293	33,936	67,644	75,001	96,477	73,844	75,440	41,653	-44.8
Forestry, fishing, related activities, and other	9,352	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	32,362	30,884	27,028	22,876	20,804	21,704	21,042	23,905	13.6
Construction	161,698	202,386	217,161	233,006	210,210	208,938	212,501	213,686	0.6
Manufacturing	631,980	560,531	598,332	646,727	651,524	684,528	690,831	665,914	-3.6
Wholesale trade	114,737	173,116	181,172	205,474	226,118	231,087	197,946	194,578	-1.7
Retail trade	236,991	213,256	215,304	217,405	213,146	208,360	213,390	228,151	6.9
Transportation and warehousing	78,086	102,817	105,896	106,785	109,213	110,287	129,207	137,638	6.5
Information	106,849	91,196	92,090	89,497	68,590	66,943	62,519	57,569	-7.9
Finance and insurance	115,875	236,560	233,896	253,864	265,806	282,526	300,451	307,721	2.4
Real estate and rental and leasing	24,494	27,626	23,674	31,075	38,926	47,264	52,143	55,241	5.9
Professional and technical services	106,370	206,627	235,047	241,489	235,111	225,759	217,576	207,515	-4.6
Management of companies and enterprises	16,780	48,298	50,489	70,860	52,295	53,599	70,490	59,100	-16.2
Administrative and waste services	46,452	65,136	70,388	80,240	85,427	90,054	90,110	86,115	-4.4
Educational services	88,806	99,691	99,484	104,398	102,023	104,700	103,282	107,972	4.5
Health care and social assistance	357,972	449,163	450,375	467,723	466,363	475,774	482,133	501,333	4
Arts, entertainment, and recreation	39,544	42,451	41,279	51,061	50,991	50,731	47,681	52,390	9.9
Accommodation and food services	67,738	71,298	75,584	77,552	76,295	77,976	83,199	85,013	2.2
Other services, except public administration	86,866	98,774	99,802	100,189	99,795	107,011	111,273	114,511	2.9
Government and government enterprises	206,559	283,446	274,200	271,786	276,644	284,270	290,151	295,126	1.7
Total	2,586,770	3,045,445	3,166,077	3,355,115	3,353,605	3,414,094	3,460,737	3,445,292	-0.4



Table II.32.26, shows the total employment by industry for the Dubuque County. The most recent estimates show the manufacturing industry was the largest employer in Dubuque County, with employment reaching 9,248 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 3.7 percent to 135 jobs.

Table II.32.26
Employment by Industry
 Dubuque County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,881	1,536	1,548	1,517	1,583	1,505	1,584	1,567	-1.1
Forestry, fishing, related activities, and other	253	0	0	0	0	0	0	0	0
Mining	21	0	0	0	0	0	0	0	0
Utilities	291	235	222	199	182	176	169	165	-2.4
Construction	3,070	3,648	3,712	3,754	3,649	3,647	3,644	3,592	-1.4
Manufacturing	9,963	8,096	8,436	8,819	9,064	9,335	9,569	9,248	-3.4
Wholesale trade	2,306	3,096	3,271	3,405	3,339	3,641	3,313	3,299	-0.4
Retail trade	8,753	7,810	8,055	8,102	8,104	8,117	8,201	8,420	2.7
Transportation and warehousing	1,618	2,113	2,114	2,117	2,225	2,281	2,664	2,710	1.7
Information	1,869	1,564	1,557	1,439	1,152	1,050	1,040	1,004	-3.5
Finance and insurance	2,360	4,111	4,441	4,353	4,749	4,845	4,943	4,999	1.1
Real estate and rental and leasing	1,423	2,198	2,290	2,290	2,305	2,325	2,366	2,453	3.7
Professional and technical services	2,373	3,491	3,841	3,865	3,825	3,717	3,501	3,372	-3.7
Management of companies and enterprises	262	581	599	606	626	645	819	818	-0.1
Administrative and waste services	1,803	2,304	2,408	2,625	2,743	2,911	2,832	2,645	-6.6
Educational services	3,191	3,415	3,389	3,569	3,636	3,465	3,760	3,840	2.1
Health care and social assistance	7,531	8,505	8,551	8,775	8,850	8,959	9,081	9,152	0.8
Arts, entertainment, and recreation	1,895	1,957	2,059	2,095	2,046	2,099	1,941	2,004	3.2
Accommodation and food services	3,744	4,490	4,645	4,704	4,637	4,612	4,809	4,757	-1.1
Other services, except public administration	3,040	3,412	3,542	3,543	3,539	3,684	3,812	3,884	1.9
Government and government enterprises	4,350	5,045	4,953	5,016	5,073	5,107	5,112	5,121	0.2
Total	61,997	67,956	69,982	71,171	71,712	72,558	73,570	73,451	-0.2



Table II.32.27, shows the real average earnings per job by industry for Dubuque County. These figures are calculated by dividing the total real earning displayed in Tables II.32.25 and II.32.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 144,879 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 16.4 percent.

Table II.32.27
Real Earnings Per Job by Industry
 Dubuque County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	30,459	22,094	43,698	49,440	60,945	49,066	47,626	26,581	-44.2
Forestry, fishing, related activities, and other	36,964	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	111,209	131,422	121,748	114,954	114,306	123,318	124,506	144,879	16.4
Construction	52,670	55,479	58,502	62,069	57,607	57,290	58,315	59,489	2
Manufacturing	63,433	69,236	70,926	73,333	71,880	73,329	72,195	72,006	-0.3
Wholesale trade	49,756	55,916	55,387	60,345	67,720	63,468	59,748	58,981	-1.3
Retail trade	27,075	27,305	26,729	26,833	26,301	25,670	26,020	27,096	4.1
Transportation and warehousing	48,261	48,659	50,093	50,442	49,084	48,350	48,501	50,789	4.7
Information	57,169	58,309	59,145	62,194	59,540	63,755	60,114	57,340	-4.6
Finance and insurance	49,100	57,543	52,668	58,319	55,971	58,313	60,783	61,557	1.3
Real estate and rental and leasing	17,213	12,569	10,338	13,570	16,888	20,328	22,038	22,520	2.2
Professional and technical services	44,825	59,188	61,194	62,481	61,467	60,737	62,147	61,541	-1
Management of companies and enterprises	64,045	83,129	84,288	116,931	83,539	83,099	86,069	72,249	-16.1
Administrative and waste services	25,764	28,271	29,231	30,568	31,144	30,936	31,819	32,558	2.3
Educational services	27,830	29,192	29,355	29,251	28,059	30,217	27,469	28,118	2.4
Health care and social assistance	47,533	52,812	52,669	53,302	52,696	53,106	53,092	54,779	3.2
Arts, entertainment, and recreation	20,867	21,692	20,048	24,373	24,922	24,169	24,565	26,143	6.4
Accommodation and food services	18,092	15,879	16,272	16,486	16,454	16,907	17,301	17,871	3.3
Other services, except public administration	28,574	28,949	28,177	28,278	28,199	29,047	29,190	29,483	1
Government and government enterprises	47,485	56,184	55,360	54,184	54,533	55,663	56,759	57,631	1.5
Total	41,724	44,815	45,241	47,142	46,765	47,053	47,040	46,906	-0.3

Table II.32.28 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 \$4,371,731,000 a -0.2 percent change between 2015 and 2016. Table II.32.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 67,956 and 73,451 in 2016, which a change of -0.2 percent over this period.

Table II.32.28
Total Employment and Real Personal Income
 Dubuque County
 BEA Data 1969 Through 2015

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	1,547,812	112,940	-218,038	253,496	118,584	1,588,913	17,631	42,658	36,282
1970	1,591,213	113,948	-216,977	265,597	132,314	1,658,200	18,263	43,244	36,795
1971	1,611,946	121,350	-230,209	272,249	144,255	1,676,890	18,277	42,981	37,505
1972	1,730,616	137,849	-257,970	281,580	151,589	1,767,965	19,067	44,134	39,215
1973	1,885,937	172,277	-286,162	301,498	167,533	1,896,530	20,241	47,239	39,924
1974	1,945,248	189,554	-322,636	320,602	180,497	1,934,158	20,625	48,892	39,786
1975	1,910,597	179,865	-314,687	324,403	211,539	1,951,986	20,622	48,652	39,271
1976	1,981,307	192,146	-334,816	334,938	223,833	2,013,116	21,037	49,568	39,973
1977	2,151,307	208,636	-386,311	359,134	224,957	2,140,450	22,705	51,642	41,659
1978	2,250,602	221,772	-407,015	371,790	230,750	2,224,354	23,734	52,499	42,869
1979	2,257,243	235,004	-427,271	384,257	237,991	2,217,216	23,734	53,560	42,143
1980	2,119,932	224,925	-425,859	421,587	263,644	2,154,380	22,991	52,948	40,038
1981	2,018,914	222,414	-370,926	473,395	272,995	2,171,964	23,277	50,728	39,798
1982	1,729,933	194,643	-285,480	513,992	308,653	2,072,455	22,528	47,472	36,440
1983	1,675,404	193,075	-266,078	525,730	315,100	2,057,081	22,782	47,693	35,129
1984	1,867,229	211,457	-278,023	550,382	299,614	2,227,746	24,858	49,513	37,711
1985	1,870,000	215,372	-271,762	556,877	300,255	2,239,998	25,142	49,643	37,669
1986	1,837,002	212,198	-242,737	565,916	299,849	2,247,832	25,611	49,358	37,218
1987	2,023,369	230,382	-269,116	549,881	294,845	2,368,597	27,186	51,309	39,434
1988	2,001,161	238,463	-259,856	552,060	298,278	2,353,181	26,940	52,579	38,060
1989	2,046,234	237,342	-250,466	571,359	310,498	2,440,284	28,164	53,836	38,008
1990	2,067,720	247,593	-253,525	569,534	323,660	2,459,796	28,450	55,086	37,537
1991	2,070,426	253,583	-253,376	561,530	334,193	2,459,191	28,270	56,048	36,941
1992	2,226,336	267,364	-268,184	567,851	352,838	2,611,477	29,787	56,773	39,215
1993	2,245,968	275,104	-264,678	560,415	364,169	2,630,770	29,807	57,566	39,016
1994	2,405,760	296,295	-275,319	557,318	369,329	2,760,793	31,142	58,805	40,911
1995	2,464,567	307,056	-288,876	616,118	381,031	2,865,785	32,222	60,614	40,660
1996	2,445,573	288,797	-286,917	666,065	402,446	2,938,370	32,979	60,234	40,602
1997	2,504,931	306,789	-299,574	688,803	407,110	2,994,481	33,647	61,363	40,821
1998	2,575,437	315,782	-308,060	762,633	430,897	3,145,126	35,428	61,322	41,998
1999	2,589,603	316,514	-304,319	712,965	439,115	3,120,849	35,092	61,821	41,889
2000	2,649,928	317,141	-306,821	753,289	454,947	3,234,203	36,257	62,224	42,587
2001	2,586,770	307,900	-284,024	737,824	484,210	3,216,881	36,173	61,997	41,725
2002	2,623,698	313,775	-286,934	706,805	517,269	3,247,063	36,430	61,824	42,439
2003	2,707,056	327,148	-291,997	679,187	510,220	3,277,319	36,410	62,385	43,393
2004	2,747,374	336,067	-296,840	680,194	516,227	3,310,888	36,600	63,738	43,104
2005	2,760,044	343,311	-295,898	660,969	530,128	3,311,932	36,488	65,370	42,222
2006	2,837,858	347,425	-289,751	732,180	573,928	3,506,791	38,427	67,248	42,200
2007	2,935,777	349,217	-282,757	815,284	608,399	3,727,487	40,459	67,906	43,233
2008	2,988,804	359,086	-277,659	809,273	672,850	3,834,183	41,442	67,563	44,237
2009	2,902,931	360,807	-270,699	750,893	684,596	3,706,914	39,882	66,620	43,574
2010	3,045,445	385,816	-295,387	714,459	723,236	3,801,937	40,478	67,956	44,814
2011	3,166,077	360,813	-314,727	782,819	714,335	3,987,690	42,169	69,982	45,242
2012	3,355,115	369,728	-363,054	814,793	702,225	4,139,352	43,475	71,171	47,141
2013	3,353,605	413,042	-325,779	817,256	723,775	4,155,815	43,306	71,712	46,765
2014	3,414,094	412,711	-338,368	857,332	742,728	4,263,076	44,139	72,558	47,054
2015	3,460,737	414,622	-354,625	912,791	778,156	4,382,437	45,164	73,570	47,041
2016	3,445,292	421,621	-347,335	907,453	787,942	4,371,731	45,068	73,451	46,906

Diagram II.32.5, 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 II.32.5
Real Average Earnings Per Job
 Dubuque County
 BEA Data 1990 - 2016

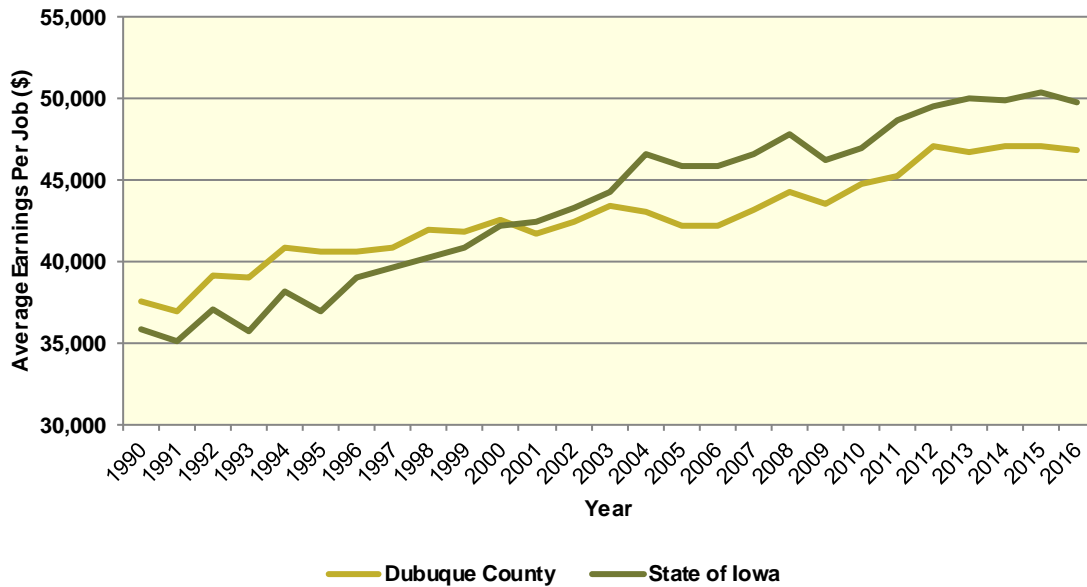
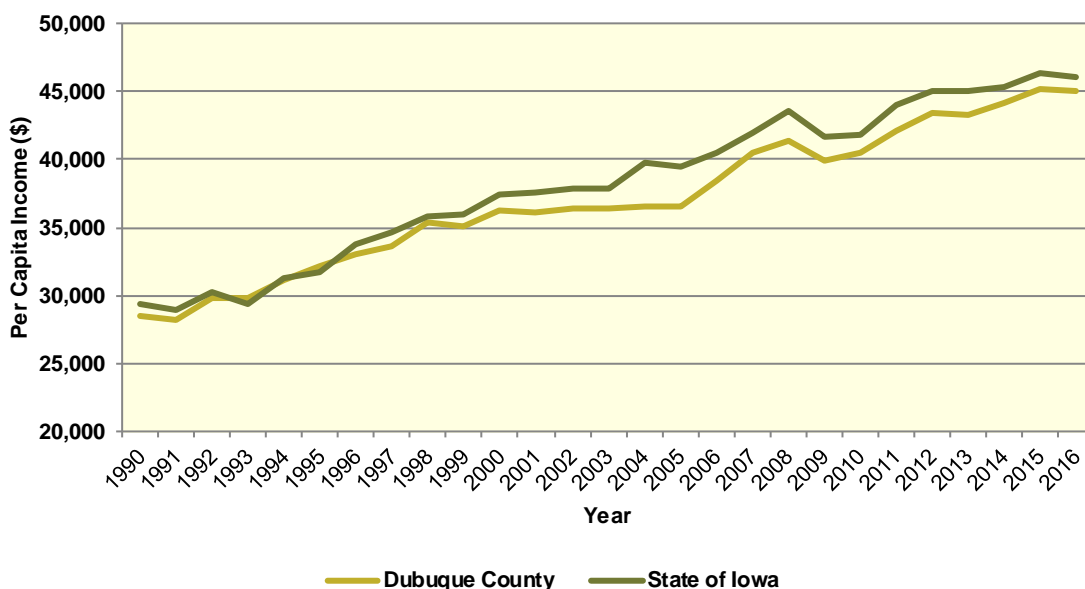


Diagram II.32.6, shows real per capita income for the Dubuque County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. 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 II.32.6
Real Per Capita Income
 Dubuque 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.32.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 58,196 persons in 2015 to 57,877 in 2016, a change of -0.5 percent.

Table II.32.29
Total Monthly Employment
 Dubuque County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	51,694	52,685	52,875	51,794	51,908	53,095	54,733	55,659	55,764	56,829	56,846
Feb	51,878	52,465	52,790	51,437	51,742	53,048	54,795	55,661	55,675	56,712	57,024
Mar	52,355	52,919	53,074	51,229	51,921	53,526	55,364	56,106	55,924	57,147	57,626
Apr	53,673	53,729	53,548	52,036	53,718	54,512	56,184	56,039	56,809	58,178	57,931
May	54,224	54,719	54,490	52,814	54,407	55,268	56,894	57,258	57,778	59,020	58,527
Jun	55,065	55,620	55,376	53,433	55,020	55,936	57,470	57,464	58,412	59,567	58,801
Jul	53,668	53,934	53,876	52,262	53,897	55,298	56,234	56,407	56,946	58,195	57,728
Aug	53,821	53,821	53,625	52,173	53,505	55,476	56,637	56,564	57,200	57,990	57,199
Sep	54,400	54,280	53,959	52,782	54,647	56,161	56,846	56,838	57,539	58,598	57,964
Oct	54,093	54,427	54,095	53,409	54,609	56,257	57,123	56,937	57,786	58,594	58,116
Nov	54,436	54,756	53,838	53,317	54,637	56,482	57,524	57,448	58,341	58,847	58,373
Dec	54,592	54,374	53,568	53,257	54,709	56,403	57,264	57,357	58,298	58,677	58,394
Annual	53,658	53,977	53,760	52,495	53,727	55,122	56,422	56,645	57,206	58,196	57,877
% Change	.	0.6%	-0.4%	-2.4%	2.3%	2.6%	2.4%	0.4%	1%	1.7%	-0.5%

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 \$816 in 2015. In 2016, average weekly wages saw an increased of 0.9 percent over the prior year, rising to \$823, or by 7 dollars. These data are shown in Table II.32.30.

Table II.32.30						
Average Weekly Wages						
Dubuque County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	534	515	538	598	546	
2002	541	537	557	610	562	2.9%
2003	558	552	572	637	580	3.2%
2004	576	572	591	689	608	4.8%
2005	583	616	613	679	623	2.5%
2006	622	602	608	709	635	1.9%
2007	643	625	638	727	658	3.6%
2008	668	652	672	751	686	4.3%
2009	659	651	671	761	686	(ND)%
2010	673	668	707	789	710	3.5%
2011	701	697	744	797	735	3.5%
2012	752	717	743	852	766	4.2%
2013	751	726	754	843	769	0.4%
2014	780	744	779	875	795	3.4%
2015	797	761	789	917	816	2.6%
2016(p)	777	779	831	904	823	0.9%

Total business establishments reported by the QCEW are displayed in Table II.32.31. Between 2015 and 2016, the total number of business establishments in Dubuque County increased by 0.9 percent, from 3,242 to 3,248 establishments.

Table II.32.31						
Number of Business Establishments						
Dubuque County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	2,861	2,846	2,707	2,719	2,783	
2002	2,748	2,775	2,759	2,778	2,765	-0.6%
2003	2,793	2,805	2,843	2,850	2,823	2.1%
2004	2,873	2,887	2,890	2,891	2,885	2.2%
2005	2,909	2,915	2,929	2,939	2,923	1.3%
2006	2,941	2,972	2,976	2,973	2,966	1.5%
2007	2,958	2,993	3,020	3,013	2,996	1%
2008	3,014	3,029	3,030	3,047	3,030	1.1%
2009	3,023	3,050	3,052	3,070	3,049	0.6%
2010	3,067	3,072	3,089	3,067	3,074	0.8%
2011	3,046	3,059	3,077	3,103	3,071	-0.1%
2012	3,105	3,108	3,118	3,132	3,116	1.5%
2013	3,136	3,161	3,182	3,183	3,166	1.6%
2014	3,182	3,212	3,205	3,217	3,204	1.2%
2015	3,229	3,238	3,249	3,250	3,242	1.2%
2016	3,223	3,245	3,254	3,268	3,248	0.2%

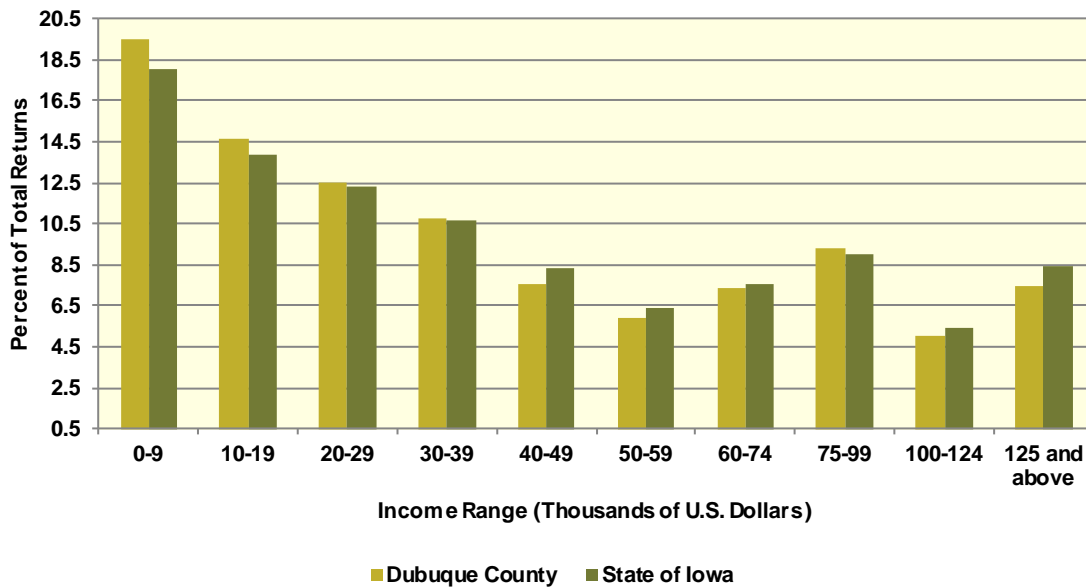
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.32.32, 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 Dubuque County.

As can be seen 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 II.32.32 Number of Tax Returns by Adjusted Gross Income Dubuque 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	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
Change 10 - 15	-0.8%	1.9%	2.8%	15.4%	5.9%	-2.2%	-1.3%	14.3%	35.5%	60%	7.9%

Diagram II.32.7
2015 Income Distribution
 Dubuque 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 9,612 in 2010 to 9,738 in 2016, with the poverty rate reaching 10.5 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.32.33, at right, presents poverty data for the county.

The rate of poverty for Dubuque County is shown in Table II.32.34. In 2016, there were an estimated 11,616 persons living in poverty. This represented a 12.5 percent poverty rate, compared to 7.8 percent poverty in 2000. In 2016, some 12.7 percent of those in poverty were under age 6, and 12.1 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	6,366	7.4%
2001	6,365	7.3%
2002	7,220	8.2%
2003	7,368	8.4%
2004	8,587	9.7%
2005	7,590	8.8%
2006	9,076	10.3%
2007	7,780	8.8%
2008	9,448	10.6%
2009	8,497	9.5%
2010	9,612	10.7%
2011	9,260	10.2%
2012	11,103	12.1%
2013	11,758	12.8%
2014	10,654	11.5%
2015	11,226	12%
2016	9,738	10.5%

Table II.32.34				
Poverty by Age				
Dubuque 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	740	11.1%	1,476	12.7%
6 to 17	1,134	17.1%	2,370	20.4%
18 to 64	3,432	51.7%	6,369	54.8%
65 or Older	1,333	20.1%	1,401	12.1%
Total	6,639	100.0%	11,616	100.0%
Poverty Rate	7.8%	.	12.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 5 percent in Dubuque County between 2010 and 2016, from 38,951 to 40,880. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.32.35.

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 Dubuque County increased from 237 authorizations in 2015 to 266 in 2016.

The real value of single-family building permits increased from \$225,228 in 2015 to \$258,438 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.32.36.

Table II.32.35				
Housing Units				
State of Iowa vs. Dubuque County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Dubuque County	% Growth Since Census
2000 Census Base	1,232,625	.	35,503	.
2010 Census	1,336,417	8.4%	38,951	9.7%
July 2011 Estimate	1,341,974	0.4%	39,485	1.4%
July 2012 Estimate	1,346,403	0.7%	39,846	2.3%
July 2013 Estimate	1,353,274	1.3%	40,166	3.1%
July 2014 Estimate	1,362,458	1.9%	40,472	3.9%
July 2015 Estimate	1,370,778	2.6%	40,716	4.5%
July 2016 Estimate	1,380,162	3.3%	40,880	5%

Table II.32.36
Building Permits and Valuation
 Dubuque 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	180	8	3	8	199	123,450	43,948
1981	70	0	0	0	70	132,951	0
1982	52	0	0	19	71	92,458	50,976
1983	77	0	0	8	85	106,319	45,516
1984	117	2	0	10	129	120,697	14,395
1985	68	0	4	13	85	122,265	49,724
1986	129	2	0	20	151	138,992	36,798
1987	155	0	3	29	187	142,510	50,152
1988	172	18	8	0	198	148,476	0
1989	211	0	8	27	246	144,327	35,511
1990	247	12	32	55	346	140,530	94,065
1991	258	4	16	18	296	141,896	89,646
1992	344	6	44	68	462	148,194	67,888
1993	301	36	52	65	454	153,655	52,652
1994	284	26	27	104	441	151,630	55,671
1995	309	26	27	96	458	146,151	59,377
1996	250	14	8	59	331	171,571	60,339
1997	219	6	3	75	303	173,139	68,000
1998	277	14	15	58	364	184,477	119,393
1999	287	16	0	17	320	197,993	56,725
2000	262	28	39	12	341	193,749	106,605
2001	326	36	21	58	441	209,014	137,656
2002	384	46	6	61	497	206,819	173,821
2003	399	48	24	70	541	211,413	61,808
2004	417	48	6	401	872	202,913	119,663
2005	427	46	41	46	560	210,817	67,665
2006	363	24	10	14	411	205,371	91,511
2007	320	22	13	12	367	211,308	47,706
2008	202	12	0	0	214	217,993	0
2009	315	18	0	102	435	211,210	91,852
2010	324	28	7	189	548	182,233	74,242
2011	281	20	3	106	410	203,754	69,910
2012	296	6	3	90	395	185,683	63,315
2013	325	14	0	0	339	187,802	0
2014	248	10	0	18	276	195,135	19,343
2015	237	12	0	6	255	225,228	185,748
2016	266	18	0	84	368	258,438	99,345



Diagram II.32.8 Single Family Permits

Dubuque County
Census Bureau Data, 1980–2016

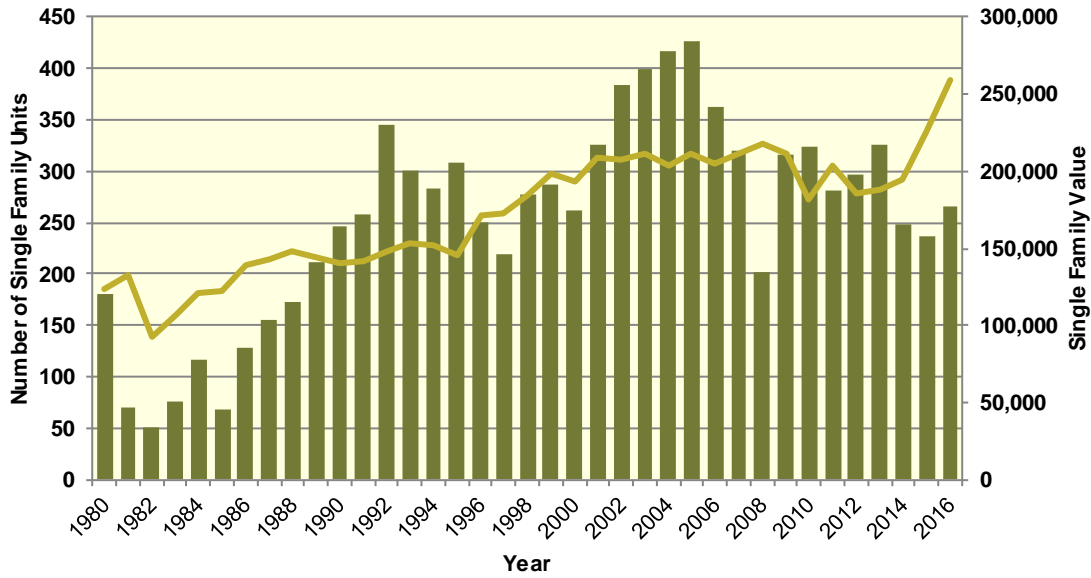
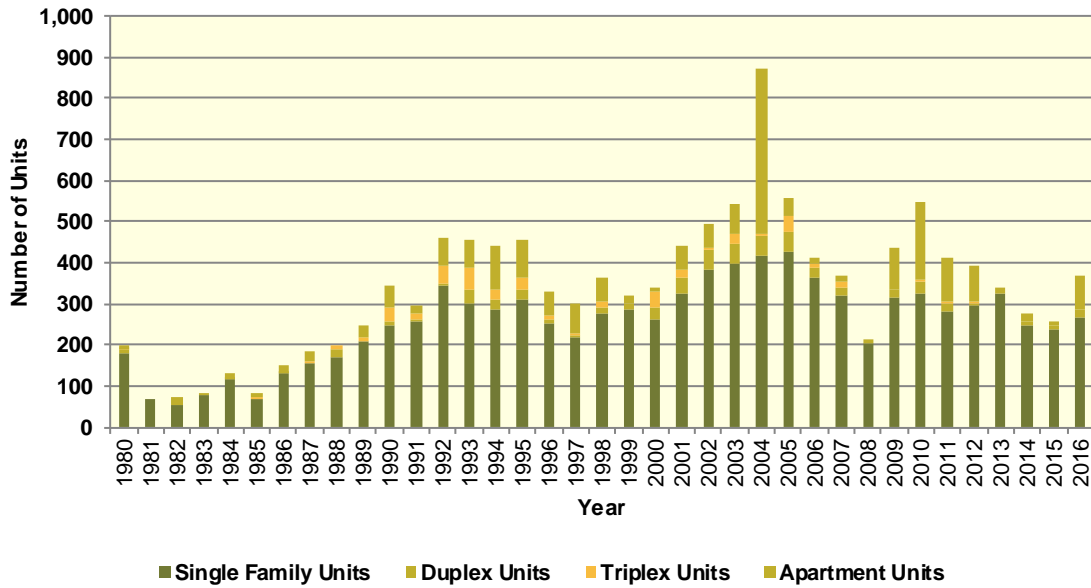


Diagram II.32.9 Total Permits by Unit Type

Dubuque County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.32.37. In 2016, there were 40,424 housing units, up from 35,505 in 2000. Single-family units accounted for 73.8 percent of units in 2016, compared to 70.9 in 2000. Apartment units accounted for 11.5 percent in 2016, compared to 11.2 percent in 2000.

Table II.32.37 Housing Units by Type Dubuque 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	25,159	70.9%	29,842	73.8%
Duplex	2,356	6.6%	2,115	5.2%
Tri- or Four-Plex	2,201	6.2%	2,292	5.7%
Apartment	3,970	11.2%	4,646	11.5%
Mobile Home	1,809	5.1%	1,521	3.8%
Boat, RV, Van, Etc.	10	0%	8	0%
Total	35,505	100.0%	40,424	100.0%

Some 94.5 percent of housing was occupied in 2010, compared to 94.9 percent in 2000. Owner-occupied housing changed 9 percent between 2000 and 2010, ending with owner-occupied units representing 73.3 percent of unit. Vacant units changed by 17.7 percent, resulting in 2,136 vacant units in 2010.

Table II.32.38 Housing Units by Tenure Dubuque County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	33,690	94.9%	36,815	94.5%	9.3%
Owner-Occupied	24,747	73.5%	26,969	73.3%	9%
Renter-Occupied	8,943	26.5%	9,846	26.7%	10.1%
Vacant Housing Units	1,815	5.1%	2,136	5.5%	17.7%
Total Housing Units	35,505	100.0%	38,951	100.0%	9.7%

Table II.32.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 40,424 housing units. An estimated 72.3 percent were owner-occupied, and 6 percent were vacant.

Table II.32.39 Housing Units by Tenure Dubuque County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	36,815	94.5%	38,006	94%
Owner-Occupied	26,969	73.3%	27,463	72.3%
Renter-Occupied	9,846	26.7%	10,543	27.7%
Vacant Housing Units	2,136	5.5%	2,418	6%
Total Housing Units	38,951	100.0%	40,424	100.0%

Households by household size are shown in Table II.32.40. There were a total of 36,815 households in 2010, up from 33,690 in 2000. One person households changed by 16.5 percent between 2000 and 2010, while two person households changed by 14.9 percent. Three and four person households changed by 2.2 and -4.8 respectively, representing 14.3 percent and 12.3 percent of the population in 2010.

Table II.32.40					
Households by Household Size					
Dubuque County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	8,990	26.7%	10,472	28.4%	16.5%
Two Persons	11,449	34%	13,158	35.7%	14.9%
Three Persons	5,145	15.3%	5,259	14.3%	2.2%
Four Persons	4,743	14.1%	4,515	12.3%	-4.8%
Five Persons	2,333	6.9%	2,289	6.2%	-1.9%
Six Persons	741	2.2%	790	2.1%	6.6%
Seven Persons or More	289	0.9%	332	0.9%	14.9%
Total	33,690	100.0%	36,815	100.0%	9.3%

Households by income is shown in Table II.32.41. Households earning more than \$100,000 per year represented 20 percent of households in 2016, compared to 7.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20 percent of households in 2010, compared to 21.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.3 percent of households in 2016, compared to 13 percent in 2000.

Table II.32.41				
Households by Income				
Dubuque County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	4,394	13%	3,917	10.3%
\$15,000 to \$19,999	2,388	7.1%	1,778	4.7%
\$20,000 to \$24,999	2,663	7.9%	2,048	5.4%
\$25,000 to \$34,999	5,035	14.9%	3,947	10.4%
\$35,000 to \$49,999	6,729	20%	5,319	14%
\$50,000 to \$74,999	7,301	21.7%	7,589	20%
\$75,000 to \$99,999	2,762	8.2%	5,808	15.3%
\$100,000 or More	2,431	7.2%	7,600	20%
Total	33,703	100.0%	38,006	100.0%

Table II.32.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 12.4 percent and 4.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 14.4 percent, 6.3 percent, and 10.5, respectively. Housing units built prior to 1939 represented 24.7 percent of households in 2016.



Table II.32.42				
Households by Year Home Built				
Dubuque County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	10,586	31.4%	9,376	24.7%
1940 to 1949	2,174	6.5%	1,761	4.6%
1950 to 1959	3,835	11.4%	4,012	10.6%
1960 to 1969	4,962	14.7%	4,442	11.7%
1970 to 1979	5,931	17.6%	5,454	14.4%
1980 to 1989	2,097	6.2%	2,404	6.3%
1990 to 1999	4,105	12.2%	3,990	10.5%
2000 to 2009	.	.	4,730	12.4%
2010 or Later	.	.	1,837	4.8%
Total	33,690	100.0%	38,006	100.0%

The distribution of unit types by race are shown in Table II.32.43. An estimated 77.1 percent of white households occupy single family homes, while 41.3 percent of black households do. Some 10.3 percent of white households occupied apartments, while 13.1 percent of black households do. An estimated 38.3 percent of Asian, and 22.2 percent of American Indian households occupy single family homes.

Table II.32.43							
Distribution of Units in Structure by Race							
Dubuque County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	77.1%	41.3%	22.2%	38.3%	46.1%	19.4%	45.2%
Duplex	4.2%	21%	0%	0%	22.5%	58.3%	20.1%
Tri- or Four-Plex	4.4%	24.6%	0%	22.7%	31.4%	0%	10.5%
Apartment	10.3%	13.1%	72.2%	39%	0%	19.4%	24.2%
Mobile Home	3.9%	0%	5.6%	0%	0%	2.8%	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.32.44. An estimated 35.3 percent of vacant units were for rent in 2010, a -7.8 percent change since 2000. In addition, some 14.8 percent of vacant units were for sale, a change of 30.5 percent between 2000 and 2010. "Other" vacant units represented 32.2 percent of vacant units in 2010. This is a change of 67.4 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.32.44					
Disposition of Vacant Housing Units					
Dubuque County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	818	45.1%	754	35.3%	-7.8%
For Sale	243	13.4%	317	14.8%	30.5%
Rented or Sold, Not Occupied	150	8.3%	132	6.2%	-12%
For Seasonal, Recreational, or Occasional Use	193	10.6%	243	11.4%	25.9%
For Migrant Workers	0	0%	2	0.1%	
Other Vacant	411	22.6%	688	32.2%	67.4%
Total	1,815	100.0%	2,136	100.0%	17.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.32.45. By 2016, for rent units accounted for 29.7 percent of vacant units, while for sale units accounted for 7.1 percent. “Other” vacant units accounted for 45.2 percent of vacant units, representing a total of 1,094 “other” vacant units.

Table II.32.45				
Disposition of Vacant Housing Units				
Dubuque County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	754	35.3%	717	29.7%
For Sale	317	14.8%	172	7.1%
Rented Not Occupied	37	1.7%	15	0.6%
Sold Not Occupied	95	4.4%	92	3.8%
For Seasonal, Recreational, or Occasional Use	243	11.4%	328	13.6%
For Migrant Workers	2	0.1%	0	0%
Other Vacant	688	32.2%	1,094	45.2%
Total	2,136	100.0%	2,418	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.32.46. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.



Table II.32.46 Overcrowding and Severe Overcrowding Dubuque 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	24,538	99.1%	202	0.8%	13	0.1%	24,753
2016 Five-Year ACS	27,351	99.6%	67	0.2%	45	0.2%	27,463
Renter							
2000 Census	8,668	97%	188	2.1%	81	0.9%	8,937
2016 Five-Year ACS	10,314	97.8%	120	1.1%	109	1%	38,006
Total							
2000 Census	33,206	98.6%	390	1.2%	94	0.3%	33,690
2016 Five-Year ACS	37,665	99.1%	187	0.5%	154	0.4%	38,006

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 148 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Dubuque County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.32.47 Households with Incomplete Plumbing Facilities Dubuque County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	33,548	37,858
Lacking Complete Plumbing Facilities	142	148
Total Households	33,690	38,006
Percent Lacking	0.4%	0.4%

There were 466 households lacking complete kitchen facilities in 2016, compared to 176 households in 2000. This was a change from 0.5 percent of households in 2000 to 1.2 percent in 2016.

Table II.32.48 Households with Incomplete Kitchen Facilities Dubuque County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	33,514	37,540
Lacking Complete Kitchen Facilities	176	466
Total Households	33,690	38,006
Percent Lacking	0.5%	1.2%

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 County, 13.5 of households had a cost burden and 11.1 percent had a severe cost burden. Some 21 percent of renters were cost burdened, and 24.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5 percent and a severe cost burden rate of 4.6 percent. Owner occupied households with a mortgage had a cost burden rate of 14.2 percent, and severe cost burden at 6.6 percent.

Table II.32.49
Cost Burden and Severe Cost Burden by Tenure
 Dubuque 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	10,614	83.2%	1,576	12.4%	537	4.2%	27	0.2%	12,754
2016 Five-Year ACS	13,048	78.9%	2,352	14.2%	1,084	6.6%	43	0.3%	16,527
Owner Without a Mortgage									
2000 Census	7,070	93.1%	244	3.2%	186	2.4%	93	1.2%	7,593
2016 Five-Year ACS	9,745	89.1%	546	5%	502	4.6%	143	1.3%	10,936
Renter									
2000 Census	5,497	63.7%	1,547	17.9%	1,130	13.1%	458	5.3%	8,632
2016 Five-Year ACS	5,139	48.7%	2,215	21%	2,616	24.8%	573	5.4%	10,543
Total									
2000 Census	23,181	80%	3,367	11.6%	1,853	6.4%	578	2%	28,979
2016 Five-Year ACS	27,932	73.5%	5,113	13.5%	4,202	11.1%	759	2%	38,006

Housing Problems by Income

Table II.32.50, 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 II.32.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 2,900 owner-occupied and 2,005 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 1,555 owner-occupied 2,295 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 27,895 households without a housing problem.

Table II.32.50
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 II.32.51
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
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	15	0	4	4	40	63
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	25	35	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	40	0	25	75
Housing cost burden greater than 50% of income (and none of the above problems)	620	475	285	50	125	1,555
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	205	460	1,050	400	785	2,900
Zero/negative income (and none of the above problems)	115	0	0	0	0	115
has none of the 4 housing problems	110	845	2,735	2,665	16,280	22,635
Total	1,065	1,790	4,114	3,144	17,290	27,403
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	95	85	125	40	35	380
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	55	55	4	10	0	124
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	25	70	10	0	125
Housing cost burden greater than 50% of income (and none of the above problems)	1,585	570	100	10	30	2,295
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	270	955	700	45	35	2,005
Zero/negative income (and none of the above problems)	130	0	0	0	0	130
has none of the 4 housing problems	185	525	1,505	1,015	2,030	5,260
Total	2,340	2,215	2,504	1,130	2,130	10,319
Total						
Lacking complete plumbing or kitchen facilities	110	85	129	44	75	443
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	55	55	4	35	35	184
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	35	110	10	25	200
Housing cost burden greater than 50% of income (and none of the above problems)	2,205	1,045	385	60	155	3,850
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	475	1,415	1,750	445	820	4,905
Zero/negative income (and none of the above problems)	245	0	0	0	0	245
has none of the 4 housing problems	295	1,370	4,240	3,680	18,310	27,895
Total	3,405	4,005	6,618	4,274	19,420	37,722

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.32.52 of the 2,818 loans in 2016, 1,396 loans were for Home Purchases, 81 were for Home Improvement and 1,341 were for refinancing.

Table II.32.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Dubuque County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,057	133	1,492	2,682
2009	1,213	144	4,138	5,495
2010	1,123	76	3,595	4,794
2011	1,037	94	2,719	3,850
2012	1,111	75	3,905	5,091
2013	1,061	82	1,919	3,062
2014	1,158	75	776	2,009
2015	1,285	80	1,192	2,557
2016	1,396	81	1,341	2,818

Table II.32.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$146,357 in 2012 and \$150,078 in 2016. Overall, average loans were \$131,943 in 2008 and \$153,685 in 2016.

Table II.32.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Dubuque County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$126,048	\$60,346	\$142,501	\$131,943
2009	\$133,510	\$44,118	\$140,052	\$136,094
2010	\$139,976	\$56,000	\$140,374	\$138,943
2011	\$140,916	\$60,298	\$139,250	\$137,771
2012	\$146,357	\$49,107	\$138,966	\$139,255
2013	\$146,434	\$52,207	\$135,045	\$136,773
2014	\$151,645	\$40,480	\$142,058	\$143,792
2015	\$144,902	\$66,663	\$149,419	\$144,560
2016	\$150,078	\$65,444	\$162,770	\$153,685

Table II.32.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$162,603,000 in 2012 and \$209,509,000 in 2016. Overall, average loans were \$353,870,000 in 2008 and \$433,085,000 in 2016.

Table II.32.54
Total Volume of Owner-Occupied Single Family Loans
 Dubuque County
 2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$133,233,000	\$8,026,000	\$212,611,000	\$353,870,000
2009	\$161,948,000	\$6,353,000	\$579,536,000	\$747,837,000
2010	\$157,193,000	\$4,256,000	\$504,646,000	\$666,095,000
2011	\$146,130,000	\$5,668,000	\$378,620,000	\$530,418,000
2012	\$162,603,000	\$3,683,000	\$542,663,000	\$708,949,000
2013	\$155,367,000	\$4,281,000	\$259,152,000	\$418,800,000
2014	\$175,605,000	\$3,036,000	\$110,237,000	\$288,878,000
2015	\$186,199,000	\$5,333,000	\$178,108,000	\$369,640,000
2016	\$209,509,000	\$5,301,000	\$218,275,000	\$433,085,000

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.32.55 presents some basic statistics about the completed surveys.

Table II.32.55
Survey of Rental Properties
 Dubuque County
 2017 Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	47	1,888	6.1	33.3

Table II.32.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 66 single family units in Dubuque County, with 0 of them available. This translates into a vacancy rate of 0 percent in Dubuque County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 1,523 apartment units reported in the survey, with 80 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.

Table II.32.56
Rental Vacancy Survey by Type
 Dubuque County
 2017 Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	66	0	0%
Apartments	1,523	80	5.3%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	299	36	12%
Total	1,888	116	6.1%

Table II.32.57, reports units by bedroom size. As can be seen there were 404 two bedroom apartment units and 136 three bedroom units. Overall, the 427 two bedroom units accounted for 22.6 percent of all units, and the 152 three bedroom units accounted for 8.1 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 528 units listed as "Don't Know". Additional details for additional unit types are reported found below.



Table II.32.57 Rental Units by Bedroom Size Dubuque County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	120	0	0	.	120
One	4	651	0	0	.	655
Two	23	404	0	0	.	427
Three	16	136	0	0	.	152
Four	4	2	0	0	.	6
Don’t Know	19	210	0	0	299	528
Total	66	1,523	0	0	299	1,888

Table II.32.58, 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.32.58 Single Family Units by Bedroom Size Dubuque County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	4	0	0%
Two	23	0	0%
Three	16	0	0%
Four	4	0	0%
Don’t know	19	0	0%
Total	66	0	0%

Table II.32.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 5.8 percent.

Table II.32.59 Apartment Units by Bedroom Size Dubuque County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	120	12	10%
One	651	38	5.8%
Two	404	20	5%
Three	136	6	4.4%
Four	2	0	0%
Don’t know	210	4	6.7%
Total	1,523	80	5.3%

Average market-rate rents by unit type are shown in Table II.32.60. 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.32.60 Average Market Rate Rents by Bedroom Size Dubuque County 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	\$600	\$635.9	\$0	\$0	\$633.5
Two	\$854	\$640	\$0	\$0	\$675.7
Three	\$916.7	\$843.8	\$0	\$0	\$871.1
Four	\$0	\$0	\$0	\$0	\$0
Total	\$992.2	\$690.9	\$0	\$0	\$753.6

Table II.32.61, shows vacancy rates for single family units by average rental rates for Dubuque County. The most common rent for single family units was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.32.61 Single Family Market Rate Rents by Vacancy Status Dubuque County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	25	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%
Total	66	0	0%

The average rent and availability of apartment units is displayed in Table II.32.62. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 4.7 percent.

Table II.32.62 Apartment Market Rate Rents by Vacancy Status Dubuque County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	238	20	8.4%
\$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	332	12	3.6%
Total	1,523	80	5.3%

Respondents were asked if utilities are included in the rent and as shown in Table II.32.63 23 respondents, or 63.9 percent, included some sort of utility in the rent.

Table II.32.63	
Are there any utilities included with the rent?	
Dubuque County 2017 Survey of Rental Properties	
Period	Respondent
Yes	23
No	13
% Offering Utilities	63.9%

The type of utility included in the rent is shown in Table II.32.64. There were 4 respondents who included electricity, 4 respondents who included natural gas, 21 respondent who included water and sewer and 16 respondents included trash collection in the rent.

Table II.32.64	
Which utilities are included with the rent?	
Dubuque County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	4
Water/Sewer	21
Trash Collection	16

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.32.65, there were 11 single family units which property managers considered accessible, with an additional 536 accessible apartment units. Respondents also indicated there were a total of 309 persons with disabilities currently residing in accessible units.

Table II.32.65						
Accessible Units by Bedroom Size						
Dubuque County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	24	0	0		24
One	3	264	0	0		267
Two	8	87	0	0		95
Three	0	18	0	0		18
Four	0	0	0	0		0
Don't Know	0	143	0	0	-35	108
Total	11	536	0	0	-35	512

Table II.32.66, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 34.8 percent or 8 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 16.7 percent of all single family units were considered accessible by survey respondents.

Table II.32.66				
Single Family Units by Accessibility and Bedroom Size				
Dubuque County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	1	3	4	75%
Two	15	8	23	34.8%
Three	16	0	16	0%
Four	4	0	4	0%
Don't know	19	0	19	0%
Total	55	11	66	16.7%

Table II.32.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 21.5 percent or 87 two bedroom apartment units are accessible, with 13.2 percent of three bedroom units were considered accessible. Overall, 35.2 percent of all apartment units were considered accessible by survey respondents.

Table II.32.67				
Apartment Units by Accessibility and Bedroom Size				
Dubuque County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	96	24	120	20%
One	387	264	651	40.6%
Two	317	87	404	21.5%
Three	118	18	136	13.2%
Four	2	0	2	0%
Don't know	67	143	210	68.1%
Total	987	536	1,523	35.2%

Perceived Need for Rental Units

Table II.32.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 11 respondent said they keep a waitlist, with an estimated 148 number of persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.32.69, 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.

Table II.32.68 Do you keep a waiting list? Dubuque County 2017 Survey of Rental Properties	
Period	Respondent
Yes	11
No	25
Waitlist Size	148

Table II.32.69 How would you rate the need for renovation of existing units in the city? Dubuque County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	2	2	1
Low Need	5	7	3	2
Moderate Need	8	9	8	4
High Need	2	2	1	0
Extreme Need	5	5	3	1
Average Need	3	3	3	2.8

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.32.70, 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 II.32.70 How would you rate the need for construction of new units in the city? Dubuque County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	13	14	9	4
Low Need	7	6	1	0
Moderate Need	4	4	4	2
High Need	1	2	0	1
Extreme Need	0	0	0	0
Average Need	1.7	1.8	1.6	2

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

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

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

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

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

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

Table II.32.71, shows the *strong growth scenario* for the Dubuque County. As can be seen there were 27,463 owner-occupied and 10,543 renter-occupied households in 2016, for a total of 38,006 households. In 2030, there will be a projected 40,413 households, of which 30,052 are projected to be owner occupied and the remaining 10,361 are expected to be renter-occupied.

By 2050, there are projected to be 30,601 owner-occupied households, of which 1,190 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 4,591 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 10,168 renter households, of which 2,298 renter households are expected to have incomes between 0 and 30.0 percent of median family income 2,471 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 40,769 occupied units by 2050, of which 3,488 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.32.71
Housing Demand Forecast
 Dubuque County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	1,068	1,134	1,152	1,168	1,180	1,186	1,189	1,190
30.1-50%	1,794	1,905	1,937	1,964	1,983	1,994	1,998	1,999
50.1-80%	4,120	4,375	4,447	4,509	4,552	4,577	4,589	4,591
80.1-95%	2,246	2,384	2,424	2,457	2,481	2,495	2,501	2,502
95.1-115%	3,193	3,390	3,446	3,494	3,528	3,547	3,556	3,558
115+%	15,042	15,972	16,235	16,460	16,619	16,711	16,752	16,761
Total	27,463	29,161	29,641	30,052	30,341	30,510	30,585	30,601
Renter								
0-30%	2,383	2,330	2,337	2,342	2,341	2,333	2,318	2,298
30.1-50%	2,270	2,220	2,227	2,231	2,230	2,222	2,209	2,190
50.1-80%	2,562	2,505	2,513	2,517	2,517	2,508	2,492	2,471
80.1-95%	813	795	797	799	799	796	791	784
95.1-115%	813	795	797	799	799	796	791	784
115+%	1,703	1,665	1,670	1,673	1,673	1,667	1,656	1,642
Total	10,543	10,311	10,342	10,361	10,357	10,321	10,257	10,168
Total								
0-30%	3,450	3,464	3,489	3,510	3,520	3,519	3,507	3,488
30.1-50%	4,065	4,126	4,164	4,195	4,213	4,216	4,207	4,189
50.1-80%	6,682	6,880	6,960	7,026	7,069	7,085	7,081	7,062
80.1-95%	3,059	3,179	3,221	3,256	3,280	3,291	3,292	3,286
95.1-115%	4,006	4,185	4,244	4,293	4,326	4,343	4,347	4,342
115+%	16,745	17,638	17,905	18,133	18,291	18,378	18,409	18,403
Total	38,006	39,472	39,983	40,413	40,699	40,831	40,842	40,769

