

**VOLUME II:
FLOYD COUNTY**

**IOWA STATE
PROFILE**

Please visit the Iowa State Profile Dashboard:

www.westernes.com/Iowa

For and online version of this profile with many additional features including:

- **Mapping**
- **Interactive Charts and Tables**
- **Data Downloads**
- **Interactive Long Read**
- **Interactive Tour**
- **Jurisdiction to Jurisdiction Comparison**
- **Download Additional Reports**
- **And More**



Floyd County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Floyd County's population decreased from 16,303 in 2010 to 15,873 in 2016, or by 2.6 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 1.2 percent, and the number of people from 55 to 64 years of age increased by 1.9 percent. The white population decreased by 4.6 percent, while the black population increased by 77.6 percent. The Hispanic population increased from 331 to 435 people between 2010 and 2016 or by 31.4 percent. These data are presented in Table II.35.1.

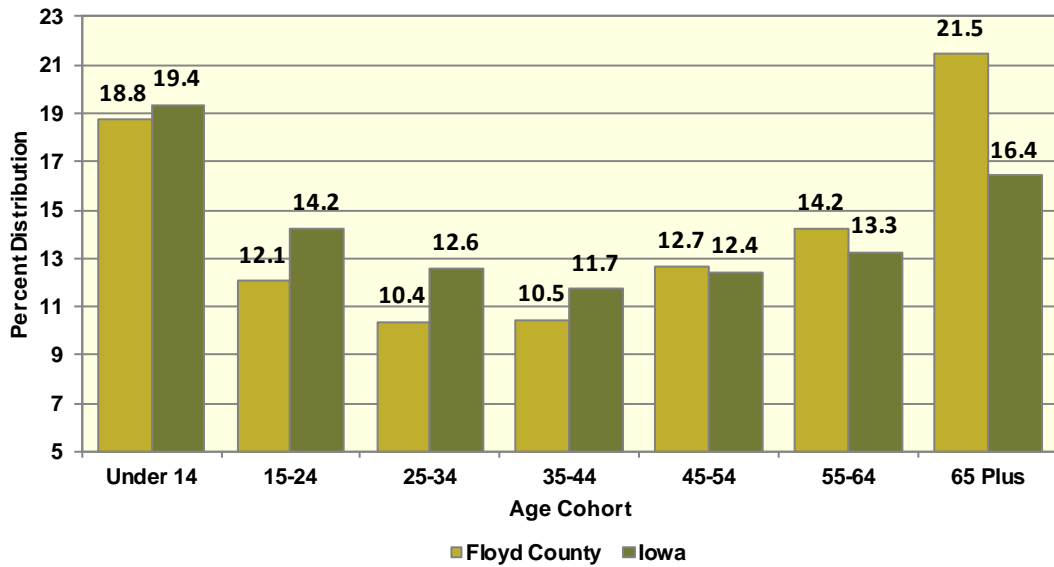
Table II.35.1						
Profile of Population Characteristics						
Floyd County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Floyd County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	16,303	15,873	-2.6%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,144	2,978	-5.3%	603,673	607,020	0.6%
15 to 24 years	1,901	1,914	0.7%	430,187	445,808	3.6%
25 to 34 years	1,626	1,645	1.2%	382,583	394,373	3.1%
35 to 44 years	1,821	1,661	-8.8%	364,548	367,535	0.8%
45 to 54 years	2,334	2,012	-13.8%	439,726	389,744	-11.4%
55 to 64 years	2,214	2,257	1.9%	372,750	415,998	11.6%
65 and Over	3,263	3,406	4.4%	452,888	514,215	13.5%
Race						
White	15,740	15,022	-4.6%	2,839,615	2,864,884	0.9%
Black	205	364	77.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	27	46	70.4%	13,563	15,924	17.4%
Asian	225	236	4.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	6	13	116.7%	2,419	3,592	48.5%
Two or more races	100	192	92%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	331	435	31.4%	151,544	182,606	20.5%

Table II.35.2, presents the population of Floyd County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,989 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 8,314 persons, were female. In 2016, the number of males rose to 7,832 persons, and accounted for 49.3 percent of the population, with the remaining 50.7 percent, or 8,041 persons being female.



Table II.35.2 Population by Age and Gender Floyd 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	1,602	1,542	3,144	1,520	1,458	2,978	-5.3%
15 to 24 years	981	920	1,901	972	942	1,914	0.7%
25 to 34 years	818	808	1,626	843	802	1,645	1.2%
35 to 44 years	896	925	1,821	843	818	1,661	-8.8%
45 to 54 years	896	925	1,821	843	818	1,661	-8.8%
55 to 64 years	1,187	1,147	2,334	1,000	1,012	2,012	-13.8%
65 and Over	1,082	1,132	2,214	1,117	1,140	2,257	1.9%
Total	7,989	8,314	16,303	7,832	8,041	15,873	-2.6%
% of Total	49%	51%	.	49.3%	50.7%	.	

Diagram II.35.1
Age Distribution
Floyd County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Floyd County decreased from 17,058 to 16,900 persons, or by -0.9 percent. Between 2000 and 2010, Floyd County population, changed by -597 persons, to a total population of 16,303 persons. The most recent estimates indicated that Floyd County’s population fell an additional -430 persons since the 2010 Census, to 15,873 persons in July 2016.

Table II.35.3 Population Estimates: Births, Deaths, and Migration Floyd County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	17,058
Natural Increase 90-00	-67
Net Migration 90-00	-91
2000 Census	16,900
Natural Increase 00-09	16
Net Migration 00-09	-668
2009 Population Estimate	16,248
2010 Census	16,303
Natural Increase 10-16	-31
Net Migration 10-16	-399
2016 Population Estimate	15,873

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.35.3, Floyd County had a natural increase, of -67 persons between 1990 and 2000. During the April 2000 to July 2009 period, Floyd County’s natural increase was estimated at 16 persons. Between 2010 and 2016, the natural increase was estimated at -31 persons, and the net migration was -399 persons.

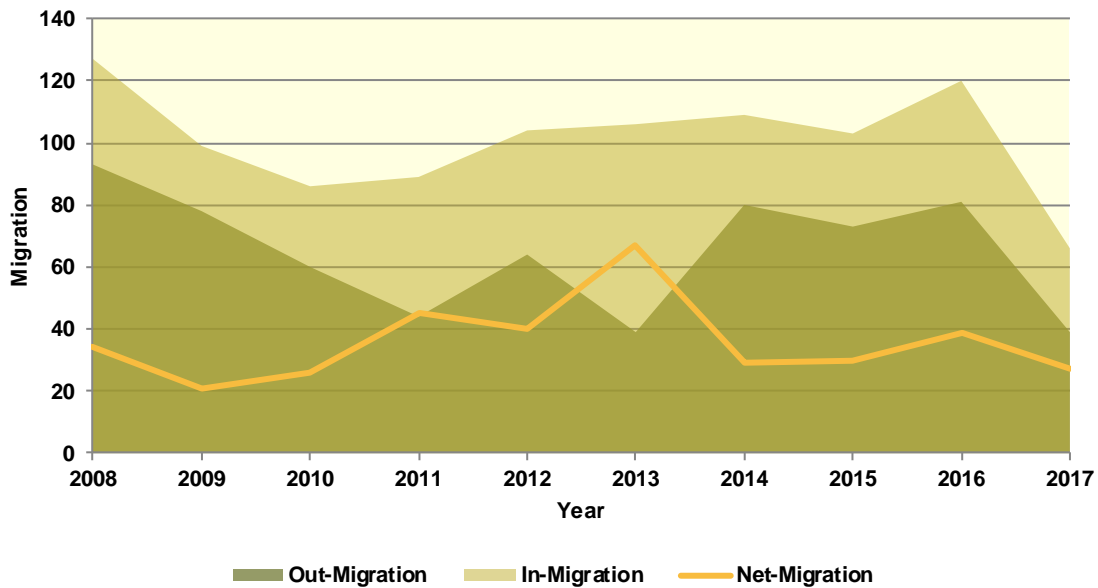
Population Migration Trends

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.35.4 in 2008 there was a total of 127 in-migrations with a total of 93 out-migrations, which led to a net-migration of 34 persons. The most recent first half 2017 data saw a net-migration of 27 persons, with 66 persons entering Floyd County and 39 persons leaving Floyd County.

Diagram II.35.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 67 people entering and the migration lowest net migration occurred in 2,009 with 21 entering Floyd County.

Diagram II.35.2
Net In-migration by Gender
 Floyd County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.35.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 26 percent of net-migrants, or 7 persons were male, with the remaining 74 percent, or 20 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	54	50	43	42	56	58	56	61	56	30
Female	73	49	43	47	48	48	53	42	64	36
Total	127	99	86	89	104	106	109	103	120	66
Out										
Male	45	38	27	25	31	16	42	38	39	23
Female	48	40	33	19	33	23	38	35	42	16
Total	93	78	60	44	64	39	80	73	81	39
Net										
Male	9	12	16	17	25	42	14	23	17	7
Female	25	9	10	28	15	25	15	7	22	20
Total	34	21	26	45	40	67	29	30	39	27

Table II.35.5, shows net-migration for Floyd County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 7 persons entering Floyd County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 0 persons entering Floyd County.

Table II.35.5										
Migration by Age Range										
Floyd County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	2	0	1	3	3	0	1	1	1
18-22	14	9	12	7	10	9	9	12	13	9
23-25	12	8	9	7	10	12	10	14	10	8
26-35	38	27	27	23	31	36	41	26	38	15
36-45	23	19	14	23	18	14	15	15	21	14
46-55	22	16	14	18	14	10	22	18	15	8
56-65	10	14	6	8	15	9	8	11	16	4
66 +	6	4	4	2	3	13	4	6	6	7
Total	127	99	86	89	104	106	109	103	120	66
Out										
14-17	0	0	0	0	0	0	2	1	1	0
18-22	10	15	12	6	9	4	7	8	11	4
23-25	13	7	7	5	4	4	11	7	13	4
26-35	21	17	16	19	18	5	20	20	22	9
36-45	14	14	11	5	10	13	11	16	12	7
46-55	13	10	5	2	13	9	11	11	7	8
56-65	14	8	6	6	7	2	9	9	6	4
66 +	8	7	3	1	3	2	9	1	9	3
Total	93	78	60	44	64	39	80	73	81	39
Net										
14-17	2	2	0	1	3	3	-2	0	0	1
18-22	4	-6	0	1	1	5	2	4	2	5
23-25	-1	1	2	2	6	8	-1	7	-3	4
26-35	17	10	11	4	13	31	21	6	16	6
36-45	9	5	3	18	8	1	4	-1	9	7
46-55	9	6	9	16	1	1	11	7	8	0
56-65	-4	6	0	2	8	7	-1	2	10	0
66 +	-2	-3	1	1	0	11	-5	5	-3	4
Total	34	21	26	45	40	67	29	30	39	27

School Age Enrollment

Table II.35.6, show the school enrollment from the Iowa Department of Education for Floyd County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,680 students and was 2,290 in 2017, a change of -14.6 percent. Enrollment for students in grades 1 to 5 was 965 students in 2010 and 814 in 2017, which was a change of -15.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 738 and 675 in 2017, which was a change of -8.5 percent.

Table II.35.6						
School Enrollment						
Floyd County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	261	1,151	726	1,016	238	3,203
2001	257	1,119	691	1,006	46	3,119
2002	271	1,066	715	942	69	3,063
2003	237	1,057	731	964	46	3,035
2004	277	1,001	714	977	17	2,986
2005	290	995	669	939	54	2,893
2006	283	931	688	994	56	2,896
2007	293	978	663	935	53	2,869
2008	310	970	760	790	94	2,830
2009	315	993	744	758	97	2,786
2010	279	965	698	738	51	2,680
2011	334	968	651	739	121	2,692
2012	280	789	487	728	84	2,284
2013	309	796	517	706	76	2,328
2014	283	824	506	694	73	2,307
2015	271	827	502	678	72	2,278
2016	285	823	483	685	95	2,276
2017	321	814	480	675	117	2,290
% Change 10-17	15.1%	-15.6%	-31.2%	-8.5%	129.4%	-14.6%

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.35.7, shows population by age for the 2000 and 2010 Census. The population changed by -3.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 0.4 percent to a total of 3,263 persons in 2010. Those aged 25 to 34 changed by -10.5 percent, and those aged under 5 changed by 0.1 percent.

Table II.35.7					
Population by Age					
Floyd County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	1,045	6.2%	1,046	6.4%	0.1%
5 to 19	3,613	21.4%	3,237	19.9%	-10.4%
20 to 24	766	4.5%	762	4.7%	-0.5%
25 to 34	1,817	10.8%	1,626	10%	-10.5%
35 to 54	4,635	27.4%	4,155	25.5%	-10.4%
55 to 64	1,775	10.5%	2,214	13.6%	24.7%
65 or Older	3,249	19.2%	3,263	20%	0.4%
Total	16,900	100.0%	16,303	100.0%	-3.5%

The elderly population is further explored in Table II.35.8. Those aged 65 to 66 changed by 19.4 percent between 2000 and 2010, resulting in a population of 351 persons. Those aged 85 or older changed by 5.3 percent during the same time period, and resulted in 578 persons over age 85 in 2010.

Table II.35.8					
Elderly Population by Age					
Floyd County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	294	9%	351	10.8%	19.4%
67 to 69	409	12.6%	525	16.1%	28.4%
70 to 74	749	23.1%	703	21.5%	-6.1%
75 to 79	654	20.1%	556	17%	-15%
80 to 84	594	18.3%	550	16.9%	-7.4%
85 or Older	549	16.9%	578	17.7%	5.3%
Total	3,249	100.0%	3,263	100.0%	0.4%

Population by race and ethnicity is shown in Table II.35.9. The white population changed by -5.8 percent between 2000 and 2010, and resulted in representing 95.8 percent of the population in 2010. The black population changed by 420.5 percent, represented 1.2 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 1.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 49.1 percent between 2000 and 2010, compared to the -4.2 percent growth rate for non-Hispanics.

Table II.35.9					
Population by Race and Ethnicity					
Floyd County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	16,581	98.1%	15,620	95.8%	-5.8%
Black	39	0.2%	203	1.2%	420.5%
American Indian	16	0.1%	23	0.1%	43.8%
Asian	72	0.4%	216	1.3%	200%
Native Hawaiian/ Pacific Islander	16	0.1%	5	0%	-68.8%
Other	75	0.4%	111	0.7%	48%
Two or More Races	101	0.6%	125	0.8%	23.8%
Total	16,900	100.0%	16,303	100.0%	-3.5%
Hispanic	222	1.3%	331	2%	49.1%
Non-Hispanic	16,678	98.7%	15,972	98%	-4.2%



Population by race and ethnicity through 2016 is shown in Table II.35.10. The white population represented 94.7 percent of the population in 2016, compared with black households accounting for 1.7 percent of the population. Hispanic households represented 2.4 percent of the population in 2016.

Table II.35.10				
Population by Race and Ethnicity				
Floyd County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	15,620	95.8%	15,163	94.7%
Black	203	1.2%	272	1.7%
American Indian	23	0.1%	66	0.4%
Asian	216	1.3%	263	1.6%
Native Hawaiian/ Pacific Islander	5	0%	2	0%
Other	111	0.7%	43	0.3%
Two or More Races	125	0.8%	195	1.2%
Total	16,303	100.0%	16,004	100.0%
Non-Hispanic	15,972	98%	15,627	97.6%
Hispanic	331	2%	377	2.4%

The population by race is broken down further by ethnicity in Table II.35.11. While the white non-Hispanic population changed by -6.2 percent between 2000 and 2010, the white Hispanic population changed by 53.9 percent. The black non-Hispanic population changed by 440.5 percent, while the black Hispanic population changed by 50 percent.

Table II.35.11					
Population by Race and Ethnicity					
Floyd County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	16,466	98.7%	15,443	96.7%	-6.2%
Black	37	0.2%	200	1.3%	440.5%
American Indian	15	0.1%	13	0.1%	-13.3%
Asian	71	0.4%	213	1.3%	200%
Native Hawaiian/ Pacific Islander	16	0.1%	4	0%	-75%
Other	3	0%	2	0%	-33.3%
Two or More Races	70	0.4%	97	0.6%	38.6%
Total Non-Hispanic	16,678	100.0%	15,972	100.0%	-4.2%
Hispanic					
White	115	51.8%	177	53.5%	53.9%
Black	2	0.9%	3	0.9%	50%
American Indian	1	0.5%	10	3%	900%
Asian	1	0.5%	3	0.9%	200%
Native Hawaiian/ Pacific Islander	0	0%	1	0.3%	
Other	72	32.4%	109	32.9%	51.4%
Two or More Races	31	14%	28	8.5%	-9.7%
Total Hispanic	222	100.0%	331	100.0%	49.1 %
Total Population	16,900	100.0%	16,303	100.0%	-3.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.35.12. During this time, the total non-Hispanic population was 15,627 persons in 2016. The Hispanic population was 377.

Table II.35.12				
Population by Race and Ethnicity				
Floyd County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	15,443	96.7%	14,920	95.5%
Black	200	1.3%	267	1.7%
American Indian	13	0.1%	66	0.4%
Asian	213	1.3%	229	1.5%
Native Hawaiian/ Pacific Islander	4	0%	2	0%
Other	2	0%	6	0%
Two or More Races	97	0.6%	137	0.9%
Total Non-Hispanic	15,972	100.0%	15,627	100.0%
Hispanic				
White	177	53.5%	243	64.5%
Black	3	0.9%	5	1.3%
American Indian	10	3%	0	0%
Asian	3	0.9%	34	9%
Native Hawaiian/ Pacific Islander	1	0.3%	0	0%
Other	109	32.9%	37	9.8%
Two or More Races	28	8.5%	58	15.4%
Total Non-Hispanic	331	100.0	377	100.0%
Total Population	16,303	100.0%	16,004	100.0%

Households by type and tenure are shown in Table II.35.13. Family households represented 65.1 percent of households, while non-family households accounted for 34.9 percent. These changed from 64.8 and 35.2 percent, respectively.

Table II.35.13				
Household Type by Tenure				
Floyd County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,462	64.8%	4,484	65.1%
Married-Couple Family	3,647	81.7%	3,602	80.3%
Owner-Occupied	3,289	90.2%	3,177	88.2%
Renter-Occupied	358	9.8%	425	11.8%
Other Family	815	18.3%	882	18.2%
Male Householder, No Spouse Present	255	31.3%	157	28.9%
Owner-Occupied	164	64.3%	102	65%
Renter-Occupied	91	35.7%	55	35%
Female Householder, No Spouse Present	560	68.7%	725	63.5%
Owner-Occupied	284	50.7%	328	45.2%
Renter-Occupied	276	49.3%	397	54.8%
Non-Family Households	2,424	35.2%	2,407	34.9%
Owner-Occupied	1,380	56.9%	1,318	54.8%
Renter-Occupied	1,044	43.1%	1,089	45.2%
Total	6,886	100.0%	6,891	100.0%

The group quarters population was 304 in 2010, compared to 495 in 2000. Institutionalized populations experienced a -34 percent change between 2000 and 2010. Non-institutionalized populations experienced a -54.5 percent change during this same time period.

Table II.35.14					
Group Quarters Population					
Floyd 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	8	2.1%	0	0%	-100%
Juvenile Facilities	.	.	41	16.1%	.
Nursing Homes	328	85.2%	213	83.9%	-35.1%
Other Institutions	49	12.7%	0	0%	-100%
Total	385	100.0%	254	100.0%	-34%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	110	100%	50	100%	-54.5%
Total	110	100.0%	50	100.0%	-54.5%
Group Quarters Population	495	100.0%	304	100.0%	-38.6%

The number of foreign born persons are shown in Table II.35.15. An estimated 0.6 percent of the population was born in Mexico, some 0.5 percent were born in Philippines, and another 0.4 percent were born in Thailand.

Table II.35.15			
Place of Birth for the Foreign-Born Population			
Floyd County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	94	0.6%
#2 country of origin	Philippines	85	0.5%
#3 country of origin	Thailand	64	0.4%
#4 country of origin	Ethiopia	62	0.4%
#5 country of origin	Korea	54	0.3%
#6 country of origin	Africa n.e.c	13	0.1%
#7 country of origin	Taiwan	12	0.1%
#8 country of origin	England	10	0.1%
#9 country of origin	Israel	4	0%
#10 country of origin	Colombia	2	0%

Limited English Proficiency and the language spoken at home are shown in Table II.35.16. An estimated 0.9 percent of the population speaks German or other West Germanic languages at home, followed by 0.9 percent speaking Spanish.

Table II.35.16 Limited English Proficiency and Language Spoken at Home Floyd County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	German or other West Germanic languages	137	0.9%
#2 LEP Language	Spanish	134	0.9%
#3 LEP Language	Other Asian and Pacific Island languages	64	0.4%
#4 LEP Language	Tagalog	45	0.3%
#5 LEP Language	Chinese	12	0.1%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.35.17. Some 18.3 percent of the population was disabled in 2000, or a total of 2,842 persons. The disability rate was highest for those over 65, with 38.5 percent disabled.

Table II.35.17 Disability by Age Floyd County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	143	5.4%
16 to 64	1,574	15.9%
65 and older	1,125	38.5%
Total	2,842	18.3%

Table II.35.18 shows disability by type in 2000. There were 1,369 physical disabilities in 2000, some 1,094 employment disabilities, and 869 go-outside-home disabilities.

Table II.35.18 Total Disabilities Tallied: Aged 5 and Older Floyd County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	677
Physical disability	1,369
Mental disability	599
Self-care disability	352
Employment disability	1,094
Go-outside-home disability	869
Total	4,960

Disability by age, as estimated by the 2016 ACS, is shown in Table II.35.19. The disability rate for females was 15.2 percent, compared to 13.8 percent for males. The disability rate changed precipitously higher with age, with 43.6 percent of those over 75 experiencing a disability.

Table II.35.19 Disability by Age Floyd County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	90	6.4%	121	8.9%	211	7.6%
18 to 34	131	8.9%	168	12.6%	299	10.7%
35 to 64	370	12.1%	383	12.3%	753	12.2%
65 to 74	194	24.3%	198	21.6%	392	22.8%
75 or Older	290	47.2%	349	41%	639	43.6%
Total	1,075	13.8%	1,219	15.2%	2,294	14.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.35.20. Some 6.2 percent have an ambulatory disability, 5.8 have an independent living disability, and 2 percent have a self-care disability.

Table II.35.20 Total Disabilities Tallied: Aged 5 and Older Floyd County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	786	5%
Vision disability	336	2.1%
Cognitive disability	843	5.6%
Ambulatory disability	923	6.2%
Self-Care disability	298	2%
Independent living disability	706	5.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.35.21. In 2016, some 8,056 persons were employed and 290 were unemployed. This totaled a labor force of 8,346 persons. The unemployment rate for Floyd County was estimated to be 3.5 percent in 2016.

Table II.35.21 Employment, Labor Force and Unemployment Floyd County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,056
Unemployed	290
Labor Force	8,346
Unemployment Rate	3.5%

In 2016, 89.6 percent of households in Floyd County had a high school education or greater.

Table II.35.22	
High School or Greater Education	
Floyd County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,172
Total Households	6,891
Percent High School or Above	89.6%

As seen in Table II.35.23, some 34.8 percent of the population had a high school diploma or equivalent, another 34.7 percent have some college, 14.3 percent have a Bachelor's Degree, and 4.3 percent of the population had a graduate or professional degree.

Table II.35.23		
Educational Attainment		
Floyd County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,456	11.8%
High School or Equivalent	4,313	34.8%
Some College or Associates Degree	4,300	34.7%
Bachelor's Degree	1,774	14.3%
Graduate or Professional Degree	534	4.3%
Total Population Above 18 years	12,377	100.0%

ECONOMICS

Labor Force

Table II.35.24, shows the labor force statistics for Floyd County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 3.5 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.8 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 Floyd County decreased from 3.8 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Floyd County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	469	8,100	8,569	5.5%	4.4%
1991	577	8,070	8,647	6.7%	4.7%
1992	570	8,175	8,745	6.5%	4.5%
1993	612	8,099	8,711	7%	4%
1994	708	7,822	8,530	8.3%	3.5%
1995	440	7,810	8,250	5.3%	3.4%
1996	422	8,033	8,455	5%	3.5%
1997	380	7,748	8,128	4.7%	3.1%
1998	334	7,359	7,693	4.3%	2.7%
1999	278	7,556	7,834	3.5%	2.6%
2000	311	8,172	8,483	3.7%	2.6%
2001	367	8,268	8,635	4.3%	3.3%
2002	413	8,272	8,685	4.8%	4%
2003	432	8,147	8,579	5%	4.5%
2004	427	8,317	8,744	4.9%	4.5%
2005	443	8,370	8,813	5%	4.3%
2006	414	8,387	8,801	4.7%	3.7%
2007	389	8,323	8,712	4.5%	3.7%
2008	507	8,106	8,613	5.9%	4.2%
2009	750	7,819	8,569	8.8%	6.4%
2010	619	7,930	8,549	7.2%	6%
2011	537	7,754	8,291	6.5%	5.5%
2012	507	7,618	8,125	6.2%	5%
2013	459	7,832	8,291	5.5%	4.7%
2014	384	8,053	8,437	4.6%	4.3%
2015	335	8,378	8,713	3.8%	3.8%
2016	325	8,399	8,724	3.7%	3.7%

Diagram II.35.3, shows the employment and labor force for Floyd County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,399 persons, with the labor force reaching 8,724, indicating there were a total of 325 unemployed persons.

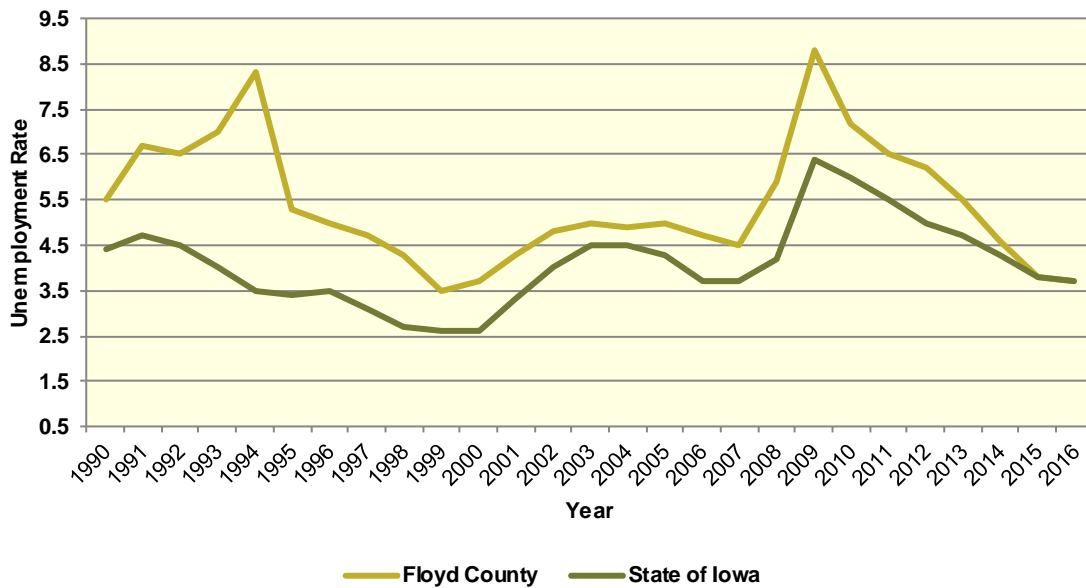
Diagram II.35.3
Employment and Labor Force
 Floyd County
 1990 – 2016 BLS Data



Unemployment

Diagram II.35.4, shows the unemployment rate for both the State and Floyd County. During the 1990’s the average rate for Floyd County was 5.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.1 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.4 percent. Over the course of the entire period the Floyd County had an average unemployment rate that higher than the State, 5.4 percent for Floyd County, versus 4.1 statewide.

Diagram II.35.4
Annual Unemployment Rate
 Floyd 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.35.25, shows total real earnings by industry for Floyd County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$115,359,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 14.5 percent to 3,650,000 dollars.

Table II.35.25
Real Earnings by Industry
 Floyd 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	24,741	42,129	76,343	54,491	76,951	33,527	36,745	14,269	-61.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	-657	0	0	0	-240	-178	-137	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	24,582	24,297	25,244	25,813	29,107	28,281	27,182	19,343	-28.8
Manufacturing	71,537	72,997	72,201	79,932	98,845	103,133	107,123	115,359	7.7
Wholesale trade	12,381	16,447	20,211	22,637	19,605	17,806	18,013	18,145	0.7
Retail trade	22,998	21,340	20,995	22,814	23,139	23,703	24,288	24,250	-0.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	5,045	3,965	3,712	3,667	3,733	4,253	4,916	4,381	-10.9
Finance and insurance	11,932	20,268	17,243	18,490	17,673	19,160	20,490	17,975	-12.3
Real estate and rental and leasing	1,083	945	848	1,008	1,287	2,416	2,915	3,220	10.5
Professional and technical services	0	6,343	6,645	6,149	6,161	6,741	6,779	7,761	14.5
Management of companies and enterprises	0	2,356	2,209	2,228	2,745	3,450	3,982	3,778	-5.1
Administrative and waste services	3,912	4,067	4,063	3,811	4,048	4,038	3,935	4,200	6.7
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	845	710	691	727	641	718	631	685	8.5
Accommodation and food services	5,444	4,078	4,174	4,384	4,331	4,537	4,571	4,710	3
Other services, except public administration	13,319	11,886	11,848	12,966	14,369	15,351	16,390	17,224	5.1
Government and government enterprises	50,212	61,730	57,553	54,112	58,383	58,443	59,319	58,708	-1
Total	295,999	343,077	368,504	358,268	405,880	371,548	387,352	369,703	-4.6



Table II.35.26, shows the total employment by industry for the Floyd County. The most recent estimates show the manufacturing industry was the largest employer in Floyd County, with employment reaching 1,484 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 7 percent to 135 jobs.

Table II.35.26
Employment by Industry
Floyd County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,116	952	948	919	954	908	942	933	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	18	17	19	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	491	451	457	454	477	461	451	362	-19.7
Manufacturing	1,176	1,039	1,005	1,099	1,396	1,417	1,438	1,484	3.2
Wholesale trade	230	251	263	248	274	295	298	311	4.4
Retail trade	935	933	957	962	968	988	1,030	1,024	-0.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	94	94	98	93	100	97	109	109	0
Finance and insurance	309	511	538	514	514	515	542	502	-7.4
Real estate and rental and leasing	134	193	217	222	209	213	213	228	7
Professional and technical services	0	252	252	234	236	223	238	253	6.3
Management of companies and enterprises	0	44	42	40	49	58	73	66	-9.6
Administrative and waste services	220	222	217	219	218	207	194	193	-0.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	108	112	104	108	105	115	112	117	4.5
Accommodation and food services	512	370	379	357	336	335	338	351	3.8
Other services, except public administration	693	597	598	607	633	660	683	701	2.6
Government and government enterprises	1,183	1,145	1,087	1,052	1,130	1,109	1,078	1,089	1
Total	8,771	8,554	8,555	8,490	8,995	8,966	9,127	9,116	-0.1



Table II.35.27, shows the real average earnings per job by industry for Floyd County. These figures are calculated by dividing the total real earning displayed in Tables II.35.25 and II.35.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 77,735 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 7.7 percent to 32,301 dollars.

Table II.35.27									
Real Earnings Per Job by Industry									
Floyd County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	22,170	44,253	80,531	59,294	80,661	36,924	39,007	15,294	-60.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	-13,320	-10,482	-7,199	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	50,064	53,874	55,238	56,857	61,020	61,346	60,271	53,434	-11.3
Manufacturing	60,831	70,257	71,841	72,732	70,806	72,782	74,494	77,735	4.4
Wholesale trade	53,829	65,527	76,850	91,280	71,551	60,361	60,447	58,344	-3.5
Retail trade	24,597	22,872	21,938	23,716	23,904	23,991	23,580	23,682	0.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	53,666	42,176	37,877	39,430	37,329	43,845	45,100	40,193	-10.9
Finance and insurance	38,615	39,662	32,050	35,972	34,384	37,204	37,805	35,807	-5.3
Real estate and rental and leasing	8,083	4,894	3,907	4,542	6,160	11,342	13,685	14,123	3.2
Professional and technical services	0	25,169	26,369	26,277	26,105	30,231	28,484	30,676	7.7
Management of companies and enterprises	0	53,547	52,602	55,688	56,014	59,484	54,545	57,242	4.9
Administrative and waste services	17,783	18,320	18,722	17,402	18,568	19,507	20,284	21,762	7.3
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	7,824	6,340	6,649	6,728	6,106	6,242	5,636	5,855	3.9
Accommodation and food services	10,632	11,021	11,012	12,280	12,891	13,542	13,525	13,419	-0.8
Other services, except public administration	19,219	19,909	19,813	21,360	22,700	23,259	23,997	24,571	2.4
Government and government enterprises	42,444	53,912	52,947	51,437	51,667	52,699	55,027	53,910	-2
Total	33,747	40,107	43,075	42,199	45,123	41,440	42,440	40,555	-4.4

Table II.35.28 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 \$662,550,000 a -2.4 percent change between 2015 and 2016. Table II.35.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,554 and 9,116 in 2016, which a change of -0.1 percent over this period.



Table II.35.28
Total Employment and Real Personal Income
 Floyd 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	321,612	20,881	-35,551	62,683	34,526	362,389	18,234	9,887	32,528
1970	311,854	20,166	-33,121	65,807	38,669	363,043	18,077	9,692	32,177
1971	280,098	19,432	-26,057	67,481	38,510	340,601	16,210	9,322	30,047
1972	298,322	20,384	-22,414	71,160	40,089	366,774	18,077	9,425	31,651
1973	403,301	28,536	-33,136	81,033	41,858	464,520	23,576	10,060	40,089
1974	379,010	32,108	-38,672	86,724	43,750	438,703	22,092	10,612	35,714
1975	376,258	30,924	-35,362	87,978	50,124	448,074	22,157	10,323	36,450
1976	341,256	28,798	-21,455	90,323	55,908	437,235	21,748	10,076	33,867
1977	363,175	29,280	-19,112	97,434	54,650	466,866	23,536	9,739	37,291
1978	355,074	27,952	-8,228	100,433	57,007	476,334	24,016	9,592	37,018
1979	342,373	30,684	-9,017	104,815	56,220	463,707	23,627	9,780	35,007
1980	280,809	24,912	6,768	115,244	65,706	443,614	22,685	8,818	31,846
1981	265,191	25,744	8,085	129,024	65,735	442,290	22,864	8,852	29,959
1982	232,336	24,085	10,491	141,804	71,001	431,546	22,591	8,614	26,972
1983	211,159	22,174	15,701	138,583	75,345	418,614	22,035	8,365	25,243
1984	256,430	24,981	14,396	148,419	72,244	466,508	24,840	8,715	29,423
1985	236,256	22,486	21,575	139,891	74,221	449,457	24,264	8,261	28,598
1986	249,681	24,122	20,198	133,137	74,113	453,008	25,334	8,384	29,781
1987	271,219	25,812	21,146	122,602	73,374	462,529	26,373	8,657	31,329
1988	260,850	28,064	21,945	116,744	73,772	445,248	25,590	8,633	30,216
1989	254,915	29,266	21,539	128,506	74,823	450,517	26,023	8,695	29,318
1990	282,789	29,421	24,279	121,041	79,825	478,513	28,056	8,755	32,300
1991	265,321	29,574	25,374	121,769	83,289	466,178	27,503	8,792	30,178
1992	279,574	29,937	26,126	116,369	87,740	479,872	28,034	8,740	31,988
1993	248,004	30,517	26,784	113,336	90,779	448,387	26,283	8,545	29,024
1994	261,841	28,997	34,093	112,852	93,880	473,669	27,762	8,350	31,358
1995	256,980	29,766	35,742	117,889	95,255	476,100	28,004	8,663	29,664
1996	287,880	27,910	36,248	123,189	95,202	514,609	30,221	8,957	32,140
1997	283,740	30,396	39,589	134,320	100,346	527,599	30,929	8,802	32,236
1998	273,580	29,808	45,010	135,003	100,045	523,830	30,837	8,323	32,870
1999	268,665	31,747	45,692	124,891	103,151	510,653	30,111	8,430	31,869
2000	283,412	31,591	45,448	130,608	106,731	534,608	31,720	8,583	33,020
2001	295,999	32,949	39,622	126,528	109,256	538,456	32,321	8,771	33,747
2002	301,861	33,635	40,785	122,089	118,536	549,636	32,972	8,759	34,463
2003	301,819	34,678	42,631	115,602	118,256	543,631	32,669	8,741	34,529
2004	346,546	36,180	46,920	116,251	117,095	590,633	35,611	8,976	38,608
2005	336,497	35,887	47,172	111,149	123,014	581,946	35,227	9,073	37,087
2006	325,976	37,437	49,783	105,516	130,349	574,187	34,619	9,022	36,131
2007	342,122	38,565	54,474	118,549	132,464	609,044	36,919	9,168	37,317
2008	356,721	38,060	54,522	121,464	144,745	639,392	39,152	8,839	40,357
2009	330,461	36,795	51,254	119,331	151,213	615,464	37,879	8,554	38,633
2010	343,077	37,809	48,810	116,555	153,210	623,843	38,273	8,554	40,107
2011	368,504	34,177	50,409	125,014	154,615	664,365	41,270	8,555	43,074
2012	358,268	34,554	50,820	130,553	151,743	656,831	40,780	8,490	42,199
2013	405,880	41,334	43,432	125,819	150,469	684,266	42,602	8,995	45,122
2014	371,548	41,196	46,642	125,030	152,403	654,428	40,836	8,966	41,440
2015	387,352	42,822	44,960	131,480	157,811	678,781	42,546	9,127	42,440
2016	369,703	43,702	46,368	132,522	157,659	662,550	41,741	9,116	40,555

Diagram II.35.5, shows real average earnings per job for Floyd County from 1990 to 2016. Over this period the average earning per job for Floyd County was \$36,017, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.35.5
Real Average Earnings Per Job
 Floyd County
 BEA Data 1990 - 2016

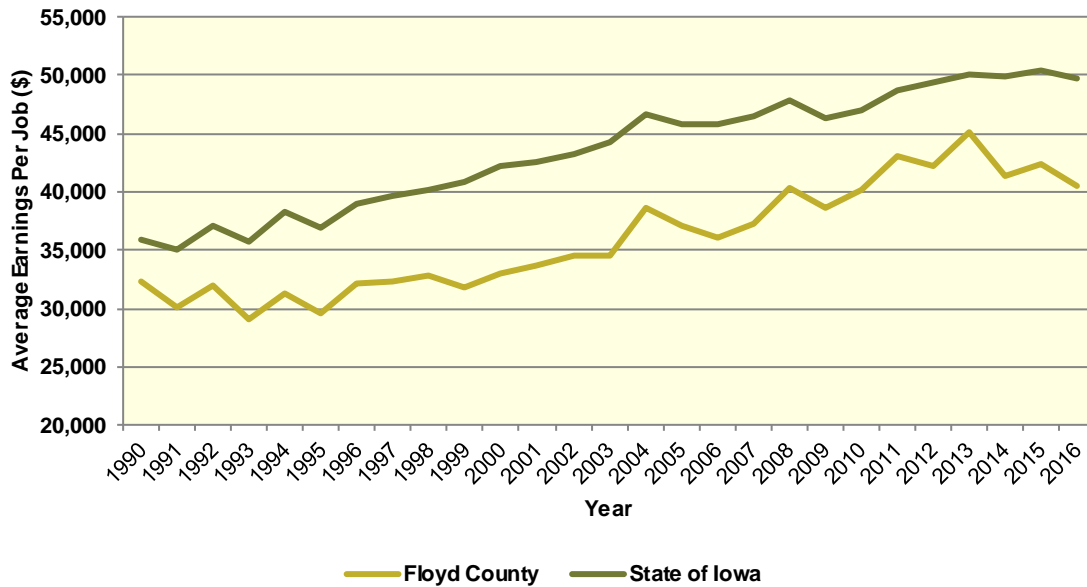
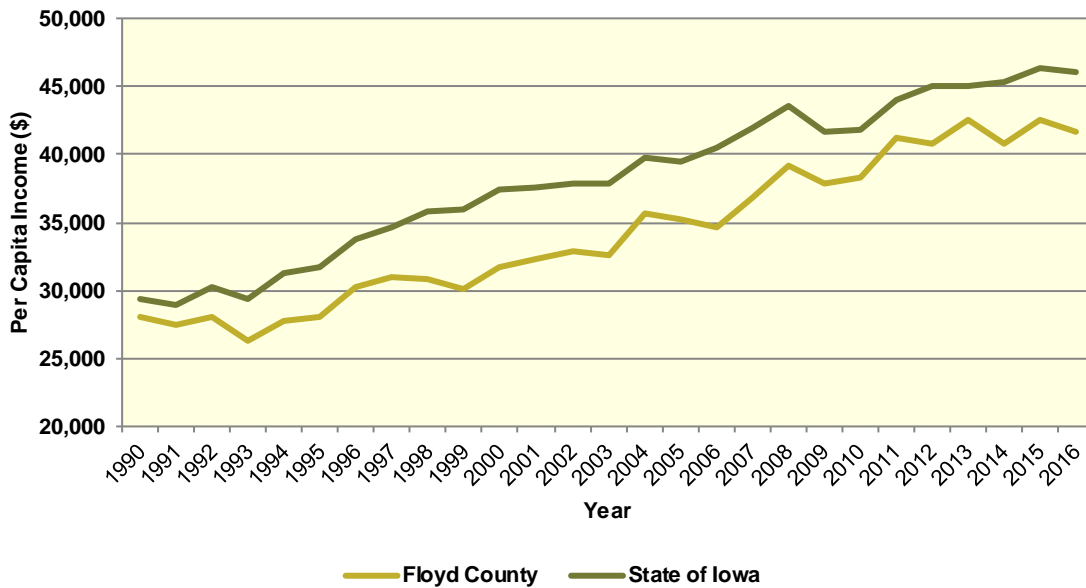


Diagram II.35.6, shows real per capita income for the Floyd County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Floyd County was \$34,255, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.35.6
Real Per Capita Income
 Floyd 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.35.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 5,931 persons in 2015 to 5,907 in 2016, a change of -0.4 percent.

Table II.35.29
Total Monthly Employment
 Floyd County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,665	5,822	5,756	5,349	5,190	5,350	5,051	5,406	5,406	5,738	5,865
Feb	5,712	5,635	5,733	5,337	5,216	5,216	5,094	5,444	5,401	5,786	5,812
Mar	5,753	5,898	5,721	5,341	5,264	5,287	5,173	5,455	5,420	5,806	5,872
Apr	5,913	6,031	5,925	5,471	5,443	5,425	5,284	5,479	5,536	5,877	5,916
May	6,003	6,119	6,071	5,525	5,572	5,510	5,376	5,648	5,612	6,041	6,004
Jun	6,123	6,209	6,077	5,588	5,545	5,546	5,404	5,726	5,716	6,068	6,041
Jul	5,993	5,959	5,666	5,383	5,481	5,327	5,360	5,519	5,600	5,975	5,929
Aug	5,913	5,865	5,431	5,383	5,438	5,347	5,413	5,593	5,673	5,966	5,905
Sep	5,934	5,900	5,468	5,399	5,439	5,324	5,363	5,559	5,662	5,990	5,849
Oct	5,940	5,863	5,502	5,414	5,472	5,340	5,441	5,604	5,630	5,979	5,892
Nov	6,005	5,892	5,473	5,442	5,517	5,309	5,479	5,615	5,625	6,019	5,893
Dec	5,949	5,824	5,462	5,404	5,486	5,224	5,447	5,543	5,614	5,922	5,908
Annual	5,909	5,918	5,690	5,420	5,422	5,350	5,324	5,549	5,575	5,931	5,907
% Change	.	0.2%	-3.9%	-4.7%	(ND)%	-1.3%	-0.5%	4.2%	0.5%	6.4%	-0.4%

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 \$757 in 2015. In 2016, average weekly wages saw an increased of 1.7 percent over the prior year, rising to \$770, or by 13 dollars. These data are shown in Table II.35.30.

Table II.35.30						
Average Weekly Wages						
Floyd County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	455	440	452	482	457	
2002	469	461	468	496	473	3.5%
2003	467	456	486	512	480	1.5%
2004	507	483	498	535	505	5.2%
2005	487	505	513	540	511	1.2%
2006	533	550	518	584	546	6.8%
2007	586	567	542	584	570	4.4%
2008	583	591	593	631	599	5.1%
2009	578	600	586	648	603	0.7%
2010	607	614	616	675	628	4.1%
2011	626	634	686	688	658	4.8%
2012	697	653	675	735	690	4.9%
2013	705	666	679	705	689	-0.1%
2014	718	666	697	743	706	2.5%
2015	794	704	731	800	757	7.2%
2016(p)	772	730	786	793	770	1.7%

Total business establishments reported by the QCEW are displayed in Table II.35.31. Between 2015 and 2016, the total number of business establishments in Floyd County increased by 1.7 percent, from 504 to 505 establishments.

Table II.35.31						
Number of Business Establishments						
Floyd County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	501	501	465	467	484	
2002	470	470	475	476	473	-2.3%
2003	470	470	474	477	473	(ND)%
2004	475	477	474	468	474	0.2%
2005	474	475	471	473	473	-0.2%
2006	463	466	465	463	464	-1.9%
2007	470	481	485	480	479	3.2%
2008	480	479	481	481	480	0.2%
2009	483	487	484	478	483	0.6%
2010	473	477	483	479	478	-1%
2011	481	482	474	481	480	0.4%
2012	480	484	487	491	486	1.2%
2013	495	492	493	496	494	1.6%
2014	491	492	497	498	495	0.2%
2015	506	503	504	504	504	1.8%
2016	506	510	501	502	505	0.2%

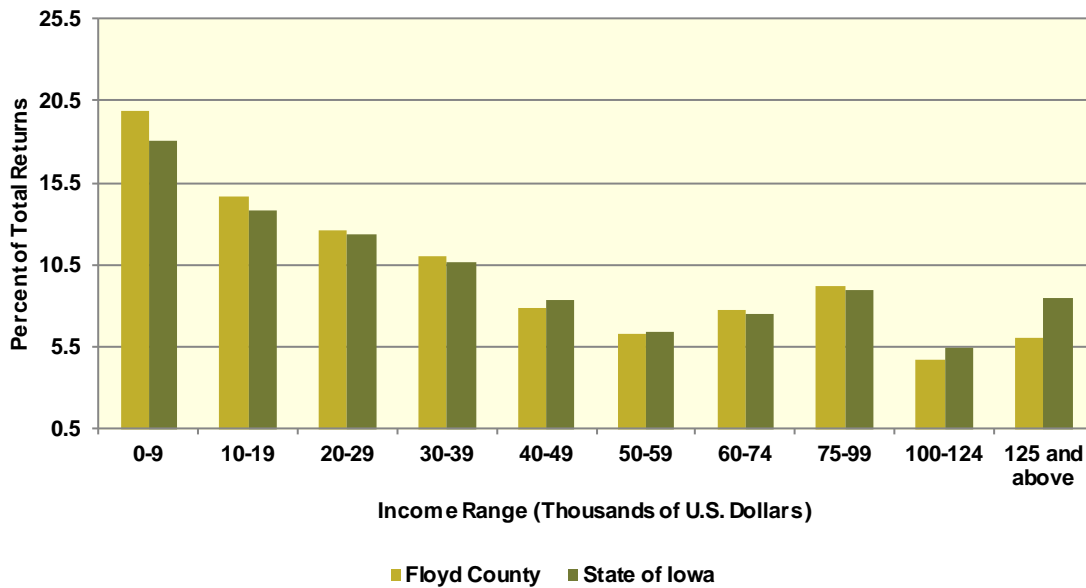
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.35.32, 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 Floyd County.

As can be seen the total number of returns between 2010 and 2015 increased by 2.4 percent, with 425 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 56.8 percent. This compared to the income class of \$60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -8.3 percent.

Table II.35.32 Number of Tax Returns by Adjusted Gross Income Floyd 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	1,797	1,298	1,026	770	611	472	450	299	83	100	6,906
2003	1,731	1,205	1,030	726	626	505	490	329	95	118	6,855
2004	1,730	1,178	980	774	631	482	534	390	125	129	6,953
2005	1,655	1,178	1,016	741	610	514	547	414	136	151	6,962
2006	1,579	1,092	970	753	619	510	589	486	177	190	6,965
2007	1,670	1,155	1,015	719	601	523	589	531	218	214	7,235
2008	1,548	1,113	996	723	600	501	578	549	219	259	7,086
2009	1,547	1,113	978	694	635	452	585	525	213	254	6,996
2010	1,478	1,112	917	718	606	484	542	567	237	271	6,932
2011	1,519	1,054	927	702	593	471	536	577	280	315	6,974
2012	1,492	1,052	883	744	560	465	590	593	278	396	7,053
2013	1,466	1,075	962	746	532	491	542	631	269	408	7,122
2014	1,400	1,016	918	801	547	490	559	611	322	409	7,073
2015	1,414	1,043	898	784	559	444	546	653	335	425	7,101
Change 10 - 15	-4.3%	-6.2%	-2.1%	9.2%	-7.8%	-8.3%	0.7%	15.2%	41.4%	56.8%	2.4%

Diagram II.35.7
2015 Income Distribution
 Floyd County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 2,435 in 2010 to 2,004 in 2016, with the poverty rate reaching 12.9 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.35.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,599	9.8%
2001	1,568	9.6%
2002	1,744	10.6%
2003	1,559	9.5%
2004	1,709	10.5%
2005	1,827	11.4%
2006	1,883	11.7%
2007	1,927	12.1%
2008	1,897	12%
2009	1,960	12.6%
2010	2,435	15.2%
2011	1,902	12.1%
2012	1,810	11.5%
2013	1,918	12.1%
2014	2,010	12.7%
2015	2,271	14.5%
2016	2,004	12.9%

The rate of poverty for Floyd County is shown in Table II.35.34. In 2016, there were an estimated 2,219 persons living in poverty. This represented a 14.1 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2016, some 18.5 percent of those in poverty were under age 6, and 10.5 percent were 65 or older.

Table II.35.34				
Poverty by Age				
Floyd 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	185	12%	411	18.5%
6 to 17	371	24.2%	429	19.3%
18 to 64	813	52.9%	1,146	51.6%
65 or Older	167	10.9%	233	10.5%
Total	1,536	100.0%	2,219	100.0%
Poverty Rate	9.3%	.	14.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.5 percent in Floyd County between 2010 and 2016, from 7,526 to 7,567. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.35.35.

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 Floyd County increased from 13 authorizations in 2015 to 20 in 2016.

The real value of single-family building permits increased from \$160,228 in 2015 to \$179,017 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.35.36.

Table II.35.35				
Housing Units				
State of Iowa vs. Floyd County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Floyd County	% Growth Since Census
2000 Census Base	1,232,625	.	7,317	.
2010 Census	1,336,417	8.4%	7,526	2.9%
July 2011 Estimate	1,341,974	0.4%	7,517	-0.1%
July 2012 Estimate	1,346,403	0.7%	7,514	-0.2%
July 2013 Estimate	1,353,274	1.3%	7,506	-0.3%
July 2014 Estimate	1,362,458	1.9%	7,523	0%
July 2015 Estimate	1,370,778	2.6%	7,532	0.1%
July 2016 Estimate	1,380,162	3.3%	7,567	0.5%

Table II.35.36
Building Permits and Valuation
 Floyd 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	16	0	0	0	16	140,332	0
1981	11	0	0	0	11	85,098	0
1982	11	0	12	0	23	98,695	0
1983	20	0	0	0	20	108,790	0
1984	14	0	0	0	14	173,441	0
1985	7	2	0	0	9	80,385	0
1986	10	0	0	0	10	109,733	0
1987	4	0	0	0	4	85,613	0
1988	7	0	0	0	7	62,328	0
1989	6	0	0	0	6	88,843	0
1990	8	0	0	24	32	145,924	31,292
1991	15	0	0	0	15	112,915	0
1992	12	2	0	0	14	105,048	0
1993	8	2	0	0	10	108,977	0
1994	14	0	0	0	14	138,582	0
1995	35	0	0	0	35	102,374	0
1996	31	4	3	0	38	130,061	0
1997	25	2	0	0	27	136,961	0
1998	33	4	0	24	61	122,634	52,299
1999	21	4	3	36	64	160,777	53,031
2000	9	0	0	0	9	165,582	0
2001	24	0	0	0	24	182,689	0
2002	25	0	3	0	28	154,558	0
2003	46	0	3	44	93	131,718	73,141
2004	38	0	0	0	38	244,161	0
2005	33	0	0	0	33	228,262	0
2006	26	0	0	0	26	214,595	0
2007	18	0	0	0	18	234,424	0
2008	8	0	0	0	8	267,562	0
2009	10	0	0	0	10	182,795	0
2010	12	0	0	0	12	165,073	0
2011	13	0	0	0	13	201,649	0
2012	10	0	0	0	10	174,495	0
2013	28	0	0	0	28	201,816	0
2014	17	4	0	0	21	185,558	0
2015	13	0	0	33	46	160,228	91,185
2016	20	0	0	0	20	179,017	0



Diagram II.35.8 Single Family Permits

Floyd County
Census Bureau Data, 1980–2016

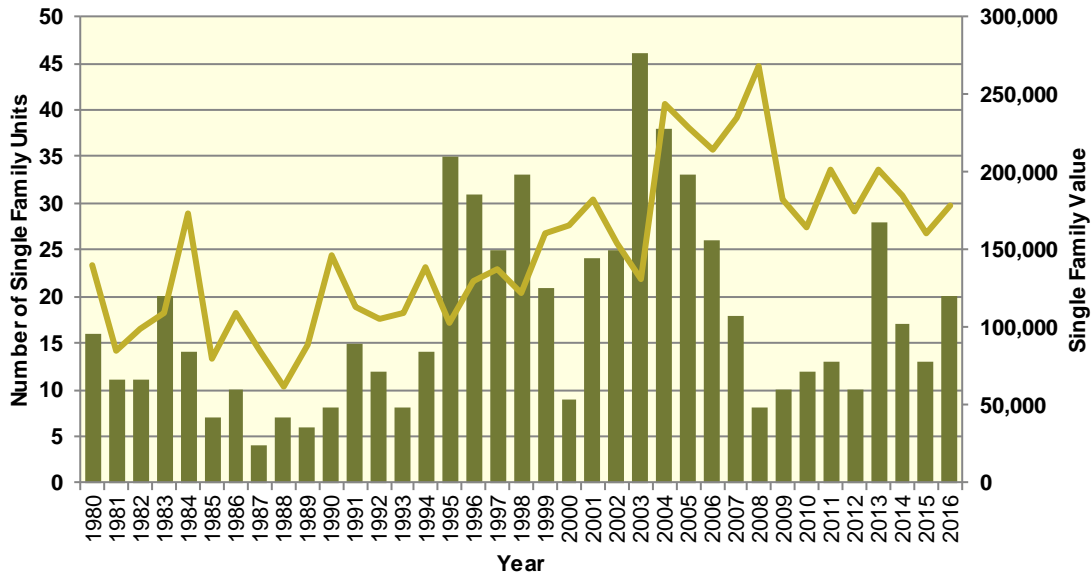
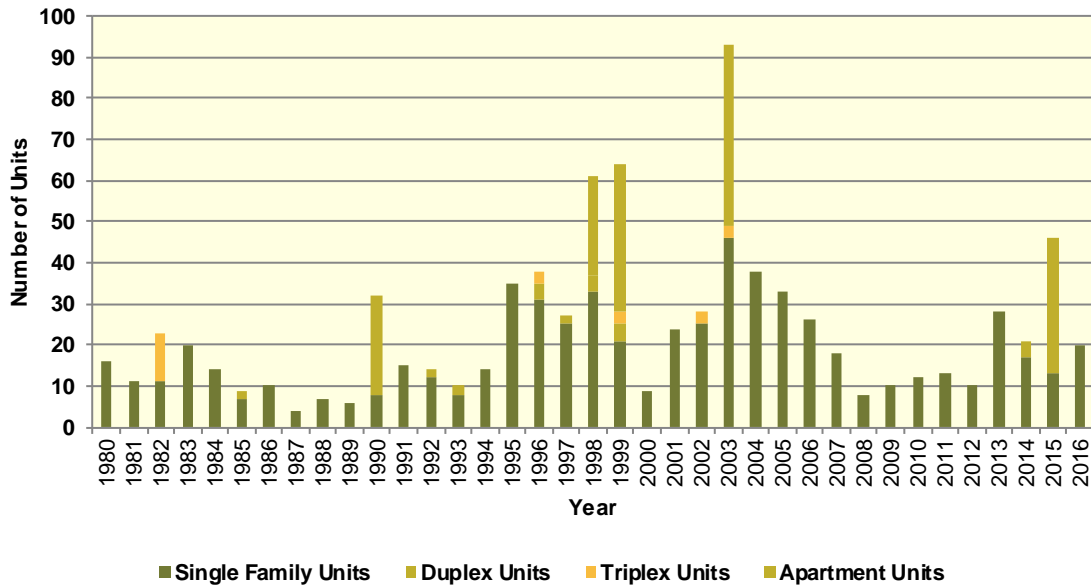


Diagram II.35.9 Total Permits by Unit Type

Floyd County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.35.37. In 2016, there were 7,532 housing units, up from 7,317 in 2000. Single-family units accounted for 83.5 percent of units in 2016, compared to 84.8 in 2000. Apartment units accounted for 6.6 percent in 2016, compared to 4.8 percent in 2000.

Table II.35.37				
Housing Units by Type				
Floyd 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	6,204	84.8%	6,292	83.5%
Duplex	129	1.8%	159	2.1%
Tri- or Four-Plex	416	5.7%	480	6.4%
Apartment	353	4.8%	495	6.6%
Mobile Home	211	2.9%	106	1.4%
Boat, RV, Van, Etc.	4	0.1%	0	0%
Total	7,317	100.0%	7,532	100.0%

Some 91.5 percent of housing was occupied in 2010, compared to 93.3 percent in 2000. Owner-occupied housing changed 1.2 percent between 2000 and 2010, ending with owner-occupied units representing 74.3 percent of unit. Vacant units changed by 30.9 percent, resulting in 640 vacant units in 2010.

Table II.35.38					
Housing Units by Tenure					
Floyd County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,828	93.3%	6,886	91.5%	0.8%
Owner-Occupied	5,058	74.1%	5,117	74.3%	1.2%
Renter-Occupied	1,770	25.9%	1,769	25.7%	-0.1%
Vacant Housing Units	489	6.7%	640	8.5%	30.9%
Total Housing Units	7,317	100.0%	7,526	100.0%	2.9%

Table II.35.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,532 housing units. An estimated 71.5 percent were owner-occupied, and 8.5 percent were vacant.

Table II.35.39				
Housing Units by Tenure				
Floyd County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,886	91.5%	6,891	91.5%
Owner-Occupied	5,117	74.3%	4,925	71.5%
Renter-Occupied	1,769	25.7%	1,966	28.5%
Vacant Housing Units	640	8.5%	641	8.5%
Total Housing Units	7,526	100.0%	7,532	100.0%



Households by household size are shown in Table II.35.40. There were a total of 6,886 households in 2010, up from 6,828 in 2000. One person households changed by 6,828 percent between 2000 and 2010, while two person households changed by 2.3 percent. Three and four person households changed by -6.3 and -17.1 respectively, representing 12.8 percent and 10.1 percent of the population in 2010.

Table II.35.40					
Households by Household Size					
Floyd County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,911	28%	2,145	31.2%	12.2%
Two Persons	2,530	37.1%	2,587	37.6%	2.3%
Three Persons	941	13.8%	882	12.8%	-6.3%
Four Persons	840	12.3%	696	10.1%	-17.1%
Five Persons	446	6.5%	366	5.3%	-17.9%
Six Persons	123	1.8%	130	1.9%	5.7%
Seven Persons or More	37	0.5%	80	1.2%	116.2%
Total	6,828	100.0%	6,886	100.0%	0.8%

Households by income is shown in Table II.35.41. Households earning more than \$100,000 per year represented 16.7 percent of households in 2016, compared to 3.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2010, compared to 20.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.9 percent of households in 2016, compared to 18 percent in 2000.

Table II.35.41				
Households by Income				
Floyd 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	1,222	18%	888	12.9%
\$15,000 to \$19,999	542	8%	579	8.4%
\$20,000 to \$24,999	681	10%	296	4.3%
\$25,000 to \$34,999	930	13.7%	764	11.1%
\$35,000 to \$49,999	1,431	21%	1,075	15.6%
\$50,000 to \$74,999	1,373	20.2%	1,458	21.2%
\$75,000 to \$99,999	374	5.5%	679	9.9%
\$100,000 or More	254	3.7%	1,152	16.7%
Total	6,807	100.0%	6,891	100.0%



Table II.35.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6.4 percent and 1.9 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.4 percent, 5.3 percent, and 4.9, respectively. Housing units built prior to 1939 represented 31.4 percent of households in 2016.

Table II.35.42				
Households by Year Home Built				
Floyd 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	2,438	35.7%	2,167	31.4%
1940 to 1949	687	10.1%	670	9.7%
1950 to 1959	920	13.5%	690	10%
1960 to 1969	1,079	15.8%	1,165	16.9%
1970 to 1979	1,008	14.8%	920	13.4%
1980 to 1989	374	5.5%	364	5.3%
1990 to 1999	322	4.7%	339	4.9%
2000 to 2009	.	.	443	6.4%
2010 or Later	.	.	133	1.9%
Total	6,828	100.0%	6,891	100.0%

The distribution of unit types by race are shown in Table II.35.43. An estimated 85 percent of white households occupy single family homes, while 44.8 percent of black households do. Some 7 percent of white households occupied apartments, while 15.2 percent of black households do. An estimated 42.3 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.35.43							
Distribution of Units in Structure by Race							
Floyd 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%	44.8%	100%	42.3%	0%	100%	20%
Duplex	1.9%	12.4%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4.8%	27.6%	0%	57.7%	0%	0%	0%
Apartment	7%	15.2%	0%	0%	0%	0%	0%
Mobile Home	1.3%	0%	0%	0%	0%	0%	80%
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.35.44. An estimated 28.1 percent of vacant units were for rent in 2010, a 21.6 percent change since 2000. In addition, some 16.1 percent of vacant units were for sale, a change of -1 percent between 2000 and 2010. “Other” vacant units represented 40.3 percent of vacant units in 2010. This is a change of 85.6 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.35.44 Disposition of Vacant Housing Units Floyd County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	148	30.3%	180	28.1%	21.6%
For Sale	104	21.3%	103	16.1%	-1%
Rented or Sold, Not Occupied	47	9.6%	53	8.3%	12.8%
For Seasonal, Recreational, or Occasional Use	51	10.4%	46	7.2%	-9.8%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	139	28.4%	258	40.3%	85.6%
Total	489	100.0%	640	100.0%	30.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.35.45. By 2016, for rent units accounted for 14.2 percent of vacant units, while for sale units accounted for 11.9 percent. “Other” vacant units accounted for 46.5 percent of vacant units, representing a total of 298 “other” vacant units.

Table II.35.45 Disposition of Vacant Housing Units Floyd County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	180	28.1%	91	14.2%
For Sale	103	16.1%	76	11.9%
Rented Not Occupied	7	1.1%	40	6.2%
Sold Not Occupied	46	7.2%	52	8.1%
For Seasonal, Recreational, or Occasional Use	46	7.2%	84	13.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	258	40.3%	298	46.5%
Total	640	100.0%	641	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.35.46. In 2016, an estimated 1.7 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.35.46 Overcrowding and Severe Overcrowding Floyd 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	5,005	99%	26	0.5%	27	0.5%	5,058
2016 Five-Year ACS	4,853	98.5%	72	1.5%	0	0%	4,925
Renter							
2000 Census	1,758	99.3%	4	0.2%	8	0.5%	1,770
2016 Five-Year ACS	1,923	97.8%	43	2.2%	0	0%	6,891
Total							
2000 Census	6,763	99%	30	0.4%	35	0.5%	6,828
2016 Five-Year ACS	6,776	98.3%	115	1.7%	0	0%	6,891

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Floyd County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.35.47 Households with Incomplete Plumbing Facilities Floyd County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,791	6,891
Lacking Complete Plumbing Facilities	37	0
Total Households	6,828	6,891
Percent Lacking	0.5 %	0%

There were 71 households lacking complete kitchen facilities in 2016, compared to 42 households in 2000. This was a change from 0.6 percent of households in 2000 to 1 percent in 2016.

Table II.35.48 Households with Incomplete Kitchen Facilities Floyd County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,786	6,820
Lacking Complete Kitchen Facilities	42	71
Total Households	6,828	6,891
Percent Lacking	0.6%	1%

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 Floyd County, 11.6 of households had a cost burden and 8.9 percent had a severe cost burden. Some 19.9 percent of renters were cost burdened, and 20.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 2.2 percent and a severe cost burden rate of 2.6 percent. Owner occupied households with a mortgage had a cost burden rate of 12.9 percent, and severe cost burden at 5.6 percent.

Table II.35.49
Cost Burden and Severe Cost Burden by Tenure
 Floyd 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	1,653	84.5%	175	8.9%	120	6.1%	8	0.4%	1,956
2016 Five-Year ACS	2,226	80.9%	356	12.9%	153	5.6%	17	0.6%	2,752
Owner Without a Mortgage									
2000 Census	1,757	90.1%	116	5.9%	63	3.2%	14	0.7%	1,950
2016 Five-Year ACS	2,024	93.1%	48	2.2%	57	2.6%	44	2%	2,173
Renter									
2000 Census	1,084	66.3%	248	15.2%	151	9.2%	151	9.2%	1,634
2016 Five-Year ACS	1,025	52.1%	392	19.9%	402	20.4%	147	7.5%	1,966
Total									
2000 Census	4,494	81.1%	539	9.7%	334	6%	173	3.1%	5,540
2016 Five-Year ACS	5,275	76.5%	796	11.6%	612	8.9%	208	3%	6,891

Housing Problems by Income

Table II.35.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Floyd County. As can be seen in 2017 the MFI was \$57,500, which compared to \$69,900 for the State of Iowa.

Table II.35.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 445 owner-occupied and 319 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 164 owner-occupied 314 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,465 households without a housing problem.

Table II.35.50
Median Family Income
 Floyd County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	42,500	49,100
2001	45,000	52,500
2002	46,800	53,700
2003	45,900	54,900
2004	47,700	55,800
2005	49,350	57,650
2006	49,400	57,800
2007	49,400	58,100
2008	50,100	58,500
2009	53,100	62,000
2010	53,500	62,400
2011	55,400	64,000
2012	56,200	64,800
2013	56,100	64,700
2014	57,400	65,300
2015	58,100	67,500
2016	57,500	68,400
2017	57,500	69,900

Table II.35.51
Housing Problems by Income and Tenure
 Floyd 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	0	4	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	20	0	10	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	20	0	0	15	55
Housing cost burden greater than 50% of income (and none of the above problems)	120	40	0	0	4	164
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	180	130	55	15	445
Zero/negative income (and none of the above problems)	65	0	0	0	0	65
has none of the 4 housing problems	30	310	775	580	2,510	4,205
Total	300	554	925	635	2,554	4,968
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	0	30	0	0	45
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	15	4	0	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	270	30	4	0	10	314
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	235	4	10	0	319
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	170	305	300	100	385	1,260
Total	529	585	346	110	395	1,965
Total						
Lacking complete plumbing or kitchen facilities	15	4	30	0	0	49
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	15	24	0	10	49
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	20	4	0	15	59
Housing cost burden greater than 50% of income (and none of the above problems)	390	70	4	0	14	478
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	135	415	134	65	15	764
Zero/negative income (and none of the above problems)	69	0	0	0	0	69
has none of the 4 housing problems	200	615	1,075	680	2,895	5,465
Total	829	1,139	1,271	745	2,949	6,933

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.35.52 of the 86 loans in 2016, 33 loans were for Home Purchases, 7 were for Home Improvement and 46 were for refinancing.

Table II.35.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Floyd County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	57	18	53	128
2009	33	6	56	95
2010	38	3	67	108
2011	34	5	39	78
2012	31	5	61	97
2013	36	13	66	115
2014	36	10	37	83
2015	42	7	37	86
2016	33	7	46	86

Table II.35.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$81,677 in 2012 and \$96,727 in 2016. Overall, average loans were \$85,070 in 2008 and \$108,047 in 2016.

Table II.35.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Floyd County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$91,316	\$48,444	\$90,792	\$85,070
2009	\$92,152	\$44,500	\$112,107	\$100,905
2010	\$100,868	\$64,667	\$114,299	\$108,194
2011	\$93,676	\$41,400	\$116,359	\$101,667
2012	\$81,677	\$26,000	\$101,902	\$91,526
2013	\$91,278	\$52,923	\$98,485	\$91,078
2014	\$119,833	\$71,900	\$94,919	\$102,952
2015	\$112,595	\$20,429	\$112,946	\$105,244
2016	\$96,727	\$28,429	\$128,283	\$108,047

Table II.35.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$2,532,000 in 2012 and \$3,192,000 in 2016. Overall, average loans were \$10,889,000 in 2008 and \$9,292,000 in 2016.

Table II.35.54				
Total Volume of Owner-Occupied Single Family Loans				
Floyd County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$5,205,000	\$872,000	\$4,812,000	\$10,889,000
2009	\$3,041,000	\$267,000	\$6,278,000	\$9,586,000
2010	\$3,833,000	\$194,000	\$7,658,000	\$11,685,000
2011	\$3,185,000	\$207,000	\$4,538,000	\$7,930,000
2012	\$2,532,000	\$130,000	\$6,216,000	\$8,878,000
2013	\$3,286,000	\$688,000	\$6,500,000	\$10,474,000
2014	\$4,314,000	\$719,000	\$3,512,000	\$8,545,000
2015	\$4,729,000	\$143,000	\$4,179,000	\$9,051,000
2016	\$3,192,000	\$199,000	\$5,901,000	\$9,292,000

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.35.55 presents some basic statistics about the completed surveys.

Table II.35.55				
Survey of Rental Properties				
Floyd County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1	92	10.9	14

Table II.35.56, shows the amount of total and vacant units with their associated vacancy rates. There were 92 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 10.9 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.35.56			
Rental Vacancy Survey by Type			
Floyd County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	92	10	10.9%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	92	10	10.9%

Table II.35.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 92 units listed as “Don't Know”. Additional details for additional unit types are reported found below.

Table II.35.57 Rental Units by Bedroom Size Floyd 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	0	0	0	.	0
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	92	0	0	0	92
Total	0	92	0	0	0	92

Table II.35.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 0 percent.

Table II.35.58 Apartment Units by Bedroom Size Floyd County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	92	10	10.9%
Total	92	10	10.9%

Average market-rate rents by unit type are shown in Table II.35.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.35.59 Average Market Rate Rents by Bedroom Size Floyd 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	\$390	\$0	\$0	\$390
Two	\$0	\$420	\$0	\$0	\$420
Three	\$0	\$450	\$0	\$0	\$450
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$420	\$0	\$0	\$420

The average rent and availability of apartment units is displayed in Table II.35.60. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 10.9 percent.

Table II.35.60			
Apartment Market Rate Rents by Vacancy Status			
Floyd County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	92	10	10.9%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
Total	92	10	10.9%

Respondents were asked if utilities are included in the rent and as shown in Table II.35.61 below 0 respondents, or 0 percent, included some sort of utility in the rent.

Table II.35.61	
Are there any utilities included with the rent?	
Floyd County	
2017 Survey of Rental Properties	
Period	Respondent
Yes	0
No	1
% Offering Utilities	0%

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.35.62, there were 92 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.35.62						
Accessible Units by Bedroom Size						
Floyd 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	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	92	0	0	0	92
Total	0	92	0	0	0	92

Table II.35.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 100 percent of all apartment units were considered accessible by survey respondents.

Table II.35.63				
Apartment Units by Accessibility and Bedroom Size				
Floyd County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	92	92	100%
Total	0	92	92	100%

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.35.64, shows the *strong growth scenario* for the Floyd County. As can be seen there were 4,925 owner-occupied and 1,966 renter-occupied households in 2016, for a total of 6,891 households. In 2030, there will be a projected 6,993 households, of which 5,262 are projected to be owner occupied and the remaining 1,731 are expected to be renter-occupied.

By 2050, there are projected to be 5,144 owner-occupied households, of which 310 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 953 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,661 renter households, of which 443 renter households are expected to have incomes between 0 and 30.0 percent of median family income 296 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 6,805 occupied units by 2050, of which 753 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.35.72
Housing Demand Forecast
 Floyd County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	297	315	316	317	317	315	313	310
30.1-50%	546	580	582	583	582	580	575	570
50.1-80%	912	968	973	975	973	968	961	953
80.1-95%	481	511	513	514	514	511	507	503
95.1-115%	654	694	697	699	698	694	689	683
115+%	2,035	2,160	2,169	2,174	2,171	2,160	2,144	2,125
Total	4,925	5,229	5,251	5,262	5,255	5,229	5,190	5,144
Renter								
0-30%	525	467	464	462	459	454	449	443
30.1-50%	586	521	518	516	512	507	501	495
50.1-80%	350	312	310	308	306	303	300	296
80.1-95%	85	76	75	75	74	74	73	72
95.1-115%	100	89	89	88	88	87	86	85
115+%	320	285	284	282	280	277	274	271
Total	1,966	1,749	1,740	1,731	1,719	1,703	1,683	1,661
Total								
0-30%	821	782	781	779	775	769	762	753
30.1-50%	1,131	1,100	1,100	1,099	1,094	1,087	1,077	1,065
50.1-80%	1,263	1,280	1,283	1,283	1,280	1,272	1,261	1,249
80.1-95%	566	587	589	589	588	585	580	575
95.1-115%	754	783	786	787	785	781	775	768
115+%	2,355	2,445	2,453	2,456	2,451	2,438	2,418	2,396
Total	6,891	6,977	6,992	6,993	6,974	6,932	6,873	6,805