VOLUME II: GRUNDY COUNTY

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Grundy County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Grundy County's population decreased from 12,453 in 2010 to 12,313 in 2016, or by 1.1 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 4.2 percent, and the number of people from 55 to 64 years of age increased by 6.2 percent. The white population decreased by 1.9 percent, while the black population increased by 100 percent. The Hispanic population increased from 122 to 154 people between 2010 and 2016 or by 26.2 percent. These data are presented in Table II.39.1.

Table II.39.1 Profile of Population Characteristics Grundy County vs. State of lowa 2010 Census and 2016 Current Census Estimates							
Subject	Gri	undy Coun	ty		lowa		
Subject	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change	
Population	12,453	12,313	-1.1%	3,046,355	3,134,693	2.9%	
			Age				
Under 14 years	2,396	2,339	-2.4%	603,673	607,020	0.6%	
15 to 24 years	1,375	1,377	0.1%	430,187	445,808	3.6%	
25 to 34 years	1,287	1,341	4.2%	382,583	394,373	3.1%	
35 to 44 years	1,467	1,415	-3.5%	364,548	367,535	0.8%	
45 to 54 years	1,906	1,544	-19%	439,726	389,744	-11.4%	
55 to 64 years	1,680	1,784	6.2%	372,750	415,998	11.6%	
65 and Over	2,342	2,513	7.3%	452,888	514,215	13.5%	
			Race				
White	12,310	12,079	-1.9%	2,839,615	2,864,884	0.9%	
Black	29	58	100%	91,695	114,874	25.3%	
American Indian and Alaskan Native	4	14	250%	13,563	15,924	17.4%	
Asian	27	43	59.3%	54,232	78,735	45.2%	
Native Hawaiian or Pacific Islander	7	7	0%	2,419	3,592	48.5%	
Two or more races	76	112	47.4%	44,831	56,684	26.4%	
		Ethn	icity (of any rac	:e)			
Hispanic or Latino	122	154	26.2%	151,544	182,606	20.5%	

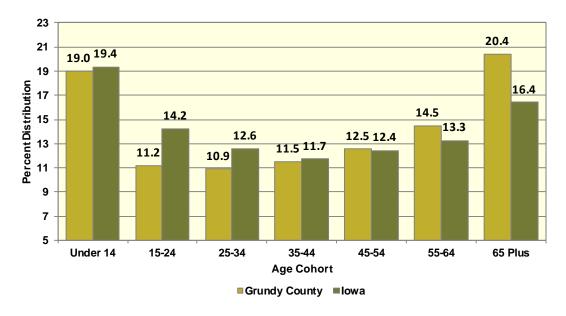
Table II.39.2, presents the population of Grundy County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 6,156 males, who accounted for 49.4 percent of the population, and the remaining 50.6 percent, or 6,297 persons, were female. In 2016, the number of males rose to 6,069 persons, and accounted for 49.3 percent of the population, with the remaining 50.7 percent, or 6,244 persons being female.

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Table II.39.2 Population by Age and Gender Grundy County 2010 Census and Current Census Estimates							
Age	2	2010 Census	s	201	6 Current Ce Estimates		% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,242	1,154	2,396	1,164	1,175	2,339	-2.4%
15 to 24 years	722	653	1,375	709	668	1,377	0.1%
25 to 34 years	647	640	1,287	676	665	1,341	4.2%
35 to 44 years	748	719	1,467	738	677	1,415	-3.5%
45 to 54 years	938	968	1,906	789	755	1,544	-19.0%
55 to 64 years	860	820	1,680	889	895	1,784	6.2%
65 and Over	999	1,343	2,342	1,104	1,409	2,513	7.3%
Total	6,156	6,297	12,453	6,069	6,244	12,313	-1.1%
% of Total	49.4%	50.6%		49.3%	50.7%		

Diagram II.39.1 Age Distribution Grundy County

Grundy County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Grundy County increased from 12,029 to 12,369 persons, or by 2.8 percent. Between 2000 and 2010, Grundy County population, changed by 84 persons, to a total population of 12,453 persons. The most recent estimates indicated that Grundy County's population rose an additional -140 persons since the 2010 Census, to 12,313 persons in July 2016.

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of

Table II.39.3 Population Estimates: Births, Deaths, and Migration Grundy County					
1990-2010 Census Data and Ir 1990 Census	12,029				
Natural Increase 90-00	-25				
Net Migration 90-00 365					
2000 Census	12,369				
Natural Increase 00-09	-78				
Net Migration 00-09	156				
2009 Population Estimate	12,447				
2010 Census	12,453				
Natural Increase 10-16 33					
Net Migration 10-16 -173					
2016 Population Estimate	12,313				

births minus deaths is termed the *natural increase*. As shown in Table II.39.3, Grundy County had a natural increase, of -25 persons between 1990 and 2000. During the April 2000 to July 2009 period, Grundy County's natural increase was estimated at -78 persons. Between 2010 and 2016, the natural increase was estimated at 33 persons, and the net migration was -173 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.

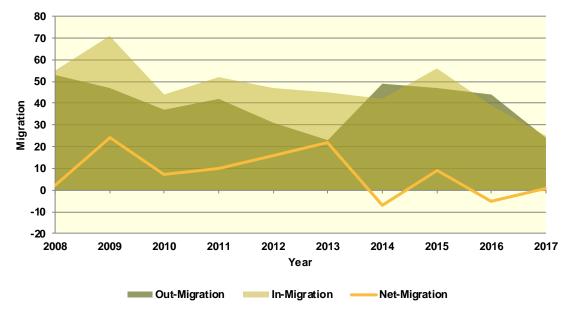
As can be seen in Table II.39.4 in 2008 there was a total of 55 in-migrations with a total of 53 out-migrations, which led to a net-migration of 2 persons. The most recent first half 2017 data saw a net-migration of 1 persons, with 25 persons entering Grundy County and 24 persons leaving Grundy County.

Diagram II.39.2, 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 2,009 with 24 people entering and the migration lowest net migration occurred in 2014 with 7 entering Grundy County.

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Diagram II.39.2 Net In-migration by Gender

Grundy County Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.39.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -100 percent of net-migrants, or -1 persons were male, with the remaining 200 percent, or 2 persons were female.

	Table II.39.4 Net In-migration by Gender Grundy County Iowa DOT Data									
Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
					In					
Male	30	40	20	26	25	20	21	29	25	14
Female	25	31	24	26	22	25	21	27	14	11
Total	55	71	44	52	47	45	42	56	39	25
					Out					
Male	25	21	15	18	18	11	23	22	23	15
Female	28	26	22	24	13	12	26	25	21	9
Total	53	47	37	42	31	23	49	47	44	24
					Net					
Male	5	19	5	8	7	9	-2	7	2	-1
Female	-3	5	2	2	9	13	-5	2	-7	2
Total	2	24	7	10	16	22	-7	9	-5	1

Table II.39.5, shows net-migration for Grundy County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 6 persons entering Grundy County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 5 persons leaving Grundy County.

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	Table II.39.5 Migration by Age Range Grundy County Iowa DOT Data									
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
rtungo					In					riiotriaii
14-17	0	0	1	1	0	0	1	1	0	0
18-22	8	10	3	9	9	4	2	5	2	0
23-25	3	6	2	3	7	5	8	7	3	2
26-35	15	26	15	12	7	10	19	13	13	9
36-45	16	9	11	11	5	8	8	14	7	4
46-55	6	9	10	6	9	9	1	8	5	4
56-65	3	6	1	9	3	4	3	4	3	4
66 +	4	5	1	1	7	5	0	4	6	2
Total	55	71	44	52	47	45	42	56	39	25
					Out					
14-17	1	0	1	0	0	1	2	0	2	0
18-22	5	1	5	8	4	2	8	6	6	5
23-25	12	12	4	7	4	2	7	8	9	6
26-35	15	12	9	8	9	6	7	11	9	3
36-45	6	14	5	8	4	2	9	5	5	3
46-55	6	5	9	5	4	3	7	8	6	2
56-65	6	3	4	4	2	3	4	6	3	2
66 +	2	0	0	2	4	4	5	3	4	3
Total	53	47	37	42	31	23	49	47	44	24
					Net					
14-17	-1	0	0	1	0	-1	-1	1	-2	0
18-22	3	9	-2	1	5	2	-6	-1	-4	-5
23-25	-9	-6	-2	-4	3	3	1	-1	-6	-4
26-35	0	14	6	4	-2	4	12	2	4	6
36-45	10	-5	6	3	1	6	-1	9	2	1
46-55	0	4	1	1	5	6	-6	0	-1	2
56-65	-3	3	-3	5	1	1	-1	-2	0	2
66 +	2	5	1	-1	3	1	-5	1	2	-1
Total	2	24	7	10	16	22	-7	9	-5	1

School Age Enrollment

Table II.39.6, show the school enrollment from the Iowa Department of Education for Grundy County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,655 students and was 2,764 in 2017, a change of 4.1 percent. Enrollment for students in grades 1 to 5 was 935 students in 2010 and 1,012 in 2017, which was a change of 8.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 902 and 815 in 2017, which was a change of -9.6 percent.

Table II.39.6 School Enrollment Grundy County Iowa Department of Education							
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total	
2000	196	901	721	767	58	2,585	
2001	154	879	717	751	0	2,501	
2002	158	803	507	714	2	2,184	
2003	136	759	531	698	0	2,124	
2004	180	734	526	708	0	2,148	
2005	150	751	524	703	0	2,128	
2006	216	992	701	999	14	2,908	
2007	227	967	658	1,027	9	2,879	
2008	229	946	653	977	15	2,805	
2009	214	943	605	996	13	2,758	
2010	231	935	587	902	16	2,655	
2011	364	978	579	869	129	2,790	
2012	383	1,001	618	829	130	2,831	
2013	373	1,005	651	809	115	2,838	
2014	326	1,014	610	801	86	2,751	
2015	327	1,014	589	805	97	2,735	
2016	374	992	568	850	143	2,784	
2017	359	1,012	578	815	151	2,764	
% Change 10-17	55.4%	8.2%	-1.5%	-9.6%	843.8%	4.1%	

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.39.7, shows population by age for the 2000 and 2010 Census. The population changed by 0.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.8 percent to a total of 2,342 persons in 2010. Those aged 25 to 34 changed by 6.4 percent, and those aged under 5 changed by 18.4 percent.

Table II.39.7 Population by Age Grundy County 2000 & 2010 Census SF1 Data								
Ago	2000 Cei	nsus	2010 Ce	ensus	% Change 00-			
Age -	Population	% of Total	Population	% of Total	10			
Under 5	664	5.4%	786	6.3%	18.4%			
5 to 19	2,722	22%	2,452	19.7%	-9.9%			
20 to 24	512	4.1%	533	4.3%	4.1%			
25 to 34	1,210	9.8%	1,287	10.3%	6.4%			
35 to 54	3,586	29%	3,373	27.1%	-5.9%			
55 to 64	1,289	10.4%	1,680	13.5%	30.3%			
65 or Older	65 or Older 2,386 19.3% 2,342 18.8% -1.8%							
Total	12,369	100.0%	12,453	100.0%	0.7%			

The elderly population is further explored in Table II.39.8. Those aged 65 to 66 changed by 12.3 percent between 2000 and 2010, resulting in a population of 237 persons. Those aged 85 or older changed by 6.6 percent during the same time period, and resulted in 419 persons over age 85 in 2010.

Table II.39.8 Elderly Population by Age Grundy County 2000 & 2010 Census SF1 Data							
Age	2000 C	ensus	2010 C	ensus	% Change		
	Population						
65 to 66	211	8.8%	237	10.1%	12.3%		
67 to 69	318	13.3%	337	14.4%	6%		
70 to 74	565	23.7%	542	23.1%	-4.1%		
75 to 79	468	19.6%	419	17.9%	-10.5%		
80 to 84	431	18.1%	388	16.6%	-10%		
85 or Older 393 16.5% 419 17.9% 6.6%							
Total	2,386	100.0%	2,342	100.0%	-1.8%		

Population by race and ethnicity is shown in Table II.39.9. The white population changed by 0.2 percent between 2000 and 2010, and resulted in representing 98.5 percent of the population in 2010. The black population changed by 180 percent, represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 69.4 percent between 2000 and 2010, compared to the 0.3 percent growth rate for non-Hispanics.

Table II.39.9 Population by Race and Ethnicity Grundy County 2000 & 2010 Census SF1 Data							
Race	2000 C	ensus	2010 C	ensus	% Change		
Ruoc	Population	% of Total	Population	% of Total	00–10		
White	12,242	99%	12,269	98.5%	0.2%		
Black	10	0.1%	28	0.2%	180%		
American Indian	3	0%	4	0%	33.3%		
Asian	36	0.3%	27	0.2%	-25%		
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%			
Other	19	0.2%	31	0.2%	63.2%		
Two or More Races	59	0.5%	87	0.7%	47.5%		
Total	12,369	100.0%	12,453	100.0%	0.7%		
Hispanic	Hispanic 72 0.6% 122 1% 69.4%						
Non-Hispanic	12,297	99.4%	12,331	99%	0.3%		

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Population by race and ethnicity through 2016 in shown in Table II.39.10. The white population represented 98.4 percent of the population in 2016, compared with black households accounting for 0.3 percent of the population. Hispanic households represented 1.2 percent of the population in 2016.

Table II.39.10 Population by Race and Ethnicity Grundy County 2010 Census & 2016 Five-Year ACS							
Race 2010 Census 2016 Five-Year ACS							
nass	Population	% of Total	Population	% of Total			
White	12,269	98.5%	12,169	98.4%			
Black	28	0.2%	42	0.3%			
American Indian	4	0%	4	0%			
Asian	27	0.2%	77	0.6%			
Native Hawaiian/ Pacific Islander	7	0.1%	0	0%			
Other	31	0.2%	8	0.1%			
Two or More Races	87	0.7%	73	0.6%			
Total	12,453	100.0%	12,373	100.0%			
Non-Hispanic	Non-Hispanic 12,331 99% 12,222 98.8%						
Hispanic	122	1%	151	1.2%			

The population by race is broken down further by ethnicity in Table II.39.11. While the white non-Hispanic population changed by -0.1 percent between 2000 and 2010, the white Hispanic population changed by 75.6 percent. The black non-Hispanic population changed by 160 percent.

	Population b	ble II.39.11 by Race and E rundy County 2010 Census Dat	ta		
Race		000		ensus	% Change
	Population	% of Total	Population	% of Total	00 - 10
140 %		on-Hispanic	10.100		1 0.404
White	12,197	99.2%	12,190	98.9%	-0.1%
Black	10	0.1%	26	0.2%	160%
American Indian	2	0%	4	0%	100%
Asian	35	0.3%	27	0.2%	-22.9%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%	
Other	0	0%	1	0%	
Two or More Races	53	0.4%	76	0.6%	43.4%
Total Non-Hispanic	12,297	100.0%	12,331	100.0%	0.3%
		Hispanic			
White	45	62.5%	79	64.8%	75.6%
Black	0	0%	2	1.6%	
American Indian	1	1.4%	0	0%	-100%
Asian	1	1.4%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	19	26.4%	30	24.6%	57.9%
Two or More Races	6	8.3%	11	9%	83.3%
Total Hispanic	72	100.0%	122	100.0%	69.4 %
Total Population	12,369	100.0%	12,453	100.0%	0.7%

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The change in race and ethnicity between 2010 and 2016 is shown in Table II.39.12. During this time, the total non-Hispanic population was 12,222 persons in 2016. The Hispanic population was 151.

Table II.39.12 Population by Race and Ethnicity Grundy County 2010 Census & 2016 Five-Year ACS						
Race		ensus		e-Year ACS		
	Population	% of Total	Population	% of Total		
	Non-H	lispanic				
White	12,190	98.9%	12,026	98.4%		
Black	26	0.2%	42	0.3%		
American Indian	4	0%	4	0%		
Asian	27	0.2%	77	0.6%		
Native Hawaiian/ Pacific Islander	7	0.1%	0	0%		
Other	1	0%	0	0%		
Two or More Races	76	0.6%	73	0.6%		
Total Non-Hispanic	12,331	100.0%	12,222	100.0%		
	His	panic				
White	79	64.8%	143	94.7%		
Black	2	1.6%	0	0%		
American Indian	0	0%	0	0%		
Asian	0	0%	0	0%		
Native Hawaiian/ Pacific Islander	0	0%	0	0%		
Other	30	24.6%	8	5.3%		
Two or More Races	11	9%	0	0%		
Total Non-Hispanic	122	100.0	151	100.0%		
Total Population	12,453	100.0%	12,373	100.0%		

Households by type and tenure are shown in Table II.39.13. Family households represented 67.9 percent of households, while non-family households accounted for 32.1 percent. These changed from 70.2 and 29.8 percent, repectively.

Table II.39.13 Household Type by Tenure Grundy County 2010 Census SF1 & 2016 Five-Year ACS Data						
Household Type	2010 Census 2016 Five-Year ACS					
nousellold Type	Households	Households	Households	% of Total		
Family Households	3,604	70.2%	3,505	67.9%		
Married-Couple Family	3,089	85.7%	3,008	85.8%		
Owner-Occupied	2,832	91.7%	2,672	88.8%		
Renter-Occupied	257	8.3%	336	11.2%		
Other Family	515	14.3%	497	14.7%		
Male Householder, No Spouse Present	191	37.1%	179	38.4%		
Owner-Occupied	133	69.6%	99	55.3%		
Renter-Occupied	58	30.4%	80	44.7%		
Female Householder, No Spouse Present	324	62.9%	318	65.2%		
Owner-Occupied	211	65.1%	201	63.2%		
Renter-Occupied	113	34.9%	117	36.8%		
Non-Family Households	1,527	29.8%	1,657	32.1%		
Owner-Occupied	1,037	67.9%	1,159	69.9%		
Renter-Occupied	490	32.1%	498	30.1%		
Total	5,131	100.0%	5,162	100.0%		

The group quarters population was 154 in 2010, compared to 173 in 2000. Institutionalized populations experienced a -7.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.39.14 Group Quarters Population Grundy County 2000 & 2010 Census SF1 Data						
Group Quarters Type	2000 C	ensus	2010 C	ensus	% Change	
Group quarters Type	Population	% of Total	Population	% of Total	00–10	
	In	stitutionalized				
Correctional Institutions	0	0%	0	0%	0%	
Juvenile Facilities			0	0%		
Nursing Homes	166	100%	105	68.2%	-36.7%	
Other Institutions	0	0%	49	31.8%		
Total	166	100.0%	154	100.0%	-7.2%	
	Nor	ninstitutionaliz	ed			
College Dormitories	0	0%	0	0%	0%	
Military Quarters	0	0%	0	0%	0%	
Other Noninstitutionalized 7 100% 0 0% -100%						
Total	7	100.0%	0	100.0%	-100%	
Group Quarters Population	173	100.0%	154	100.0%	-11%	

The number of foreign born persons are shown in Table II.39.15. An estimated 0.2 percent of the population was born in Bangladesh, some 0.1 percent were born in India, and another 0.1 percent were born in Germany.

Table II.39.15 Place of Birth for the Foreign-Born Population Grundy County 2016 Five-Year ACS							
Number County Number of Person Percent of Total Population							
#1 country of origin	Bangladesh	22	0.2%				
#2 country of origin	India	18	0.1%				
#3 country of origin	Germany	9	0.1%				
#4 country of origin	Mexico	9	0.1%				
#5 country of origin	Philippines	7	0.1%				
#6 country of origin	China excluding Hong Kong and Taiwan	3	0%				
#7 country of origin	Korea	3	0%				
#8 country of origin England 2 0%							
#9 country of origin	#9 country of origin Netherlands 1 0%						
#10 country of origin	Afghanistan	0	0%				

Limited English Proficiency and the language spoken at home are shown in Table II.39.16. An estimated 0.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking French, Haitian, or Cajun.

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Table II.39.16 Limited English Proficiency and Language Spoken at Home Grundy County 2016 Five-Year ACS				
Number	County	Number of Person	Percent of Total Population	
#1 LEP Language	Spanish	23	0.2%	
#2 LEP Language	French, Haitian, or Cajun	8	0.1%	
#3 LEP Language	German or other West Germanic languages	4	0%	
#4 LEP Language	Other Indo-European languages	4	0%	
#5 LEP Language	Arabic	0	0%	
#6 LEP Language	Chinese	0	0%	
#7 LEP Language	Korean	0	0%	
#8 LEP Language	Other Asian and Pacific Island languages	0	0%	
#9 LEP Language	Other and unspecified languages	0	0%	
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%	

Disability

The disability rate from the 2000 Census is shown in Table II.39.17. Some 14.4 percent of the population was disabled in 2000, or a total of 1,657 persons. The disability rate was highest for those over 65, with 33.5 percent disabled.

Table II.39.17 Disability by Age Grundy County 2000 Census SF3 Data				
Age	Total Disabled Disability Population Rate			
5 to 15	70	3.4%		
16 to 64	843	11.7%		
65 and older 744 33.5%				
Total	1,657	14.4%		

Table II.39.18 shows disability by type in 2000. There were 770 physical disabilities in 2000, some 484 employment disabilities, and 494 go-outside-home disabilities.

Table II.39.18 Total Disabilities Tallied: Aged 5 and Older Grundy County 2000 Census SF3 Data				
Disability Type Population				
Sensory disability 396				
Physical disability	770			
Mental disability	360			
Self-care disability 157				
Employment disability 484				
Go-outside-home disability 494				
Total	2,661			

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Disability by age, as estimated by the 2016 ACS, is shown in Table II.39.19. The disability rate for females was 10.9 percent, compared to 10.7 percent for males. The disability rate changed precipitously higher with age, with 40.9 percent of those over 75 experiencing a disability.

Table II.39.19 Disability by Age Grundy County 2016 Five-Year ACS Data						
	M	ale	Fe	male	T	otal
Age	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	41	3.6%	20	1.9%	61	2.8%
18 to 34	41	3.7%	57	5.5%	98	4.6%
35 to 64	221	9.1%	244	10.1%	465	9.6%
65 to 74	147	25.4%	97	15.3%	244	20.1%
75 or Older	194	43.9%	259	38.9%	453	40.9%
Total	644	10.7%	677	10.9%	1,321	10.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.39.20. Some 5.8 percent have an ambulatory disability, 3.7 have an independent living disability, and 1.6 percent have a self-care disability.

Table II.39.20 Total Disabilities Tallied: Aged 5 and Older Grundy County 2016 Five-Year ACS					
Disability Type Population with Percent with Disability Disability					
Hearing disability 451 3.7%					
Vision disability 131 1.1%					
Cognitive disability 348 3%					
Ambulatory disability 664 5.8%					
Self-Care disability 181 1.6%					
Independent living disability	349	3.7%			

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.39.21. In 2016, some 6,210 persons were employed and 243 were unemployed. This totaled a labor force of 6,453 persons. The unemployment rate for Grundy County was estimated to be 3.8 percent in 2016.

Table II.39.21 Employment, Labor Force and Unemployment Grundy County 2016 Five-Year ACS Data				
Employment Status 2016 Five-Year ACS				
Employed 6,210				
Unemployed 243				
Labor Force 6,453				
Unemployment Rate	3.8%			

In 2016, 95.7 percent of households in Grundy County had a high school education or greater.



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Table II.39.22 High School or Greater Education Grundy County 2016 Five-Year ACS Data			
Education Level Households			
High School or Greater 4,940			
Total Households 5,162			
Percent High School or Above 95.7%			

As seen in Table II.39.23, some 34 percent of the population had a high school diploma or equivalent, another 37.4 percent have some college, 18.1 percent have a Bachelor's Degree, and 5.7 percent of the population had a graduate or professional degree.

Table II.39.23 Educational Attainment Grundy County 2016 Five-Year ACS Data				
Education Level Population Percent				
Less Than High School 458 4.8%				
High School or Equivalent 3,212 34%				
Some College or Associates Degree 3,540 37.4%				
Bachelor's Degree	18.1%			
Graduate or Professional Degree 539 5.7%				
Total Population Above 18 years	9,457	100.0%		

ECONOMICS

Labor Force

Table II.39.24, shows the labor force statistics for Grundy County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.8 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Grundy County decreased from 3.9 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

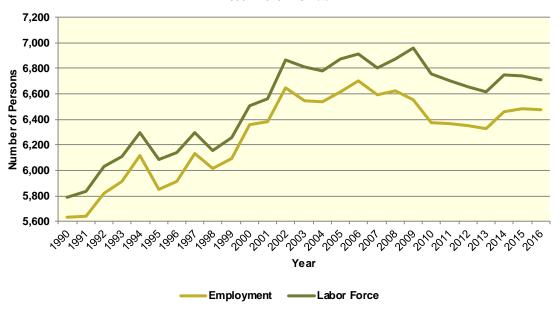
	Table II.39.24 Labor Force Statistics Grundy County 1990 - 2016 BLS Data Grundy County Statewide					
Year		Statewide Unemployment				
	Unemployment	Employment	Labor Force	Unemployment Rate	Rate	
1990	151	5,636	5,787	2.6%	4.4%	
1991	199	5,640	5,839	3.4%	4.7%	
1992	215	5,819	6,034	3.6%	4.5%	
1993	190	5,917	6,107	3.1%	4%	
1994	183	6,113	6,296	2.9%	3.5%	
1995	232	5,854	6,086	3.8%	3.4%	
1996	224	5,916	6,140	3.6%	3.5%	
1997	163	6,132	6,295	2.6%	3.1%	
1998	145	6,012	6,157	2.4%	2.7%	
1999	161	6,095	6,256	2.6%	2.6%	
2000	148	6,357	6,505	2.3%	2.6%	
2001	177	6,381	6,558	2.7%	3.3%	
2002	219	6,645	6,864	3.2%	4%	
2003	261	6,548	6,809	3.8%	4.5%	
2004	241	6,538	6,779	3.6%	4.5%	
2005	259	6,617	6,876	3.8%	4.3%	
2006	211	6,701	6,912	3.1%	3.7%	
2007	216	6,589	6,805	3.2%	3.7%	
2008	248	6,627	6,875	3.6%	4.2%	
2009	405	6,552	6,957	5.8%	6.4%	
2010	384	6,371	6,755	5.7%	6%	
2011	334	6,369	6,703	5%	5.5%	
2012	303	6,349	6,652	4.6%	5%	
2013	289	6,325	6,614	4.4%	4.7%	
2014	283	6,463	6,746	4.2%	4.3%	
2015	260	6,482	6,742	3.9%	3.8%	
2016	235	6,478	6,713	3.5%	3.7%	

Diagram II.39.3, shows the employment and labor force for Grundy County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,478 persons, with the labor force reaching 6,713, indicating there were a total of 235 unemployed persons.

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Diagram II.39.3 Employment and Labor Force

Grundy County 1990 – 2016 BLS Data



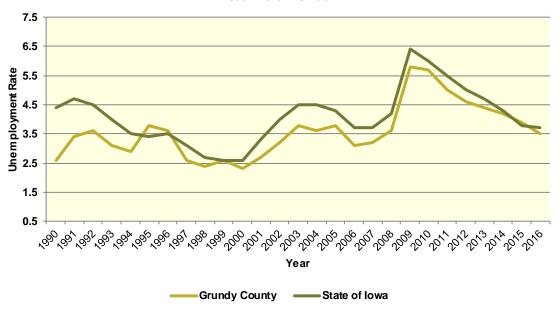
Unemployment

Diagram II.39.4, shows the unemployment rate for both the State and Grundy County. During the 1990's the average rate for Grundy County was 3.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.4 percent. Over the course of the entire period the Grundy County had an average unemployment rate that lower than the State, 3.6 percent for Grundy County, versus 4.1 statewide.

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Diagram II.39.4 Annual Unemployment Rate

Grundy 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.39.25, shows total real earnings by industry for Grundy County. In the most recent 2016 estimate, the construction industry had the largest total real earnings, with total real earnings reaching \$49,565,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 57.5 percent.

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Table II.39.25 Real Earnings by Industry Grundy County BEA Table CA-5N Data (1,000's of 2016 Dollars) % **NAICS Categories** 2001 2011 2014 2015 2010 2012 2013 2016 Change 15-16 Farm earnings 36,896 49,359 82,102 89,616 86,996 39,929 43,593 31,916 -26.8 Forestry, fishing, related 0 13,698 17.852 14,023 17.893 15.609 16,379 17.454 6.6 activities, and other 0 295 372 0 0 0 0 0 0 Mining 5,396 Utilities 0 6,694 2,661 3,426 2,799 2,863 3,134 57.5 Construction 28,487 44,244 42,375 46,833 43,625 49,893 49,565 -0.7 50,211 Manufacturing 29,607 22,480 23,532 21,737 20,171 21,155 20,985 21,715 3.5 Wholesale trade 18,370 21,049 24,794 24,174 23,499 21,568 19,606 18,627 -5 Retail trade 14,949 12,474 12,746 12,627 9,207 10,496 12,537 13,113 4.6 Transportation 0 6,738 7,122 7,593 7,510 7,651 7,621 7,602 -0.3 and warehousing 2,298 2,060 834 Information 1,910 1,258 1,077 716 964 34.6 0 0 Finance and insurance 11,695 14,803 12,503 14,060 13,155 12,507 0 Real estate and rental and 5,774 5,722 0 0 0 3,902 5,431 5,290 6,006 leasing Professional and technical 5,321 6,657 6,769 0 0 0 0 0 0 services Management of 0 0 0 0 0 0 0 0 0 companies and enterprises Administrative and waste 0 0 0 4,114 4,805 4,804 5,338 6,214 16.4 services 0 0 0 0 0 0 0 0 0 **Educational services** Health care and social 0 0 0 0 0 0 0 0 0 assistance Arts, entertainment, and 725 750 743 808 785 732 654 -10.6 757 recreation Accommodation and food 2,138 1,744 1,916 1,966 2,041 2,078 2,030 1,806 -11.1 services Other services, except 10,600 11,075 10,522 10,446 9,527 10,241 10,943 11,131 1.7 public administration Government and 31,107 35,049 34,381 34,570 35,735 35,860 35,420 36,852 4 government enterprises **Total** 228,133 283,700 312,304 328,780 317,748 275,034 282,531 277,390 -1.8

Table II.39.26, shows the total employment by industry for the Grundy County. The most recent estimates show the farm industry was the largest employer in Grundy County, with employment reaching 784 jobs in 2016. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 50 percent to 20 jobs.

Table II.39.26 Employment by Industry Grundy County BEA Table CA25 Data										
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16	
Farm earnings	895	802	793	760	799	748	792	784	-1	
Forestry, fishing, related activities, and other	0	288	290	321	358	339	338	315	-6.8	
Mining	0	11	0	17	13	17	19	19	0	
Utilities	0	39	36	34	36	41	44	44	0	
Construction	526	606	611	656	631	694	692	659	-4.8	
Manufacturing	607	458	492	445	392	378	372	375	0.8	
Wholesale trade	314	322	360	346	347	342	318	307	-3.5	
Retail trade	710	585	576	578	589	604	632	641	1.4	
Transportation and warehousing	0	191	200	195	187	190	184	181	-1.6	
Information	73	57	55	51	50	35	26	39	50	
Finance and insurance	263	357	355	331	336	318	0	0	0	
Real estate and rental and leasing	138	162	170	176	196	211	0	0	0	
Professional and technical services	139	160	159	0	0	0	0	0	0	
Management of companies and enterprises	0	0	0	0	0	0	0	0	0	
Administrative and waste services	0	0	0	212	225	222	223	246	10.3	
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	54	85	80	90	73	85	82	81	-1.2	
Accommodation and food services	223	203	199	189	192	183	170	165	-2.9	
Other services, except public administration	358	369	381	378	367	390	377	376	-0.3	
Government and government enterprises	789	722	741	756	766	764	752	783	4.1	
Total	6,058	6,273	6,393	6,397	6,401	6,422	6,415	6,433	0.3	

Table II.39.27, shows the real average earnings per job by industry for Grundy County. These figures are calculated by dividing the total real earning displayed in Tables II.39.25 and II.39.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 122,636 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 57.5 percent.

Table II.39.27 Real Earnings Per Job by Industry Grundy County BEA Table CA5N and CA25 Data											
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16		
Farm earnings	41,224	61,545	103,534	117,915	108,881	53,381	55,041	40,709	-26		
Forestry, fishing, related activities, and other	0	48,691	47,234	55,613	49,981	46,044	48,458	55,410	14.3		
Mining	0	26,823	0	0	0	0	0	0	0		
Utilities	0	171,637	77,760	78,257	79,514	76,430	77,853	122,636	57.5		
Construction	54,158	73,010	69,354	71,392	69,136	72,350	72,099	75,212	4.3		
Manufacturing	48,777	49,084	47,829	48,847	51,457	55,966	56,411	57,907	2.7		
Wholesale trade	58,503	65,370	68,872	69,868	67,722	63,064	61,654	60,674	-1.6		
Retail trade	21,055	21,323	22,129	21,846	15,631	17,377	19,837	20,457	3.1		
Transportation and warehousing	0	35,277	35,609	38,941	40,159	40,267	41,419	42,000	1.4		
Information	31,480	36,138	34,736	24,673	21,537	23,817	27,550	24,718	-10.3		
Finance and insurance	44,469	41,466	35,219	42,477	39,153	39,330	0	0	0		
Real estate and rental and leasing	28,272	33,525	31,119	32,805	30,645	27,121	0	0	0		
Professional and technical services	38,283	41,609	42,573	0	0	0	0	0	0		
Management of companies and enterprises	0	0	0	0	0	0	0	0	0		
Administrative and waste services	0	0	0	19,406	21,354	21,639	23,939	25,260	5.5		
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	13,430	8,821	9,291	8,980	10,753	8,903	8,921	8,074	-9.5		
Accommodation and food services	9,589	8,591	9,627	10,402	10,631	11,354	11,944	10,945	-8.4		
Other services, except public administration	29,609	30,012	27,617	27,635	25,958	26,258	29,027	29,604	2		
Government and government enterprises	39,426	48,544	46,398	45,728	46,652	46,937	47,102	47,065	-0.1		
Total	37,658	45,226	48,851	51,396	49,640	42,827	44,042	43,120	-2.1		

Table II.39.28 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 \$606,307,000 a -1.7 percent change between 2015 and 2016. Table II.39.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,273 and 6,433 in 2016, which a change of 0.3 percent over this period.

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Table II.39.28 Total Employment and Real Personal Income Grundy County BEA Data 1969 Through 2015

		Social	1,000s of 201	Dividends,			Per	Total	Average
Year	Earnings	Security Contributions	Residents Adjustments	Interest, Rents	Transfer Payments	Personal Income	Capita Income	Employment	Real Earnings Per Job
1969	182,122	8,218	28,229	51,102	19,222	272,456	19,501	6,023	30,237
1970	177,202	8,268	28,185	54,369	21,712	273,200	19,379	6,069	29,198
1971	163,412	8,613	29,949	56,420	22,803	263,971	18,752	6,052	27,002
1972	189,826	9,108	33,815	61,432	23,668	299,634	21,218	5,917	32,079
1973	256,196	11,659	38,498	70,491	26,598	380,123	27,114	6,114	41,904
1974	236,099	12,822	43,304	72,768	28,117	367,465	26,285	6,139	38,459
1975	218,827	12,253	46,262	77,104	31,450	361,389	25,661	6,012	36,400
1976	193,062	13,422	49,562	77,558	32,125	338,885	24,109	6,355	30,381
1977	194,669	13,257	58,912	82,474	33,444	356,242	25,404	6,347	30,672
1978	216,965	13,041	63,314	86,242	34,455	387,934	27,318	6,069	35,750
1979	206,337	13,969	70,433	90,873	36,285	389,959	27,049	6,213	33,211
1980	175,653	12,946	75,761	98,827	38,727	376,022	26,228	6,029	29,134
1981	182,237	13,480	75,117	108,792	40,510	393,176	27,715	6,027	30,237
1982	153,220	13,536	66,791	112,954	42,628	362,057	25,960	6,117	25,048
1983	148,417	13,084	60,913	107,366	44,134	347,747	25,233	6,035	24,592
1984	158,666	13,876	59,948	115,614	44,862	365,214	27,024	6,064	26,164
1985	156,951	13,863	55,146	111,696	45,232	355,162	26,803	6,270	25,031
1986	165,082	13,771	52,166	105,969	45,658	355,105	27,744	5,966	27,670
1987	172,546	14,251	59,116	98,474	45,191	361,076	29,066	5,966	28,922
1988	153,272	14,723	63,982	91,740	44,230	338,502	27,578	6,010	25,503
1989	151,497	15,448	67,539	95,625	47,286	346,499	28,602	6,098	24,844
1990	166,944	16,025	73,413	93,148	48,119	365,599	30,424	6,134	27,216
1991	167,256	16,873	76,548	89,788	49,640	366,359	30,640	6,067	27,567
1992	194,874	18,034	79,398	92,446	51,807	400,491	33,151	6,030	32,317
1993	168,424	18,499	80,842	85,718	51,846	368,331	30,514	6,069	27,751
1994	202,333	19,384	84,451	84,773	51,660	403,833	33,232	6,049	33,450
1995	208,380	19,689	85,396	99,787	56,047	429,920	35,113	6,014	34,649
1996	217,713	17,934	89,940	105,978	58,282	453,980	36,858	5,908	36,851
1997	240,193	21,316	87,360	108,916	58,936	474,089	38,434	6,148	39,069
1998	215,073	21,594	89,994	114,101	60,185	457,760	37,287	6,049	35,555
1999	211,335	22,284	82,425	105,692	61,697	438,864	35,587	6,146	34,386
2000	221,855	22,897	88,983	107,006	62,356	457,303	36,975	6,201	35,777
2001	228,133	23,285	94,637	106,306	66,727	472,518	38,357	6,058	37,658
2002	229,333	23,063	91,529	99,645	70,026	467,471	37,784	5,880	39,003
2003	235,098	24,345	96,807	93,883	68,183	469,626	38,033	5,931	39,639
2004	274,927	25,129	103,155	95,084	71,431	519,467	41,949	6,048	45,457
2005	268,447	26,504	107,350	87,098	73,612	510,004	41,110	6,168	43,522
2006	265,000	28,017	113,322	90,177	79,639	520,121	41,824	6,280	42,198
2007	281,477	29,019	122,475	102,114	80,496	557,543	45,266	6,389	44,057
2008	294,385	29,194	121,948	124,417	88,850	600,407	48,581	6,291	46,795
2009	282,689	30,092	115,984	120,562	94,431	583,573	46,885	6,369	44,385
2010	283,700	30,685	113,106	117,577	96,197	579,895	46,552	6,273	45,225
2011	312,304	27,848	117,762	133,147	96,964	632,329	50,691	6,393	48,851
2012	328,780	28,481	120,110	147,082	96,184	663,674	53,350	6,397	51,396
2013	317,748	30,726	121,392	139,958	95,644	644,016	52,257	6,401	49,640
2014	275,034	30,522	125,545	139,726	95,643	605,425	48,920	6,422	42,826
2015	282,531	30,425	121,926	143,914	98,617	616,563	49,671	6,415	44,043
2016	277,390	31,356	116,550	143,136	100,587	606,307	49,241	6,433	43,120

Diagram II.39.5, shows real average earnings per job for Grundy County from 1990 to 2016. Over this period the average earning per job for Grundy County was \$39,719, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.39.5 Real Average Earnings Per Job Grundy County BEA Data 1990 - 2016

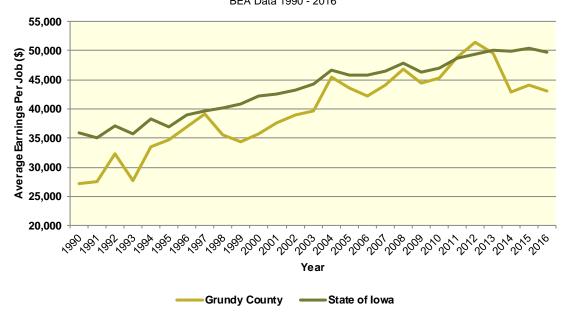
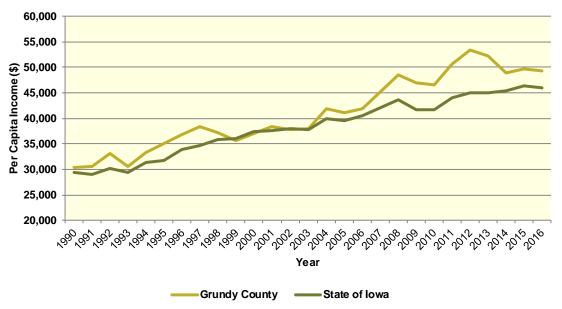


Diagram II.39.6, shows real per capita income for the Grundy County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Grundy County was \$41,062, which was higher than the statewide average of \$38,254 over the same period.

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Diagram II.39.6 Real Per Capita Income

Grundy 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.39.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 3,986 persons in 2015 to 3,983 in 2016, a change of -0.1 percent.

	Table II.39.29 Total Monthly Employment Grundy County BLS QCEW Data, 2001–2016(p)											
Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	
Jan	3,688	3,705	3,618	3,643	3,490	3,636	3,797	3,746	3,707	3,686	3,702	
Feb	3,799	3,738	3,573	3,788	3,521	3,661	3,729	3,753	3,668	3,687	3,691	
Mar	3,832	3,790	3,638	3,760	3,560	3,670	3,874	3,774	3,718	3,705	3,764	
Apr	3,963	3,872	3,856	4,026	3,902	3,958	4,042	3,867	4,007	4,051	3,977	
May	4,020	4,016	4,056	4,070	4,020	4,054	4,206	4,142	4,147	4,184	3,952	
Jun	4,096	4,143	4,087	4,167	4,152	4,187	4,292	4,322	4,369	4,307	4,199	
Jul	4,105	4,071	4,067	4,079	4,010	4,037	4,070	4,152	4,207	4,133	4,142	
Aug	3,991	3,967	4,055	3,987	3,881	3,945	4,065	4,025	4,093	4,067	4,067	
Sep	4,126	4,177	4,073	4,094	3,999	4,027	4,098	4,057	4,145	4,113	4,271	
Oct	4,007	3,987	4,163	3,991	4,028	4,057	4,111	4,060	4,062	4,090	4,098	
Nov	3,964	3,994	4,006	3,935	3,917	4,011	4,048	4,006	4,035	3,978	4,062	
Dec	3,859	3,752	3,902	3,648	3,723	3,877	3,966	3,886	3,857	3,829	3,874	
Annual	3,954	3,934	3,925	3,932	3,850	3,927	4,025	3,983	4,001	3,986	3,983	
% Change		-0.5%	-0.2%	0.2%	-2.1%	2%	2.5%	-1%	0.5%	-0.4%	-0.1%	



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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 \$780 in 2015. In 2016, average weekly wages saw an increased of 1.7 percent over the prior year, rising to \$793, or by 13 dollars. These data are shown in Table II.39.30.

	Table II.39.30 Average Weekly Wages Grundy County BLS QCEW Data, 2001–2016(p)											
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change						
2001	484	479	480	532	494							
2002	473	497	491	522	496	0.4%						
2003	490	504	516	574	521	5%						
2004	503	519	528	599	538	3.3%						
2005	511	562	598	607	571	6.1%						
2006	572	600	581	627	595	4.2%						
2007	608	623	642	680	638	7.2%						
2008	627	617	653	681	645	1.1%						
2009	626	634	683	719	666	3.3%						
2010	635	657	711	746	688	3.3%						
2011	636	663	736	758	700	1.7%						
2012	677	713	739	787	729	4.1%						
2013	706	694	762	806	742	1.8%						
2014	714	729	767	837	762	2.7%						
2015	737	738	801	841	780	2.4%						
2016(p)	742	753	826	844	793	1.7%						

Total business establishments reported by the QCEW are displayed in Table II.39.31. Between 2015 and 2016, the total number of business establishments in Grundy County decreased by 1.7 percent, from 375 to 373 establishments.

	Table II.39.31 Number of Business Establishments Grundy County BLS QCEW Data, 2001–2016(p)											
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change						
2001	387	379	360	358	371							
2002	351	353	350	351	351	-5.4%						
2003	366	364	363	365	365	4%						
2004	371	368	372	368	370	1.4%						
2005	365	362	370	362	365	-1.4%						
2006	374	376	377	374	375	2.7%						
2007	373	375	377	378	376	0.3%						
2008	370	364	370	365	367	-2.4%						
2009	368	370	366	365	367	(ND)%						
2010	366	364	367	358	364	-0.8%						
2011	357	356	357	354	356	-2.2%						
2012	356	369	372	373	368	3.4%						
2013	375	375	372	370	373	1.4%						
2014	371	370	372	374	372	-0.3%						
2015	375	371	378	377	375	0.8%						
2016	380	369	372	371	373	-0.5%						

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Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.39.32, 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 Grundy County.

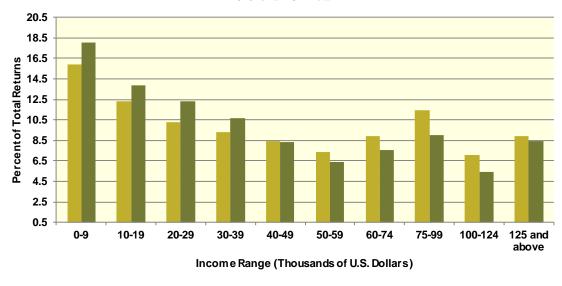
As can be seen the total number of returns between 2010 and 2015 increased by 0.4 percent, with 482 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 41.8 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -11.2 percent.

	Table II.39.32 Number of Tax Returns by Adjusted Gross Income Grundy 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	1,096	809	748	576	529	423	477	304	87	95	5,144	
2003	1,032	770	735	582	513	374	495	376	124	122	5,123	
2004	1,044	783	671	565	496	418	481	435	149	136	5,178	
2005	1,021	711	667	556	505	448	508	481	169	165	5,231	
2006	971	683	640	574	501	451	554	488	197	209	5,268	
2007	946	662	665	544	496	422	565	576	252	245	5,373	
2008	910	652	612	519	467	406	555	613	271	339	5,344	
2009	907	668	644	529	486	413	516	601	243	355	5,362	
2010	891	709	623	563	453	393	528	599	272	340	5,371	
2011	914	720	624	539	421	359	501	652	293	417	5,440	
2012	918	650	562	521	443	346	503	612	318	516	5,389	
2013	872	640	568	541	447	350	489	622	363	485	5,377	
2014	873	652	562	523	492	347	493	646	350	486	5,424	
2015	856	664	553	502	456	399	483	615	382	482	5,392	
Change 10 - 15	-3.9%	-6.3%	-11.2%	-10.8%	0.7%	1.5%	-8.5%	2.7%	40.4%	41.8%	0.4%	

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Diagram II.39.7 2015 Income Distribution

Grundy County 2015 Iowa DOR Data



■ Grundy County ■ State of Iowa

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 765 in 2010 to 768 in 2016, with the poverty rate reaching 6.3 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.39.33, at right, presents poverty data for the county.

The rate of poverty for Grundy County is shown in Table II.39.34. In 2016, there were an estimated 722 persons living in poverty. This represented a 6 percent poverty rate, compared to 4.6 percent poverty in 2000. In 2016, some 4.2 percent of those in poverty were under age 6, and 16.8 percent were 65 or older.

Table II.39.33 Persons in Poverty Grundy County 2000–2016 SAIPE Estimates Year Persons in Poverty 2000 645 5.3% 2001 625 5.1%

Year	Poverty	Poverty Rate
2000	645	5.3%
2001	625	5.1%
2002	621	5%
2003	644	5.2%
2004	757	6.1%
2005	694	5.7%
2006	789	6.5%
2007	722	6%
2008	775	6.4%
2009	756	6.3%
2010	765	6.2%
2011	779	6.4%
2012	779	6.4%
2013	837	6.9%
2014	812	6.7%
2015	771	6.3%
2016	768	6.3%

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Table II.39.34 Poverty by Age Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data									
۸۵۵	2000 Cens	us	2016 Five-Year ACS						
Age	Persons in Poverty % of Total Persons in Poverty % of Total								
Under 6	36	6.4%	30	4.2%					
6 to 17	109	19.3%	113	15.7%					
18 to 64	293	52%	458	63.4%					
65 or Older	126	22.3%	121	16.8%					
Total	564	100.0%	722	100.0%					
Poverty Rate	4.6%		6%						

Housing

The Census Bureau estimates that the total number of housing units increased by 0.5 percent in Grundy County between 2010 and 2016, from 5,530 to 5,560. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.39.35.

Housing Production

The Census Bureau reports building permit authorizations and "per unit"

Table II.39.35 Housing Units State of Iowa vs. Grundy County 2000 and 2016 Census Data and Intercensal Estimates										
% Growth Grundy % Growth Subject Iowa Since County Since Census County Census										
2000 Census Base	1,232,625	•	5,304							
2010 Census	1,336,417	8.4%	5,530	4.3%						
July 2011 Estimate	1,341,974	0.4%	5,530	0%						
July 2012 Estimate	1,346,403	0.7%	5,533	0.1%						
July 2013 Estimate	1,353,274	1.3%	5,535	0.1%						
July 2014 Estimate	1,362,458	1.9%	5,547	0.3%						
July 2015 Estimate	1,370,778	2.6%	5,552	0.4%						
July 2016 Estimate	1,380,162	3.3%	5,560	0.5%						

valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Grundy County decreased from 20 authorizations in 2015 to 8 in 2016.

The real value of single-family building permits increased from \$225,343 in 2015 to \$278,125 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.39.36.

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Table II.39.36 Building Permits and Valuation Grundy County Census Bureau Data, 1980–2016 Per Unit Valuation, **Authorized Construction in Permit Issuing Areas** (Real 2016\$) Year **Multi-Family** Single-Family Multi-Family Single-**Duplex** Tri- and Total Family Units **Four-Plex** Units Units Units Units 141,002 108,311 102,160 102,000 122,564 115,017 114,504 118,494 115,366 103,100 125,405 123,566 105,241 124,236 138,122 127,726 131,177 167,202 236,801 221,761 59,855 210,053 51,034 192,839 156,176 185,258 180,584 167,722 184,803 195,979 216,774 195,491 249,037 198,443 222,072 262,939 258,135 225,343 278,125

Diagram II.39.8 Single Family Permits

Grundy County Census Bureau Data, 1980–2016

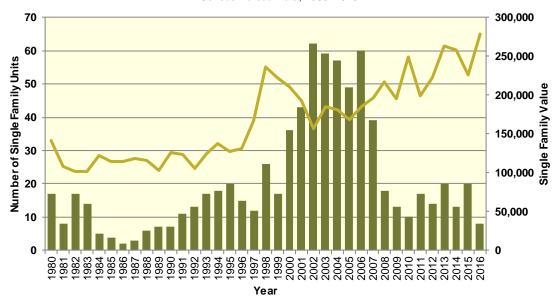
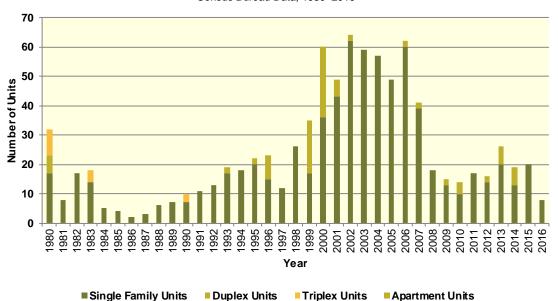


Diagram II.39.9 Total Permits by Unit Type

Grundy County Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.39.37. In 2016, there were 5,545 housing units, up from 5,304 in 2000. Single-family units accounted for 89.3 percent of units in 2016, compared to 87.2 in 2000. Apartment units accounted for 3.5 percent in 2016, compared to 1.9 percent in 2000.

Table II.39.37 Housing Units by Type Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data									
2000 Census 2016 Five-Year ACS									
Unit Type -	Units	% of Total	Units	% of Total					
Single-Family	4,624	87.2%	4,953	89.3%					
Duplex	96	1.8%	52	0.9%					
Tri- or Four-Plex	254	4.8%	199	3.6%					
Apartment	101	1.9%	194	3.5%					
Mobile Home	224	4.2%	142	2.6%					
Boat, RV, Van, Etc.	5	0.1%	5	0.1%					
Total	5,304	100.0%	5,545	100.0%					

Some 92.8 percent of housing was occupied in 2010, compared to 94 percent in 2000. Owner-occupied housing changed 5.8 percent between 2000 and 2010, ending with owner-occupied units representing 82.1 percent of unit. Vacant units changed by 24.7 percent, resulting in 399 vacant units in 2010.

Table II.39.38 Housing Units by Tenure Grundy County 2000 & 2010 Census SF1 Data										
Tenure -	2000	Census	2010	% Change						
renure	Units	% of Total	Units	% of Total	00–10					
Occupied Housing Units	4,984	94%	5,131	92.8%	2.9%					
Owner-Occupied	3,983	79.9%	4,213	82.1%	5.8%					
Renter-Occupied	1,001	20.1%	918	17.9%	-8.3%					
Vacant Housing Units 320 6% 399 7.2% 24.7%										
Total Housing Units	5,304	100.0%	5,530	100.0%	4.3%					

Table II.39.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,545 housing units. An estimated 80 percent were owner-occupied, and 6.9 percent were vacant.

Table II.39.39 Housing Units by Tenure Grundy County 2010 Census & 2016 Five-Year ACS Data							
Tenure 2010 Census 2016 Five-Year A				e-Year ACS			
renure	Units	% of Total	Units	% of Total			
Occupied Housing Units	5,131	92.8%	5,162	93.1%			
Owner-Occupied	4,213	82.1%	4,131	80%			
Renter-Occupied	918	17.9%	1,031	20%			
Vacant Housing Units 399 7.2% 383 6.9%							
Total Housing Units	Total Housing Units 5,530 100.0% 5,545 100.0%						

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Households by household size are shown in Table II.39.40. There were a total of 5,131 households in 2010, up from 4,984 in 2000. One person households changed by 4.2 percent between 2000 and 2010, while two person households changed by 7.9 percent. Three and four person households changed by 4.9 and -7.4 respectively, representing 13.4 percent and 12.4 percent of the population in 2010.

Table II.39.40 Households by Household Size Grundy County 2000 & 2010 Census SF1 Data						
Size	2000 Ce	ensus	2010 Ce	ensus	% Change	
Size	Households	% of Total	Households	% of Total	00–10	
One Person	1,271	25.5%	1,325	25.8%	4.2%	
Two Persons	1,925	38.6%	2,077	40.5%	7.9%	
Three Persons	655	13.1%	687	13.4%	4.9%	
Four Persons	685	13.7%	634	12.4%	-7.4%	
Five Persons	347	7%	277	5.4%	-20.2%	
Six Persons	80	1.6%	97	1.9%	21.2%	
Seven Persons or More	21	0.4%	34	0.7%	61.9%	
Total	4,984	100.0%	5,131	100.0%	2.9%	

Households by income is shown in Table II.39.41. Households earning more than \$100,000 per year represented 21.9 percent of households in 2016, compared to 5.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2010, compared to 22.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.6 percent of households in 2016, compared to 11.8 percent in 2000.

Table II.39.41 Households by Income Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data							
Income	2000 Ce	ensus	2016 Five-\	Year ACS			
income	Households	% of Total	Households	% of Total			
Less than \$15,000	586	11.8%	394	7.6%			
\$15,000 to \$19,999	325	6.5%	208	4%			
\$20,000 to \$24,999	360	7.3%	232	4.5%			
\$25,000 to \$34,999	794	16%	501	9.7%			
\$35,000 to \$49,999	1,122	22.6%	798	15.5%			
\$50,000 to \$74,999	1,101	22.2%	1,093	21.2%			
\$75,000 to \$99,999	408	8.2%	807	15.6%			
\$100,000 or More	268	5.4%	1,129	21.9%			
Total	4,964	100.0%	5,162	100.0%			

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Table II.39.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.1 percent and 1.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.7 percent, 3.7 percent, and 7.3, respectively. Housing units built prior to 1939 represented 36 percent of households in 2016.

Table II.39.42 Households by Year Home Built Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data						
Year Built	2000 Ce	ensus	2016 Five-	rear ACS		
rear built	Households	% of Total	Households	% of Total		
1939 or Earlier	1,941	38.9%	1,859	36%		
1940 to 1949	471	9.5%	324	6.3%		
1950 to 1959	698	14%	638	12.4%		
1960 to 1969	466	9.3%	516	10%		
1970 to 1979	800	16.1%	811	15.7%		
1980 to 1989	270	5.4%	190	3.7%		
1990 to 1999	338	6.8%	378	7.3%		
2000 to 2009			366	7.1%		
2010 or Later			80	1.5%		
Total	4,984	100.0%	5,162	100.0%		

The distribution of unit types by race are shown in Table II.39.43. An estimated 89.7 percent of white households occupy single family homes, while 100 percent of black households do. Some 3.3 percent of white households occupied apartments, while 0 percent of black households do.

Table II.39.43 Distribution of Units in Structure by Race Grundy County 2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.7%	100%	0%	0%	0%	0%	100%
Duplex	0.9%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.5%	0%	0%	0%	0%	0%	0%
Apartment	3.3%	0%	0%	0%	0%	0%	0%
Mobile Home	2.5%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0.1%	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.39.44. An estimated 13.8 percent of vacant units were for rent in 2010, a 3.8 percent change since 2000. In addition, some 20.3 percent of vacant units were for sale, a change of 8 percent between 2000 and 2010. "Other" vacant units represented 47.6 percent of vacant units in 2010. This is a change of 79.2 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.

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Table II.39.44 Disposition of Vacant Housing Units Grundy County 2000 & 2010 Census SF1 Data							
Disposition	2000	0 Census	2010) Census	% Change		
Disposition	Units	% of Total	Units	% of Total	00–10		
For Rent	53	16.6%	55	13.8%	3.8%		
For Sale	75	23.4%	81	20.3%	8%		
Rented or Sold, Not Occupied	48	15%	34	8.5%	-29.2%		
For Seasonal, Recreational, or Occasional Use	35	10.9%	39	9.8%	11.4%		
For Migrant Workers	3	0.9%	0	0%	-100%		
Other Vacant	106 33.1% 190 47.6% 79.2%						
Total	320	100.0%	399	100.0%	24.7%		

The disposition of vacant units between 2010 and 2016 are shown in Table II.39.45. By 2016, for rent units accounted for 5.5 percent of vacant units, while for sale units accounted for 5.2 percent. "Other" vacant units accounted for 66.8 percent of vacant units, representing a total of 256 "other" vacant units.

Table II.39.45 Disposition of Vacant Housing Units Grundy County 2010 Census & 2016 Five-Year ACS Data							
Diamonisian	2010 (Census	2016 Five	e-Year ACS			
Disposition —	Units	% of Total	Units	% of Total			
For Rent	55	13.8%	21	5.5%			
For Sale	81	20.3%	20	5.2%			
Rented Not Occupied	17	4.3%	20	5.2%			
Sold Not Occupied	17	4.3%	31	8.1%			
For Seasonal, Recreational, or Occasional Use	39	9.8%	35	9.1%			
For Migrant Workers	0	0%	0	0%			
Other Vacant	190	47.6%	256	66.8%			
Total	399	100.0%	383	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.39.46. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

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Table II.39.46 Overcrowding and Severe Overcrowding Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data								
Data Source	No Overci	rowding	Overcro	wding	Severe Ove	rcrowding	Total	
Data Source	Households	% of Total	Households	% of Total	Households	% of Total	Total	
	Owner							
2000 Census	3,946	99.4%	23	0.6%	2	0.1%	3,971	
2016 Five-Year ACS	4,102	99.3%	27	0.7%	2	0%	4,131	
			Renter					
2000 Census	992	97.9%	19	1.9%	2	0.2%	1,013	
2016 Five-Year ACS	1,009	97.9%	4	0.4%	18	1.7%	5,162	
Total								
2000 Census	4,938	99.1%	42	0.8%	4	0.1%	4,984	
2016 Five-Year ACS	5,111	99%	31	0.6%	20	0.4%	5,162	

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

Table II.39.47 Households with Incomplete Plumbing Facilities Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data						
Households 2000 Census 2016 Five-Year ACS						
With Complete Plumbing Facilities	4,964	5,141				
Lacking Complete Plumbing Facilities	20	21				
Total Households 4,984 5,162						
Percent Lacking	0.4%	0.4%				

There were 38 households lacking complete kitchen facilities in 2016, compared to 12 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.7 percent in 2016.

Table II.39.48 Households with Incomplete Kitchen Facilities Grundy County 2000 Census SF3 & 2016 Five-Year ACS Data						
Households 2000 Census 2016 Five-Year ACS						
With Complete Kitchen Facilities	4,972	5,124				
Lacking Complete Kitchen Facilities	12	38				
Total Households 4,984 5,162						
Percent Lacking	0.2%	0.7%				

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



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

In Grundy County, 11.8 of households had a cost burden and 5.7 percent had a severe cost burden. Some 16.3 percent of renters were cost burdened, and 13.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.7 percent and a severe cost burden rate of 3.1 percent. Owner occupied households with a mortgage had a cost burden rate of 13.3 percent, and severe cost burden at 4.2 percent.

Table II.39.49 Cost Burden and Severe Cost Burden by Tenure Grundy County 2000 Census & 2016 Five-Year ACS Data									
Data Cauras	Less Tha	an 30%	31%-	50%	Above	50%	Not Con	nputed	Total
Data Source	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	Total
			Oı	wner With a Mo	ortgage				
2000 Census	1,383	83.7%	193	11.7%	63	3.8%	13	0.8%	1,652
2016 Five-Year ACS	1,836	82.3%	297	13.3%	94	4.2%	4	0.2%	2,231
			Owi	ner Without a l					
2000 Census	1,339	92.9%	61	4.2%	38	2.6%	4	0.3%	1,442
2016 Five-Year ACS	1,692	89.1%	146	7.7%	59	3.1%	3	0.2%	1,900
				Renter					
2000 Census	587	64.9%	87	9.6%	74	8.2%	157	17.3%	905
2016 Five-Year ACS	521	50.5%	168	16.3%	139	13.5%	203	19.7%	1,031
Total									
2000 Census	3,309	82.7%	341	8.5%	175	4.4%	174	4.4%	3,999
2016 Five-Year ACS	4,049	78.4%	611	11.8%	292	5.7%	210	4.1%	5,162

Housing Problems by Income

Table II.39.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Grundy County. As can be seen in 2017 the MFI was \$68,000, which compared to \$69,900 for the State of Iowa.

Table II.39.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 425 owner-occupied and 134 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 170 owner-occupied 120 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,145 households without a housing problem.

Table II.39.50 Median Family Income Grundy County 2000–2017 HUD MFI						
Year	MFI	State of Iowa MFI				
2000	56,700	49,100				
2001	60,600	52,500				
2002	60,800	53,700				
2003	55,000	54,900				
2004	55,200	55,800				
2005	55,900	57,650				
2006	57,600	57,800				
2007	55,800	58,100				
2008	57,400	58,500				
2009	59,900	62,000				
2010	60,500	62,400				
2011	62,100	64,000				
2012	62,900	64,800				
2013	64,100	64,700				
2014	61,900	65,300				
2015	65,600	67,500				
2016	65,400	68,400				
2017	68,000	69,900				

Table II.39.51						
Hous	ing Problen	ns by Incom	e and Tenu	re		
		rundy County				
	2010–20 Less Than	14 HUD CHAS I 30% - 50%	Data 50% - 80%	80% - 100%	Greater than	
Housing Problem	30% MFI	MFI	90% - 80% MFI	MFI	100% MFI	Total
	Ow	ner-Occupied				
Lacking complete plumbing or kitchen facilities	0	4	4	0	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	10	4	18
Housing cost burden greater than 50% of income (and none of the above problems)	70	40	60	0	0	170
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	100	125	55	85	425
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	40	180	485	480	2,310	3,495
Total	174	324	678	545	2,407	4,128
	Rei	nter-Occupied				
Lacking complete plumbing or kitchen facilities	15	4	0	25	0	44
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	90	20	10	0	0	120
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	65	15	0	4	134
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	50	65	240	130	165	650
Total	225	154	273	155	173	980
		Total				
Lacking complete plumbing or kitchen facilities	15	8	4	25	4	56
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	8	10	8	26
Housing cost burden greater than 50% of income (and none of the above problems)	160	60	70	0	0	290
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	110	165	140	55	89	559
Zero/negative income (and none of the above problems)	24	0	0	0	0	24
has none of the 4 housing problems	90	245	725	610	2,475	4,145
Total	399	478	951	700	2,580	5,108

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.39.52 of the 422 loans in 2016, 193 loans were for Home Purchases, 44 were for Home Improvement and 185 were for refinancing.



Table II.39.52 Owner-Occupied Single Family Home Loans by Loan Type Grundy County 2008 – 2016 HMDA Data							
Year	Home Home Refinancing Total Purchase Improvement						
2008	157	54	172	383			
2009	180	28	347	555			
2010	124	30	338	492			
2011	125	32	254	411			
2012	157	30	373	560			
2013	139	30	242	411			
2014	160	55	122	337			
2015	189	33	158	380			
2016	193	44	185	422			

Table II.39.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$114,038 in 2012 and \$111,969 in 2016. Overall, average loans were \$88,922 in 2008 and \$112,557 in 2016.

Table II.39.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Grundy County 2008 – 2016 HMDA Data							
Year	Year Home Home Refinancing Total Purchase Improvement						
2008	\$106,293	\$19,889	\$94,738	\$88,922			
2009	\$104,072	\$35,143	\$114,611	\$107,184			
2010	\$107,919	\$55,567	\$120,982	\$113,701			
2011	\$111,904	\$48,750	\$122,752	\$113,691			
2012	\$114,038	\$48,867	\$140,126	\$127,923			
2013	\$109,964	\$44,267	\$116,649	\$109,105			
2014	\$107,081	\$25,491	\$128,189	\$101,407			
2015	\$96,063	\$43,667	\$139,804	\$109,700			
2016	\$111,969	\$45,682	\$129,076	\$112,557			

Table II.39.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$17,904,000 in 2012 and \$21,610,000 in 2016. Overall, average loans were \$34,057,000 in 2008 and \$47,499,000 in 2016.

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Т	Table II.39.54 Total Volume of Owner-Occupied Single Family Loans Grundy County 2008 – 2016 HMDA Data							
Year	Year Home Home Refinancing Total Purchase Improvement							
2008	\$16,688,000	\$1,074,000	\$16,295,000	\$34,057,000				
2009	\$18,733,000	\$984,000	\$39,770,000	\$59,487,000				
2010	\$13,382,000	\$1,667,000	\$40,892,000	\$55,941,000				
2011	\$13,988,000	\$1,560,000	\$31,179,000	\$46,727,000				
2012	\$17,904,000	\$1,466,000	\$52,267,000	\$71,637,000				
2013	\$15,285,000	\$1,328,000	\$28,229,000	\$44,842,000				
2014	\$17,133,000	\$1,402,000	\$15,639,000	\$34,174,000				
2015	\$18,156,000	\$1,441,000	\$22,089,000	\$41,686,000				
2016	\$21,610,000	\$2,010,000	\$23,879,000	\$47,499,000				

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.39.55 presents some basic statistics about the completed surveys.

Table II.39.55 Survey of Rental Properties Grundy County 2017 Survey of Rental Properties				
Year Completed Total Vacancy Absorption Surveys Units Rate Rate				
2017	1	1	0	0

Table II.39.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single family units in Grundy County, with 0 of them available. This translates into a vacancy rate of 0 percent in Grundy County, which compares to a single family vacancy rate of 6.7 percent for the State of lowa. There were 0 apartment units reported in the survey.

Table II.39.56 Rental Vacancy Survey by Type Grundy County 2017 Survey of Rental Properties							
Unit Type	Unit Type Total Units Vacant Units Vacancy Rate						
Single Family	1	0	0%				
Apartments	0 0 0%						
Mobile Homes	0	0	0%				
"Other" Units	"Other" Units 0 0 0%						
Don't Know 0 0 0%							
Total	1	0	0%				

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Table II.39.57, reports units by bedroom size.

Table II.39.57 Rental Units by Bedroom Size Grundy County 2017 Survey of Rental Properties						
Number of Family Units Homes Units 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	1	0	0	0		1
Don't Know	0	0	0	0	0	0
Total	1	0	0	0	0	1

Table II.39.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Four-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Average market-rate rents by unit type are shown in Table II.39.59. 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.39.58 Single Family Units by Bedroom Size Grundy County 2017 Survey of Rental Properties						
Number of Units Available Units Vacancy Rates						
Studio	0	0	0%			
One	0	0	0%			
Two	0	0	0%			
Three	0	0	0%			
Four	1	0	0%			
Don't know	0	0	0%			
Total	1	0	0%			

Table II.39.59 Average Market Rate Rents by Bedroom Size Grundy County 2017 Survey of Rental Properties						
Number of Single Family Apartment Mobile "Other" Total Bedrooms Units Units Homes Units						
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	\$650	\$0	\$0	\$0	\$650	
Total	\$650	\$0	\$0	\$0	\$650	

Table II.39.60, shows vacancy rates for single family units by average rental rates for Grundy County. The most common rent for single family units was between 500 to 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.39.60 Single Family Market Rate Rents by Vacancy Status Grundy County 2017 Survey of Rental Properties						
Average Rents Single Family Single Family Vacancy Rate Units Units Units						
Less Than \$500	0	0	0%			
\$500 to \$750	1	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	1	0	0%			

Respondents were asked if utilities are included in the rent and as shown in Table II.39.61 below 0 respondents, or 0 percent, included some sort of utility in the rent.

Table II.39.61 Are there any utilities included with the rent? Grundy County 2017 Survey of Rental Properties			
Period Respondent			
Yes	0		
No 1			

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.39.62, there were 1 single family units which property managers considered accessible. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

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Table II.39.62 Accessible Units by Bedroom Size Grundy County 2017 Survey of Rental Properties							
Number of Single Apartment Mobile "Other" Don't Total Units Homes Units Know							
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	1	0	0	0		1	
Don't Know	0	0	0	0	0	0	
Total	1	0	0	0	0	1	

Table II.39.63, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.39.63 Single Family Units by Accessibility and Bedroom Size Grundy County 2017 Survey of Rental Properties						
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible		
Studio	0	0	0	%0		
One	0	0	0	0%		
Two	0	0	0	0%		
Three	0	0	0	0%		
Four	0	1	1	100%		
Don't know	0	0	0	0%		
Total	0	1	1	100%		

Perceived Need for Rental Units

Table II.39.64, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 20 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.39.65, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme

Table II.39.64 Do you keep a waiting list? Grundy County 2017 Survey of Rental Properties				
Period	Respondent			
Yes	1			
NI-	0			
No	U			

need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.



Table II.39.65 How would you rate the need for renovation of existing units in the city? Grundy County 2017 Survey of Rental Properties							
Need	Single Family	Apartments	Mobile Homes	Other Units			
No Need	1	1	1	1			
Low Need	0	0	0	0			
Moderate Need	0	0	0	0			
High Need	0	0	0	0			
Extreme Need	0	0	0	0			
Average Need	1	1	1	1			

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.39.66, 1 respondent 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, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.39.66 How would you rate the need for construction of new units in the city? Grundy County 2017 Survey of Rental Properties							
Need	Single Family	Apartments	Mobile Homes	Other Units			
No Need	1	1	1	1			
Low Need	0	0	0	0			
Moderate Need	0	0	0	0			
High Need	0	0	0	0			
Extreme Need	0	0	0	0			
Average Need	1	1	1	1			

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.



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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.39.67, shows the *strong growth scenario* for the Grundy County. As can be seen there were 4,131 owner–occupied and 1,031 renter-occupied households in 2016, for a total of 5,162 households. In 2030, there will be a projected 5,551 households, of which 4,397 are projected to be owner occupied and the remaining 1,154 are expected to be renter-occupied.

By 2050, there are projected to be 4,461 owner-occupied households, of which 187 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 731 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,138 renter households, of which 261 renter households are expected to have incomes between 0 and 30.0 percent of median family income 312 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 5,599 occupied units by 2050, of which 448 are expected to have incomes on between 0 and 30 percent of MFI.

lowa Profile II.39.43 Final Report: May 18, 2018

			Housing I	ble II.39.6 Demand F rundy County g Growth Scen	orecast			
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	174	180	183	185	186	187	187	187
30.1-50%	326	339	343	347	350	351	352	352
50.1-80%	677	703	713	721	727	730	731	731
80.1-95%	431	448	454	459	463	465	466	466
95.1-115%	462	479	486	491	495	497	498	498
115+%	2,061	2,140	2,169	2,194	2,211	2,221	2,225	2,225
Total	4,131	4,290	4,348	4,397	4,431	4,451	4,459	4,461
				Renter				
0-30%	236	263	264	264	264	264	263	261
30.1-50%	164	183	184	184	184	184	183	181
50.1-80%	282	315	315	316	316	315	314	312
80.1-95%	149	166	166	167	167	166	166	164
95.1-115%	31	34	34	34	34	34	34	34
115+%	168	188	188	189	189	188	187	186
Total	1,031	1,149	1,152	1,154	1,154	1,152	1,146	1,138
				Total				
0-30%	410	443	447	449	451	451	450	448
30.1-50%	490	522	527	531	534	535	535	533
50.1-80%	960	1,018	1,028	1,037	1,043	1,045	1,045	1,043
80.1-95%	580	614	620	626	630	631	631	630
95.1-115%	492	514	520	526	530	532	532	532
115+%	2,229	2,328	2,357	2,382	2,399	2,409	2,412	2,411
Total	5,162	5,439	5,499	5,551	5,586	5,603	5,605	5,599

