

**VOLUME II:
GUTHRIE COUNTY**

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Guthrie County

DEMOGRAPHICS

Population Estimates

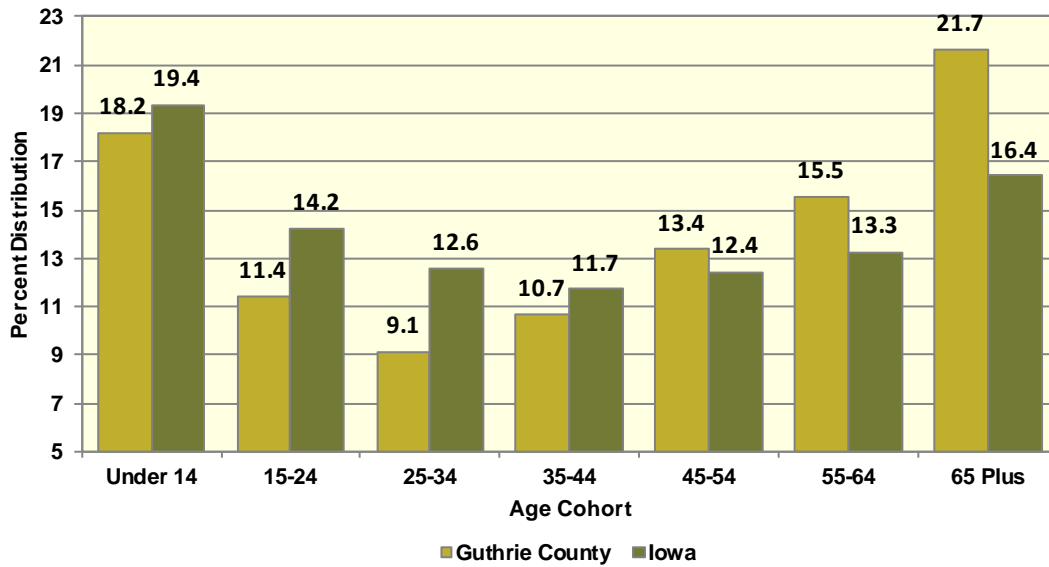
The Census Bureau's current census estimates indicate that Guthrie County's population decreased from 10,954 in 2010 to 10,625 in 2016, or by 3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 8.2 percent, and the number of people from 55 to 64 years of age increased by 7.5 percent. The white population decreased by 3.8 percent, while the black population increased by 181.2 percent. The Hispanic population increased from 202 to 279 people between 2010 and 2016 or by 38.1 percent. These data are presented in Table II.40.1.

Table II.40.1						
Profile of Population Characteristics						
Guthrie County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Guthrie County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,954	10,625	-3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,127	1,935	-9%	603,673	607,020	0.6%
15 to 24 years	1,049	1,215	15.8%	430,187	445,808	3.6%
25 to 34 years	1,056	969	-8.2%	382,583	394,373	3.1%
35 to 44 years	1,275	1,134	-11.1%	364,548	367,535	0.8%
45 to 54 years	1,733	1,420	-18.1%	439,726	389,744	-11.4%
55 to 64 years	1,536	1,651	7.5%	372,750	415,998	11.6%
65 and Over	2,178	2,301	5.6%	452,888	514,215	13.5%
Race						
White	10,791	10,379	-3.8%	2,839,615	2,864,884	0.9%
Black	16	45	181.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	22	39	77.3%	13,563	15,924	17.4%
Asian	39	37	-5.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	5	9	80%	2,419	3,592	48.5%
Two or more races	81	116	43.2%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	202	279	38.1%	151,544	182,606	20.5%

Table II.40.2, presents the population of Guthrie County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,443 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 5,511 persons, were female. In 2016, the number of males rose to 5,320 persons, and accounted for 50.1 percent of the population, with the remaining 49.9 percent, or 5,305 persons being female.

Table II.40.2 Population by Age and Gender Guthrie 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	1,107	1,020	2,127	997	938	1,935	-9%
15 to 24 years	572	477	1,049	633	582	1,215	15.8%
25 to 34 years	538	518	1,056	497	472	969	-8.2%
35 to 44 years	625	650	1,275	577	557	1,134	-11.1%
45 to 54 years	625	650	1,275	577	557	1,134	-11.1%
55 to 64 years	890	843	1,733	701	719	1,420	-18.1%
65 and Over	763	773	1,536	854	797	1,651	7.5%
Total	5,443	5,511	10,954	5,320	5,305	10,625	-3%
% of Total	49.7%	50.3%	.	50.1%	49.9%	.	

Diagram II.40.1
Age Distribution
Guthrie County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Guthrie County increased from 10,935 to 11,353 persons, or by 3.8 percent. Between 2000 and 2010, Guthrie County population, changed by -399 persons, to a total population of 10,954 persons. The most recent estimates indicated that Guthrie County’s population fell an additional -329 persons since the 2010 Census, to 10,625 persons in July 2016.

Table II.40.3 Population Estimates: Births, Deaths, and Migration Guthrie County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	10,935
Natural Increase 90-00	-143
Net Migration 90-00	561
2000 Census	11,353
Natural Increase 00-09	-113
Net Migration 00-09	-301
2009 Population Estimate	10,939
2010 Census	10,954
Natural Increase 10-16	-109
Net Migration 10-16	-220
2016 Population Estimate	10,625

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.40.3, Guthrie County had a natural increase, of -143 persons between 1990 and 2000. During the April 2000 to July 2009 period, Guthrie County’s natural increase was estimated at -113 persons. Between 2010 and 2016, the natural increase was estimated at -109 persons, and the net migration was -220 persons.

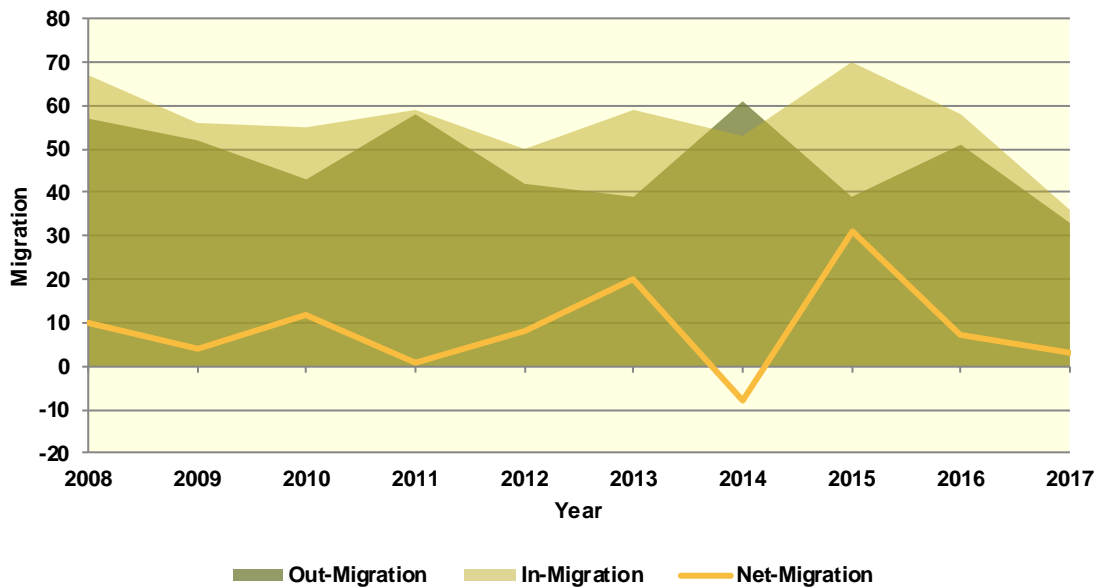
Population Migration Trends

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.40.4 in 2008 there was a total of 67 in-migrations with a total of 57 out-migrations, which led to a net-migration of 10 persons. The most recent first half 2017 data saw a net-migration of 3 persons, with 36 persons entering Guthrie County and 33 persons leaving Guthrie County.

Diagram II.40.2, 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 2015 with 31 people entering and the migration lowest net migration occurred in 2014 with 8 entering Guthrie County.

Diagram II.40.2
Net In-migration by Gender
 Guthrie County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.40.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 133 percent of net-migrants, or 4 persons were male, with the remaining -33 percent, or -1 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	36	29	27	28	27	28	25	37	31	17
Female	31	27	28	31	23	31	28	33	27	19
Total	67	56	55	59	50	59	53	70	58	36
Out										
Male	26	23	23	34	19	15	30	20	23	13
Female	31	29	20	24	23	24	31	19	28	20
Total	57	52	43	58	42	39	61	39	51	33
Net										
Male	10	6	4	-6	8	13	-5	17	8	4
Female	0	-2	8	7	0	7	-3	14	-1	-1
Total	10	4	12	1	8	20	-8	31	7	3

Table II.40.5, shows net-migration for Guthrie 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 5 persons entering Guthrie County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 4 persons leaving Guthrie County.

Table II.40.5										
Migration by Age Range										
Guthrie County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	0	0	0	0	1	0	2	0	0
18-22	7	6	2	1	0	4	3	3	5	2
23-25	7	11	7	4	3	3	8	4	7	5
26-35	15	11	11	12	14	13	12	16	10	6
36-45	15	14	16	14	9	15	11	9	10	8
46-55	11	2	10	11	6	10	4	16	7	7
56-65	4	7	6	10	10	5	10	8	9	7
66 +	6	5	3	7	8	8	5	12	10	1
Total	67	56	55	59	50	59	53	70	58	36
Out										
14-17	0	1	0	1	0	0	1	1	2	0
18-22	5	6	4	7	4	4	3	4	3	6
23-25	10	5	10	7	9	6	9	6	8	4
26-35	14	13	7	13	9	10	18	5	4	10
36-45	14	4	11	11	7	6	8	5	7	3
46-55	7	13	2	5	6	5	8	4	12	3
56-65	3	7	7	9	4	5	8	4	8	7
66 +	4	3	2	5	3	3	6	10	7	0
Total	57	52	43	58	42	39	61	39	51	33
Net										
14-17	2	-1	0	-1	0	1	-1	1	-2	0
18-22	2	0	-2	-6	-4	0	0	-1	2	-4
23-25	-3	6	-3	-3	-6	-3	-1	-2	-1	1
26-35	1	-2	4	-1	5	3	-6	11	6	-4
36-45	1	10	5	3	2	9	3	4	3	5
46-55	4	-11	8	6	0	5	-4	12	-5	4
56-65	1	0	-1	1	6	0	2	4	1	0
66 +	2	2	1	2	5	5	-1	2	3	1
Total	10	4	12	1	8	20	-8	31	7	3

School Age Enrollment

Table II.40.6, show the school enrollment from the Iowa Department of Education for Guthrie County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,610 students and was 2,377 in 2017, a change of -8.9 percent. Enrollment for students in grades 1 to 5 was 903 students in 2010 and 809 in 2017, which was a change of -10.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 770 and 699 in 2017, which was a change of -9.2 percent.

Table II.40.6
School Enrollment
 Guthrie County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	153	808	387	845	35	2,228
2001	165	800	525	844	20	2,354
2002	264	914	599	836	4	2,617
2003	264	945	589	812	3	2,613
2004	268	934	599	815	0	2,616
2005	254	940	627	806	67	2,627
2006	260	950	604	833	66	2,647
2007	285	950	572	811	82	2,618
2008	288	933	607	829	82	2,657
2009	310	949	619	832	90	2,710
2010	331	903	606	770	121	2,610
2011	340	920	591	777	147	2,628
2012	332	894	565	760	141	2,551
2013	332	915	534	787	165	2,568
2014	340	885	530	759	165	2,514
2015	334	871	556	736	153	2,497
2016	296	822	572	736	138	2,426
2017	297	809	572	699	132	2,377
% Change 10-17	-10.3%	-10.4%	-5.6%	-9.2%	9.1%	-8.9%

Census Demographic Data

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

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

Population Estimates

Table II.40.7, 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 -6.4 percent to a total of 2,178 persons in 2010. Those aged 25 to 34 changed by -3.1 percent, and those aged under 5 changed by -1.8 percent.

Table II.40.7					
Population by Age					
Guthrie County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	626	5.5%	615	5.6%	-1.8%
5 to 19	2,284	20.1%	2,220	20.3%	-2.8%
20 to 24	475	4.2%	341	3.1%	-28.2%
25 to 34	1,090	9.6%	1,056	9.6%	-3.1%
35 to 54	3,312	29.2%	3,008	27.5%	-9.2%
55 to 64	1,238	10.9%	1,536	14%	24.1%
65 or Older	2,328	20.5%	2,178	19.9%	-6.4%
Total	11,353	100.0%	10,954	100.0%	-3.5%

The elderly population is further explored in Table II.40.8. Those aged 65 to 66 changed by 11.6 percent between 2000 and 2010, resulting in a population of 270 persons. Those aged 85 or older changed by -3.7 percent during the same time period, and resulted in 338 persons over age 85 in 2010.

Table II.40.8					
Elderly Population by Age					
Guthrie County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	242	10.4%	270	12.4%	11.6%
67 to 69	339	14.6%	338	15.5%	-0.3%
70 to 74	574	24.7%	486	22.3%	-15.3%
75 to 79	458	19.7%	416	19.1%	-9.2%
80 to 84	364	15.6%	330	15.2%	-9.3%
85 or Older	351	15.1%	338	15.5%	-3.7%
Total	2,328	100.0%	2,178	100.0%	-6.4%

Population by race and ethnicity is shown in Table II.40.9. The white population changed by -4.5 percent between 2000 and 2010, and resulted in representing 97.6 percent of the population in 2010. The black population changed by 14.3 percent, represented 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 68.3 percent between 2000 and 2010, compared to the -4.3 percent growth rate for non-Hispanics.

Table II.40.9					
Population by Race and Ethnicity					
Guthrie County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	11,195	98.6%	10,687	97.6%	-4.5%
Black	14	0.1%	16	0.1%	14.3%
American Indian	6	0.1%	22	0.2%	266.7%
Asian	16	0.1%	37	0.3%	131.2%
Native Hawaiian/ Pacific Islander	5	0%	4	0%	-20%
Other	48	0.4%	85	0.8%	77.1%
Two or More Races	69	0.6%	103	0.9%	49.3%
Total	11,353	100.0%	10,954	100.0%	-3.5%
Hispanic	120	1.1%	202	1.8%	68.3%
Non-Hispanic	11,233	98.9%	10,752	98.2%	-4.3%



Population by race and ethnicity through 2016 is shown in Table II.40.10. The white population represented 97.4 percent of the population in 2016, compared with black households accounting for 0.2 percent of the population. Hispanic households represented 2.4 percent of the population in 2016.

Table II.40.10				
Population by Race and Ethnicity				
Guthrie County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,687	97.6%	10,418	97.4%
Black	16	0.1%	26	0.2%
American Indian	22	0.2%	31	0.3%
Asian	37	0.3%	7	0.1%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	85	0.8%	68	0.6%
Two or More Races	103	0.9%	141	1.3%
Total	10,954	100.0%	10,691	100.0%
Non-Hispanic	10,752	98.2%	10,437	97.6%
Hispanic	202	1.8%	254	2.4%

The population by race is broken down further by ethnicity in Table II.40.11. While the white non-Hispanic population changed by -4.8 percent between 2000 and 2010, the white Hispanic population changed by 39.4 percent. The black non-Hispanic population changed by 14.3 percent, while the black Hispanic population changed by 0 percent.

Table II.40.11					
Population by Race and Ethnicity					
Guthrie County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,129	99.1%	10,595	98.5%	-4.8%
Black	14	0.1%	16	0.1%	14.3%
American Indian	5	0%	21	0.2%	320%
Asian	16	0.1%	37	0.3%	131.2%
Native Hawaiian/ Pacific Islander	5	0%	4	0%	-20%
Other	2	0%	0	0%	-100%
Two or More Races	62	0.6%	79	0.7%	27.4%
Total Non-Hispanic	11,233	100.0%	10,752	100.0%	-4.3%
Hispanic					
White	66	55%	92	45.5%	39.4%
Black	0	0%	0	0%	0%
American Indian	1	0.8%	1	0.5%	0%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	46	38.3%	85	42.1%	84.8%
Two or More Races	7	5.8%	24	11.9%	242.9%
Total Hispanic	120	100.0%	202	100.0%	68.3 %
Total Population	11,353	100.0%	10,954	100.0%	-3.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.40.12. During this time, the total non-Hispanic population was 10,437 persons in 2016. The Hispanic population was 254.

Table II.40.12				
Population by Race and Ethnicity				
Guthrie County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	10,595	98.5%	10,236	98.1%
Black	16	0.1%	26	0.2%
American Indian	21	0.2%	31	0.3%
Asian	37	0.3%	7	0.1%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	0	0%	0	0%
Two or More Races	79	0.7%	137	1.3%
Total Non-Hispanic	10,752	100.0%	10,437	100.0%
Hispanic				
White	92	45.5%	182	71.7%
Black	0	0%	0	0%
American Indian	1	0.5%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	85	42.1%	68	26.8%
Two or More Races	24	11.9%	4	1.6%
Total Non-Hispanic	202	100.0	254	100.0%
Total Population	10,954	100.0%	10,691	100.0%

Households by type and tenure are shown in Table II.40.13. Family households represented 66.4 percent of households, while non-family households accounted for 33.6 percent. These changed from 68.2 and 31.8 percent, respectively.

Table II.40.13				
Household Type by Tenure				
Guthrie County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,098	68.2%	2,983	66.4%
Married-Couple Family	2,617	84.5%	2,454	82.3%
Owner-Occupied	2,383	91.1%	2,238	91.2%
Renter-Occupied	234	8.9%	216	8.8%
Other Family	481	15.5%	529	16.1%
Male Householder, No Spouse Present	178	37%	163	33.6%
Owner-Occupied	122	68.5%	119	73%
Renter-Occupied	56	31.5%	44	27%
Female Householder, No Spouse Present	303	63%	366	57.3%
Owner-Occupied	183	60.4%	233	63.7%
Renter-Occupied	120	39.6%	133	36.3%
Non-Family Households	1,446	31.8%	1,507	33.6%
Owner-Occupied	993	68.7%	1,047	69.5%
Renter-Occupied	453	31.3%	460	30.5%
Total	4,544	100.0%	4,490	100.0%

The group quarters population was 170 in 2010, compared to 265 in 2000. Institutionalized populations experienced a -52.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a 4400 percent change during this same time period.

Table II.40.14					
Group Quarters Population					
Guthrie 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	6	2.3%	7	5.6%	16.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	258	97.7%	116	92.8%	-55%
Other Institutions	0	0%	2	1.6%	
Total	264	100.0%	125	100.0%	-52.7 %
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	1	100%	45	100%	4400%
Total	1	100.0%	45	100.0%	4400%
Group Quarters Population	265	100.0%	170	100.0%	-35.8%

The number of foreign born persons are shown in Table II.40.15. An estimated 0.5 percent of the population was born in Mexico, some 0.3 percent were born in El Salvador, and another 0.1 percent were born in Guatemala.

Table II.40.15			
Place of Birth for the Foreign-Born Population			
Guthrie County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	53	0.5%
#2 country of origin	El Salvador	37	0.3%
#3 country of origin	Guatemala	8	0.1%
#4 country of origin	Vietnam	5	0%
#5 country of origin	England	4	0%
#6 country of origin	Germany	4	0%
#7 country of origin	Cuba	2	0%
#8 country of origin	Denmark	2	0%
#9 country of origin	Burma	1	0%
#10 country of origin	Laos	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.40.16. An estimated 1.1 percent of the population speaks Spanish at home.

Table II.40.16 Limited English Proficiency and Language Spoken at Home Guthrie County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	115	1.1%
#2 LEP Language	Vietnamese	5	0%
#3 LEP Language	Other Asian and Pacific Island languages	2	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.40.17. Some 17.8 percent of the population was disabled in 2000, or a total of 1,862 persons. The disability rate was highest for those over 65, with 35.8 percent disabled.

Table II.40.17 Disability by Age Guthrie County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	39	2.3%
16 to 64	1,059	16%
65 and older	764	35.8%
Total	1,862	17.8%

Table II.40.18 shows disability by type in 2000. There were 884 physical disabilities in 2000, some 746 employment disabilities, and 527 go-outside-home disabilities.

Table II.40.18 Total Disabilities Tallied: Aged 5 and Older Guthrie County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	403
Physical disability	884
Mental disability	247
Self-care disability	212
Employment disability	746
Go-outside-home disability	527
Total	3,019

Disability by age, as estimated by the 2016 ACS, is shown in Table II.40.19. The disability rate for females was 11.7 percent, compared to 15.6 percent for males. The disability rate changed precipitously higher with age, with 43.6 percent of those over 75 experiencing a disability.

Table II.40.19 Disability by Age Guthrie County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	9	3.4%	4	1.4%	13	2.4%
5 to 17	117	11.8%	47	5.4%	164	8.8%
18 to 34	97	11.4%	53	6.5%	150	9%
35 to 64	219	9.9%	193	9.2%	412	9.6%
65 to 74	178	31.8%	89	14.6%	267	22.8%
75 or Older	210	48.8%	231	39.7%	441	43.6%
Total	830	15.6%	617	11.7%	1,447	13.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.40.20. Some 5.9 percent have an ambulatory disability, 4.3 have an independent living disability, and 1.8 percent have a self-care disability.

Table II.40.20 Total Disabilities Tallied: Aged 5 and Older Guthrie County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	523	5%
Vision disability	239	2.3%
Cognitive disability	404	4%
Ambulatory disability	594	5.9%
Self-Care disability	182	1.8%
Independent living disability	348	4.3%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.40.21. In 2016, some 5,334 persons were employed and 182 were unemployed. This totaled a labor force of 5,516 persons. The unemployment rate for Guthrie County was estimated to be 3.3 percent in 2016.

Table II.40.21 Employment, Labor Force and Unemployment Guthrie County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,334
Unemployed	182
Labor Force	5,516
Unemployment Rate	3.3%

In 2016, 92 percent of households in Guthrie County had a high school education or greater.

Table II.40.22	
High School or Greater Education	
Guthrie County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,133
Total Households	4,490
Percent High School or Above	92%

As seen in Table II.40.23, some 38.3 percent of the population had a high school diploma or equivalent, another 33.9 percent have some college, 13.9 percent have a Bachelor's Degree, and 5.7 percent of the population had a graduate or professional degree.

Table II.40.23		
Educational Attainment		
Guthrie County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	672	8.1%
High School or Equivalent	3,175	38.3%
Some College or Associates Degree	2,810	33.9%
Bachelor's Degree	1,154	13.9%
Graduate or Professional Degree	471	5.7%
Total Population Above 18 years	8,282	100.0%

ECONOMICS

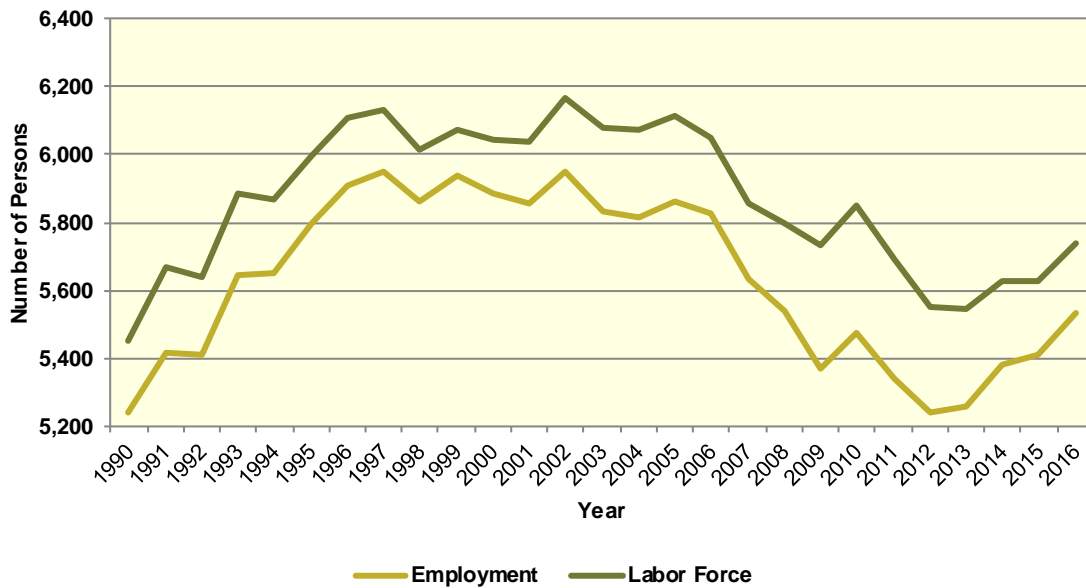
Labor Force

Table II.40.24, shows the labor force statistics for Guthrie County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.2 percent. The highest level of unemployment occurred during 2010 rising to a rate of 6.5 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 Guthrie County decreased from 3.8 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Guthrie County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	212	5,239	5,451	3.9%	4.4%
1991	249	5,420	5,669	4.4%	4.7%
1992	231	5,409	5,640	4.1%	4.5%
1993	237	5,646	5,883	4%	4%
1994	220	5,649	5,869	3.7%	3.5%
1995	198	5,797	5,995	3.3%	3.4%
1996	198	5,910	6,108	3.2%	3.5%
1997	180	5,952	6,132	2.9%	3.1%
1998	153	5,863	6,016	2.5%	2.7%
1999	133	5,938	6,071	2.2%	2.6%
2000	158	5,885	6,043	2.6%	2.6%
2001	182	5,857	6,039	3%	3.3%
2002	215	5,949	6,164	3.5%	4%
2003	248	5,833	6,081	4.1%	4.5%
2004	256	5,815	6,071	4.2%	4.5%
2005	255	5,861	6,116	4.2%	4.3%
2006	223	5,828	6,051	3.7%	3.7%
2007	223	5,634	5,857	3.8%	3.7%
2008	254	5,543	5,797	4.4%	4.2%
2009	360	5,372	5,732	6.3%	6.4%
2010	378	5,474	5,852	6.5%	6%
2011	348	5,342	5,690	6.1%	5.5%
2012	312	5,243	5,555	5.6%	5%
2013	286	5,258	5,544	5.2%	4.7%
2014	248	5,382	5,630	4.4%	4.3%
2015	216	5,414	5,630	3.8%	3.8%
2016	207	5,532	5,739	3.6%	3.7%

Diagram II.40.3, shows the employment and labor force for Guthrie County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,532 persons, with the labor force reaching 5,739, indicating there were a total of 207 unemployed persons.

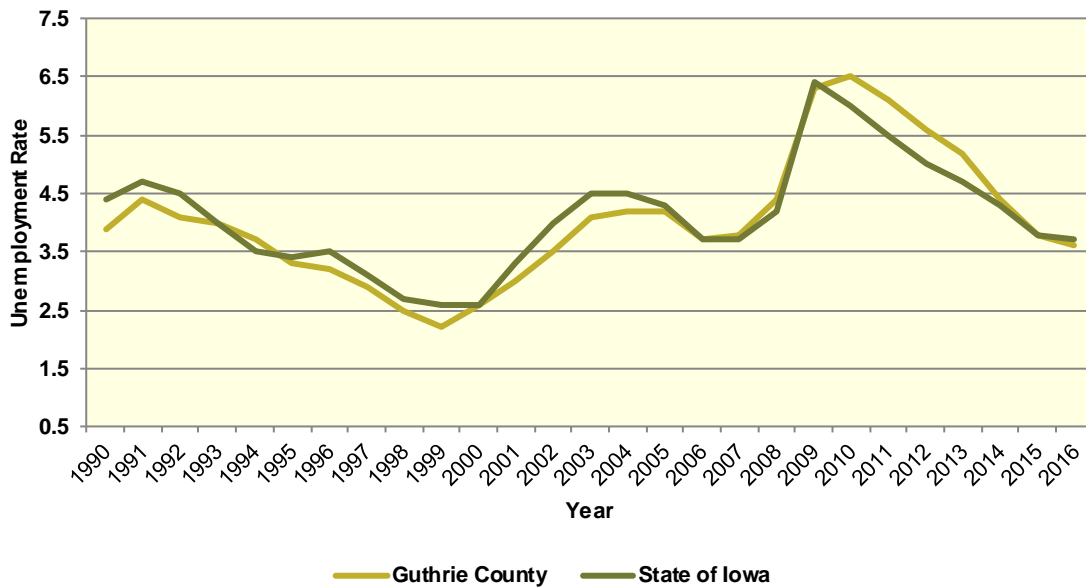
Diagram II.40.3
Employment and Labor Force
 Guthrie County
 1990 – 2016 BLS Data



Unemployment

Diagram II.40.4, shows the unemployment rate for both the State and Guthrie County. During the 1990’s the average rate for Guthrie County was 3.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5 percent. Over the course of the entire period the Guthrie County had an average unemployment rate that lower than the State, 4 percent for Guthrie County, versus 4.1 statewide.

Diagram II.40.4
Annual Unemployment Rate
 Guthrie 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.40.25, shows total real earnings by industry for Guthrie County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$49,869,000. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 18.8 percent.

Table II.40.25
Real Earnings by Industry
 Guthrie 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	13,118	44,976	89,044	67,417	83,811	65,113	54,112	27,046	-50
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	-68	204	0	181	113	302	326	8
Utilities	0	0	0	0	0	0	0	0	0
Construction	18,560	19,049	25,604	33,874	28,766	30,910	27,343	25,729	-5.9
Manufacturing	9,751	13,106	18,823	17,098	32,512	40,640	48,525	44,519	-8.3
Wholesale trade	10,398	6,666	8,299	7,956	7,812	8,663	9,534	9,594	0.6
Retail trade	9,059	9,163	8,765	9,160	8,664	8,581	8,205	7,695	-6.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	2,640	2,199	2,151	1,872	2,181	2,597	2,989	2,840	-5
Finance and insurance	13,014	0	19,265	0	19,553	0	20,203	0	-100
Real estate and rental and leasing	1,329	0	2,604	0	3,527	0	4,290	0	-100
Professional and technical services	4,158	4,347	4,462	5,074	6,405	6,938	8,727	8,918	2.2
Management of companies and enterprises	0	0	0	0	0	0	1,111	1,007	-9.4
Administrative and waste services	1,808	2,387	0	0	0	0	2,354	2,796	18.8
Educational services	0	0	265	0	354	397	646	630	-2.5
Health care and social assistance	11,782	13,707	14,350	14,212	14,922	14,864	15,595	16,218	4
Arts, entertainment, and recreation	1,714	2,113	1,918	2,068	2,145	2,243	2,133	2,232	4.7
Accommodation and food services	3,830	1,215	1,817	2,004	2,584	2,616	2,585	2,226	-13.9
Other services, except public administration	8,333	7,678	7,703	8,658	8,733	9,056	8,803	8,328	-5.4
Government and government enterprises	34,805	48,209	46,454	45,895	46,819	47,153	49,082	49,869	1.6
Total	157,349	213,206	265,458	253,625	283,167	278,664	280,143	251,443	-10.2

Table II.40.26, shows the total employment by industry for the Guthrie County. The most recent estimates show the government and government enterprises industry was the largest employer in Guthrie County, with employment reaching 945 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 7.1 percent.

Table II.40.26
Employment by Industry
 Guthrie County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,095	905	876	823	856	814	848	840	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	11	12	17	22	17	14	14	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	383	394	452	486	475	539	509	482	-5.3
Manufacturing	191	292	282	282	241	218	218	228	4.6
Wholesale trade	286	146	145	151	148	165	167	170	1.8
Retail trade	530	507	521	509	489	495	488	475	-2.7
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	85	54	52	48	54	66	61	62	1.6
Finance and insurance	316	0	433	0	436	0	428	0	-100
Real estate and rental and leasing	121	0	194	0	217	0	254	0	-100
Professional and technical services	146	172	167	163	168	160	162	170	4.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	122	201	0	0	0	0	188	192	2.1
Educational services	10	13	14	16	16	18	14	15	7.1
Health care and social assistance	469	481	483	503	521	523	546	537	-1.6
Arts, entertainment, and recreation	114	149	143	149	127	132	127	123	-3.1
Accommodation and food services	371	164	182	187	212	226	228	198	-13.2
Other services, except public administration	330	350	344	354	350	370	372	377	1.3
Government and government enterprises	909	945	946	952	955	959	945	945	0
Total	5,750	5,678	5,728	5,775	5,756	5,824	5,831	5,758	-1.3

Table II.40.27, shows the real average earnings per job by industry for Guthrie County. These figures are calculated by dividing the total real earning displayed in Tables II.40.25 and II.40.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 195,259 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 16.3 percent.

Table II.40.27
Real Earnings Per Job by Industry
 Guthrie County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	11,980	49,698	101,649	81,916	97,910	79,992	63,812	32,198	-49.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	-6,205	16,990	0	8,245	6,626	21,566	23,286	8
Utilities	0	0	0	0	0	0	0	0	0
Construction	48,460	48,347	56,646	69,699	60,560	57,348	53,720	53,380	-0.6
Manufacturing	51,053	44,883	66,749	60,630	134,906	186,422	222,591	195,259	-12.3
Wholesale trade	36,356	45,660	57,233	52,687	52,783	52,500	57,089	56,435	-1.1
Retail trade	17,093	18,074	16,823	17,996	17,717	17,335	16,813	16,200	-3.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	31,059	40,715	41,366	38,992	40,384	39,349	48,998	45,806	-6.5
Finance and insurance	41,183	0	44,493	0	44,846	0	47,202	0	0
Real estate and rental and leasing	10,986	0	13,423	0	16,251	0	16,889	0	0
Professional and technical services	28,482	25,271	26,717	31,126	38,123	43,363	53,873	52,459	-2.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	14,823	11,875	0	0	0	0	12,519	14,563	16.3
Educational services	0	0	18,955	0	22,152	22,074	46,172	42,000	-9
Health care and social assistance	25,121	28,497	29,709	28,255	28,642	28,421	28,562	30,201	5.7
Arts, entertainment, and recreation	15,034	14,179	13,413	13,876	16,892	16,990	16,793	18,146	8.1
Accommodation and food services	10,323	7,411	9,981	10,717	12,190	11,577	11,336	11,242	-0.8
Other services, except public administration	25,251	21,937	22,393	24,458	24,953	24,475	23,665	22,090	-6.7
Government and government enterprises	38,289	51,015	49,106	48,209	49,025	49,169	51,939	52,771	1.6
Total	27,365	37,549	46,344	43,918	49,195	47,847	48,044	43,668	-9.1

Table II.40.28 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 \$525,179,000 a -4.5 percent change between 2015 and 2016. Table II.40.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,678 and 5,758 in 2016, which a change of -1.3 percent over this period.

Table II.40.28
Total Employment and Real Personal Income
 Guthrie 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	132,940	6,087	20,778	36,946	22,786	207,364	16,982	5,039	26,380
1970	127,021	5,910	20,734	39,046	25,132	206,023	16,805	4,976	25,528
1971	117,602	6,327	22,314	40,321	26,760	200,670	16,280	5,017	23,440
1972	137,314	7,171	25,047	43,240	28,099	226,528	17,796	5,042	27,233
1973	178,684	8,684	27,685	48,371	31,189	277,245	22,366	5,083	35,154
1974	139,123	8,676	31,211	49,837	32,803	244,297	19,837	4,907	28,350
1975	128,685	8,159	32,562	53,284	36,439	242,811	19,911	4,788	26,876
1976	126,416	8,602	34,887	53,398	37,996	244,096	19,933	4,994	25,315
1977	110,561	8,649	38,750	57,114	37,234	235,011	19,099	4,977	22,214
1978	141,885	8,761	41,755	60,548	39,416	274,843	22,916	4,823	29,419
1979	116,964	9,069	45,656	65,067	40,148	258,765	21,796	4,886	23,939
1980	91,266	8,950	44,458	73,501	42,069	242,343	20,259	4,870	18,739
1981	111,883	9,175	43,767	81,628	44,775	272,878	23,018	4,806	23,280
1982	93,929	9,077	41,700	89,288	45,798	261,639	22,388	4,803	19,557
1983	73,985	9,084	42,840	88,385	46,756	242,882	21,028	4,902	15,094
1984	104,350	9,799	43,496	89,222	48,154	275,423	23,753	4,924	21,191
1985	111,850	9,821	44,698	86,865	49,566	283,158	24,801	4,942	22,632
1986	113,983	10,143	46,021	84,914	50,454	285,229	25,294	4,940	23,073
1987	127,914	10,458	50,214	77,113	50,223	295,007	26,700	4,979	25,691
1988	115,230	11,535	53,777	71,395	49,346	278,213	25,155	4,858	23,720
1989	134,924	12,162	54,894	74,611	50,260	302,527	27,703	4,900	27,535
1990	127,094	12,482	58,802	73,962	51,739	299,115	27,340	5,050	25,167
1991	126,043	13,169	58,231	72,552	53,694	297,351	26,786	5,129	24,574
1992	133,187	12,971	64,912	69,946	56,357	311,431	27,994	5,115	26,039
1993	111,601	13,562	61,729	66,992	58,626	285,386	25,658	5,244	21,282
1994	135,579	13,693	71,864	66,230	58,348	318,328	28,577	5,298	25,591
1995	125,843	14,474	73,307	72,734	61,130	318,540	28,337	5,518	22,805
1996	159,756	12,794	66,641	75,878	62,527	352,007	31,239	5,673	28,160
1997	148,750	15,467	83,403	79,627	63,770	360,083	31,807	5,765	25,803
1998	146,074	15,967	87,990	88,347	65,859	372,304	32,886	5,588	26,140
1999	142,357	16,244	94,761	79,819	63,896	364,588	31,972	5,416	26,285
2000	155,686	16,874	96,229	84,324	66,482	385,846	34,043	5,437	28,635
2001	157,349	17,321	109,933	86,901	70,764	407,626	36,314	5,750	27,365
2002	165,237	17,623	105,286	81,287	73,023	407,210	36,270	5,657	29,210
2003	181,684	18,997	104,446	76,558	71,091	414,782	36,567	5,596	32,467
2004	234,255	20,693	106,713	76,060	71,691	468,026	41,094	5,637	41,557
2005	225,304	21,216	103,733	70,426	74,420	452,667	40,241	5,620	40,090
2006	246,375	22,941	101,436	73,416	79,669	477,955	42,866	5,681	43,369
2007	252,763	23,313	106,369	82,814	81,956	500,589	45,033	5,895	42,877
2008	293,487	25,051	105,833	91,834	89,079	555,181	50,298	5,887	49,853
2009	217,575	21,692	110,890	84,086	93,619	484,478	44,290	5,728	37,984
2010	213,206	21,474	103,494	79,762	98,240	473,228	43,229	5,678	37,549
2011	265,458	20,550	97,408	88,080	97,686	528,082	48,573	5,728	46,344
2012	253,625	21,406	89,325	90,878	98,127	510,550	47,374	5,775	43,918
2013	283,167	24,261	96,854	93,989	98,289	548,038	51,320	5,756	49,195
2014	278,664	25,105	88,624	93,515	95,408	531,105	49,589	5,824	47,847
2015	280,143	25,690	92,086	102,601	101,021	550,161	51,596	5,831	48,044
2016	251,443	26,087	93,894	103,648	102,281	525,179	49,429	5,758	43,668



Diagram II.40.5, shows real average earnings per job for Guthrie County from 1990 to 2016. Over this period the average earning per job for Guthrie County was \$34,882, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.40.5
Real Average Earnings Per Job
 Guthrie County
 BEA Data 1990 - 2016

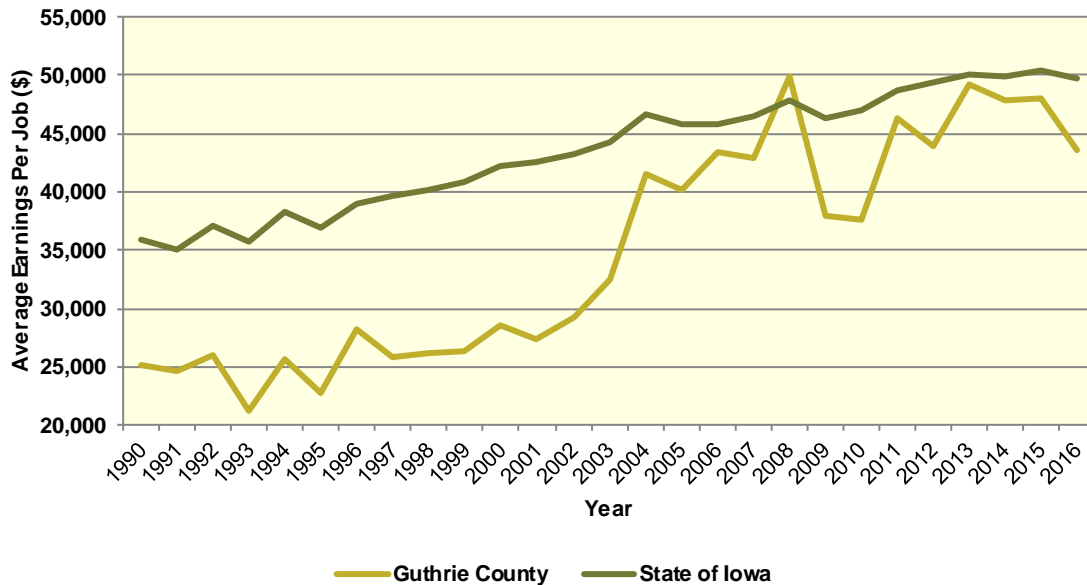
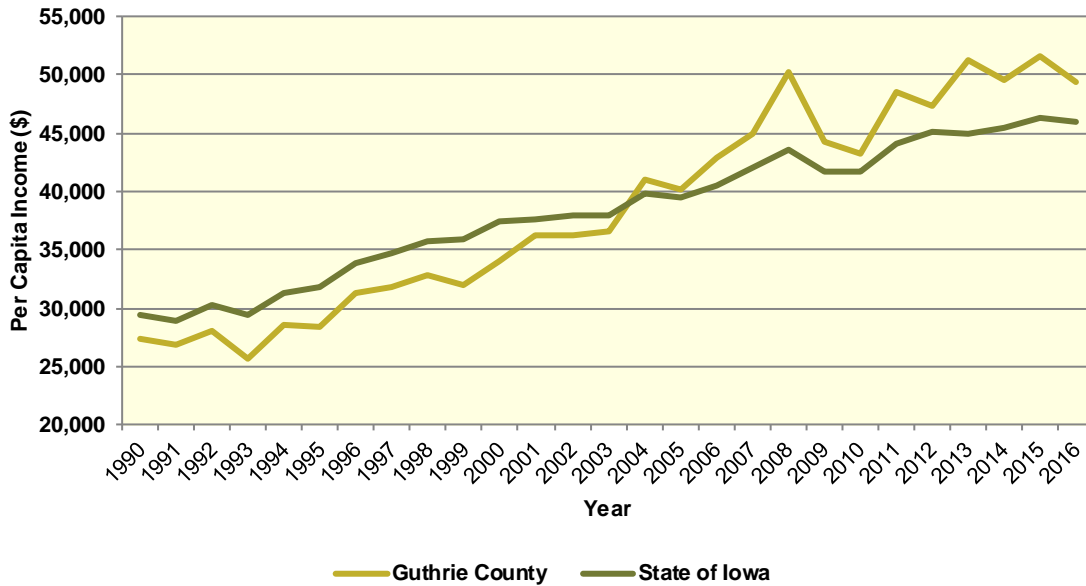


Diagram II.40.6, shows real per capita income for the Guthrie County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Guthrie County was \$38,545, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.40.6
Real Per Capita Income
 Guthrie 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.40.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 3,191 persons in 2015 to 3,098 in 2016, a change of -2.9 percent.

Table II.40.29
Total Monthly Employment
 Guthrie County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,862	2,871	2,968	3,025	2,904	2,840	2,953	3,020	2,983	2,986	2,951
Feb	2,877	2,859	3,019	2,981	2,875	2,837	2,916	2,973	2,993	2,991	2,947
Mar	2,866	2,887	3,029	3,018	3,009	2,904	2,977	3,006	3,034	3,063	3,023
Apr	2,967	2,988	3,192	3,092	3,094	3,015	3,141	3,109	3,152	3,191	3,076
May	3,038	3,037	3,233	3,187	3,171	3,107	3,243	3,245	3,304	3,239	3,175
Jun	3,140	3,131	3,307	3,253	3,236	3,201	3,322	3,276	3,234	3,334	3,255
Jul	3,041	3,004	3,139	3,123	3,101	3,073	3,129	3,252	3,235	3,220	3,221
Aug	3,020	3,003	3,159	3,126	3,082	3,102	3,102	3,272	3,297	3,288	3,154
Sep	3,012	3,089	3,098	3,164	2,996	3,080	3,152	3,247	3,399	3,326	3,156
Oct	2,994	3,123	3,051	3,123	3,060	3,077	3,139	3,202	3,199	3,255	3,099
Nov	2,974	3,186	3,009	3,133	3,077	3,179	3,133	3,199	3,124	3,222	3,060
Dec	2,959	3,190	3,033	3,120	3,074	3,058	3,163	3,171	3,140	3,171	3,064
Annual	2,979	3,031	3,103	3,112	3,057	3,039	3,114	3,164	3,175	3,191	3,098
% Change	.	1.7%	2.4%	0.3%	-1.8%	-0.6%	2.5%	1.6%	0.3%	0.5%	-2.9%

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 \$711 in 2015. In 2016, average weekly wages saw an increased of 4.2 percent over the prior year, rising to \$741, or by 30 dollars. These data are shown in Table II.40.30.

Table II.40.30						
Average Weekly Wages						
Guthrie County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	389	392	407	419	402	
2002	409	412	424	438	421	4.7%
2003	445	419	445	486	449	6.7%
2004	469	453	493	518	483	7.6%
2005	478	472	511	635	525	8.7%
2006	562	500	502	621	545	3.8%
2007	531	533	535	674	570	4.6%
2008	572	583	610	673	609	6.8%
2009	570	556	566	614	577	-5.3%
2010	562	583	576	652	594	2.9%
2011	589	606	636	684	629	5.9%
2012	659	677	636	691	666	5.9%
2013	657	662	641	677	659	-1.1%
2014	661	666	690	710	682	3.5%
2015	694	675	704	772	711	4.3%
2016(p)	714	714	745	793	741	4.2%

Total business establishments reported by the QCEW are displayed in Table II.40.31. Between 2015 and 2016, the total number of business establishments in Guthrie County decreased by 4.2 percent, from 381 to 375 establishments.

Table II.40.31						
Number of Business Establishments						
Guthrie County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	383	384	358	353	370	
2002	347	348	346	344	346	-6.5%
2003	342	340	347	352	345	-0.3%
2004	352	351	352	352	352	2%
2005	341	349	349	349	347	-1.4%
2006	353	360	362	370	361	4%
2007	365	368	370	363	367	1.7%
2008	355	364	359	361	360	-1.9%
2009	364	364	363	358	362	0.6%
2010	353	355	354	348	353	-2.5%
2011	349	356	357	355	354	0.3%
2012	357	360	362	367	362	2.3%
2013	371	374	375	379	375	3.6%
2014	378	381	380	382	380	1.3%
2015	381	380	384	377	381	0.3%
2016	370	369	383	377	375	-1.6%

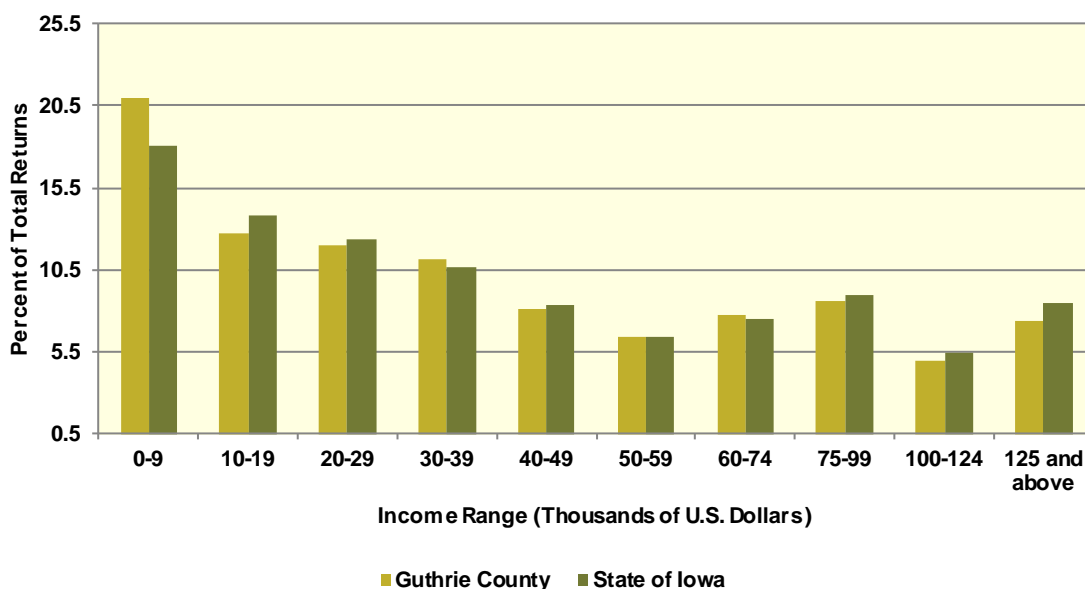
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.40.32, 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 Guthrie County.

As can be seen the total number of returns between 2010 and 2015 increased by 0.7 percent, with 354 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 41.6 percent. This compared to the income class of \$50,000-59,999, which saw the lowest percentage change between 2010 and 2015 of -11.4 percent.

Table II.40.32 Number of Tax Returns by Adjusted Gross Income Guthrie 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	1,171	765	720	557	444	338	342	242	80	100	4,759
2003	1,135	707	686	564	421	317	370	267	98	98	4,663
2004	1,077	723	597	563	428	329	380	323	107	135	4,662
2005	1,042	677	626	507	460	322	408	334	110	165	4,651
2006	937	664	593	576	439	343	391	366	138	179	4,626
2007	1,020	676	595	554	450	363	432	402	164	204	4,860
2008	969	656	575	520	420	366	408	426	173	228	4,741
2009	1,003	689	597	500	453	318	399	389	183	203	4,734
2010	1,018	681	584	509	440	340	361	398	184	250	4,765
2011	1,005	644	593	505	424	339	390	380	202	275	4,757
2012	979	644	573	503	411	345	365	406	217	322	4,765
2013	984	655	561	517	415	344	369	405	219	338	4,807
2014	1,000	659	569	452	411	332	385	434	212	344	4,798
2015	1,004	610	575	533	390	307	370	414	239	354	4,796
Change 10 - 15	-1.4%	-10.4%	-1.5%	4.7%	-11.4%	-9.7%	2.5%	4%	29.9%	41.6%	0.7%

Diagram II.40.7
2015 Income Distribution
 Guthrie 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 1,116 in 2010 to 1,036 in 2016, with the poverty rate reaching 9.9 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.40.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	989	8.9%
2001	948	8.5%
2002	986	8.7%
2003	951	8.3%
2004	1,057	9.2%
2005	1,063	9.4%
2006	954	8.6%
2007	972	9%
2008	1,007	9.4%
2009	981	9.2%
2010	1,116	10.4%
2011	1,111	10.4%
2012	1,128	10.6%
2013	1,084	10.3%
2014	1,304	12.4%
2015	1,099	10.4%
2016	1,036	9.9%

The rate of poverty for Guthrie County is shown in Table II.40.34. In 2016, there were an estimated 1,116 persons living in poverty. This represented a 10.6 percent poverty rate, compared to 8 percent poverty in 2000. In 2016, some 8.6 percent of those in poverty were under age 6, and 20.9 percent were 65 or older.

Table II.40.34				
Poverty by Age				
Guthrie 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	58	6.5%	96	8.6%
6 to 17	192	21.6%	199	17.8%
18 to 64	465	52.4%	588	52.7%
65 or Older	173	19.5%	233	20.9%
Total	888	100.0%	1,116	100.0%
Poverty Rate	8%	.	10.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.2 percent in Guthrie County between 2010 and 2016, from 5,756 to 5,746. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.40.35.

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 Guthrie County remained unchanged from 8 authorizations in 2015 to 8 in 2016.

The real value of single-family building permits increased from \$266,017 in 2015 to \$293,545 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.40.36.

Table II.40.35				
Housing Units				
State of Iowa vs. Guthrie County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Guthrie County	% Growth Since Census
2000 Census Base	1,232,625	.	5,465	.
2010 Census	1,336,417	8.4%	5,756	5.3%
July 2011 Estimate	1,341,974	0.4%	5,748	-0.1%
July 2012 Estimate	1,346,403	0.7%	5,748	-0.1%
July 2013 Estimate	1,353,274	1.3%	5,746	-0.2%
July 2014 Estimate	1,362,458	1.9%	5,747	-0.2%
July 2015 Estimate	1,370,778	2.6%	5,746	-0.2%
July 2016 Estimate	1,380,162	3.3%	5,746	-0.2%

Table II.40.36
Building Permits and Valuation
 Guthrie 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	27	2	4	0	33	133,062	0
1981	12	0	0	0	12	136,720	0
1982	14	0	0	20	34	84,361	123,270
1983	49	0	0	0	49	122,695	0
1984	30	0	0	26	56	139,080	88,051
1985	13	0	0	12	25	117,116	162,253
1986	11	0	0	0	11	139,139	0
1987	27	2	0	0	29	118,697	0
1988	32	0	0	0	32	124,022	0
1989	35	0	0	0	35	129,729	0
1990	20	0	0	0	20	155,446	0
1991	36	0	0	0	36	151,856	0
1992	46	0	0	6	52	143,096	63,698
1993	15	0	0	0	15	161,756	0
1994	29	0	0	0	29	149,733	0
1995	39	0	4	0	43	154,969	0
1996	49	0	0	0	49	136,653	0
1997	54	2	0	0	56	151,037	0
1998	32	2	0	0	34	159,871	0
1999	48	0	0	20	68	168,227	86,999
2000	59	0	0	0	59	217,188	0
2001	52	0	0	0	52	183,371	0
2002	42	0	0	0	42	247,488	0
2003	44	2	0	0	46	193,263	0
2004	50	0	0	0	50	206,778	0
2005	26	0	0	0	26	218,565	0
2006	33	2	0	60	95	196,713	168,469
2007	27	0	0	0	27	154,669	0
2008	6	0	0	0	6	181,546	0
2009	11	0	0	0	11	225,018	0
2010	4	0	0	0	4	273,313	0
2011	11	0	0	0	11	253,880	0
2012	11	0	0	0	11	229,664	0
2013	15	0	0	0	15	210,292	0
2014	10	0	0	0	10	268,100	0
2015	8	0	0	0	8	266,017	0
2016	8	0	0	0	8	293,545	0



Diagram II.40.8 Single Family Permits

Guthrie County
Census Bureau Data, 1980–2016

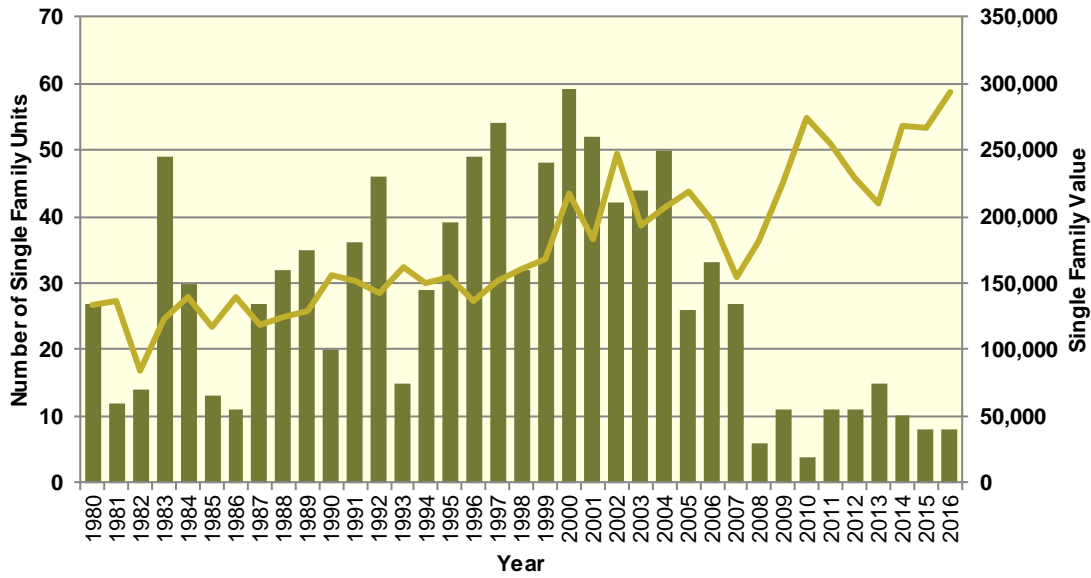
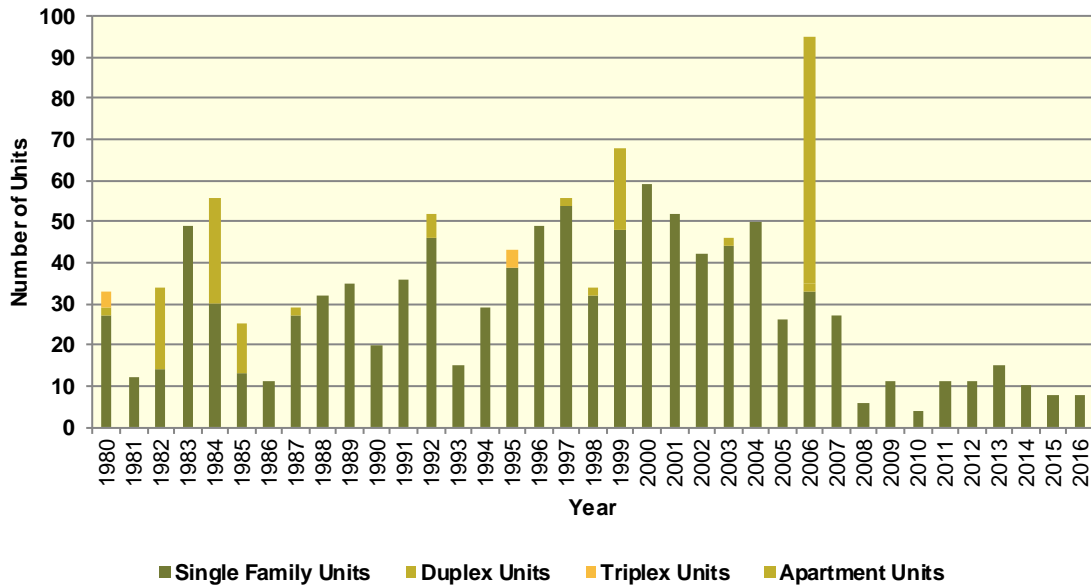


Diagram II.40.9 Total Permits by Unit Type

Guthrie County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.40.37. In 2016, there were 5,747 housing units, up from 5,467 in 2000. Single-family units accounted for 87.7 percent of units in 2016, compared to 87.2 in 2000. Apartment units accounted for 5.4 percent in 2016, compared to 5 percent in 2000.

Table II.40.37				
Housing Units by Type				
Guthrie 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	4,765	87.2%	5,039	87.7%
Duplex	102	1.9%	69	1.2%
Tri- or Four-Plex	148	2.7%	143	2.5%
Apartment	271	5%	313	5.4%
Mobile Home	181	3.3%	182	3.2%
Boat, RV, Van, Etc.	0	0%	1	0%
Total	5,467	100.0%	5,747	100.0%

Some 78.9 percent of housing was occupied in 2010, compared to 84.9 percent in 2000. Owner-occupied housing changed -0.4 percent between 2000 and 2010, ending with owner-occupied units representing 81 percent of unit. Vacant units changed by 46.7 percent, resulting in 1,212 vacant units in 2010.

Table II.40.38					
Housing Units by Tenure					
Guthrie County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,641	84.9%	4,544	78.9%	-2.1%
Owner-Occupied	3,695	79.6%	3,681	81%	-0.4%
Renter-Occupied	946	20.4%	863	19%	-8.8%
Vacant Housing Units	826	15.1%	1,212	21.1%	46.7%
Total Housing Units	5,467	100.0%	5,756	100.0%	5.3%

Table II.40.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,747 housing units. An estimated 81 percent were owner-occupied, and 21.9 percent were vacant.

Table II.40.39				
Housing Units by Tenure				
Guthrie County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,544	78.9%	4,490	78.1%
Owner-Occupied	3,681	81%	3,637	81%
Renter-Occupied	863	19%	853	19%
Vacant Housing Units	1,212	21.1%	1,257	21.9%
Total Housing Units	5,756	100.0%	5,747	100.0%

Households by household size are shown in Table II.40.40. There were a total of 4,544 households in 2010, up from 4,641 in 2000. One person households changed by 3.7 percent

between 2000 and 2010, while two person households changed by -3.3 percent. Three and four person households changed by -8.7 and -6 respectively, representing 12.2 percent and 11.4 percent of the population in 2010.

Table II.40.40					
Households by Household Size					
Guthrie County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,211	26.1%	1,256	27.6%	3.7%
Two Persons	1,899	40.9%	1,836	40.4%	-3.3%
Three Persons	606	13.1%	553	12.2%	-8.7%
Four Persons	551	11.9%	518	11.4%	-6%
Five Persons	251	5.4%	244	5.4%	-2.8%
Six Persons	84	1.8%	88	1.9%	4.8%
Seven Persons or More	39	0.8%	49	1.1%	25.6%
Total	4,641	100.0%	4,544	100.0%	-2.1%

Households by income is shown in Table II.40.41. Households earning more than \$100,000 per year represented 16.7 percent of households in 2016, compared to 6.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.5 percent of households in 2010, compared to 20.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.8 percent of households in 2016, compared to 15.7 percent in 2000.

Table II.40.41				
Households by Income				
Guthrie 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	731	15.7%	531	11.8%
\$15,000 to \$19,999	398	8.5%	154	3.4%
\$20,000 to \$24,999	386	8.3%	255	5.7%
\$25,000 to \$34,999	691	14.8%	421	9.4%
\$35,000 to \$49,999	890	19.1%	743	16.5%
\$50,000 to \$74,999	942	20.2%	967	21.5%
\$75,000 to \$99,999	312	6.7%	670	14.9%
\$100,000 or More	306	6.6%	749	16.7%
Total	4,656	100.0%	4,490	100.0%

Table II.40.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 10.4 percent and 1.6 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.3 percent, 7.7 percent, and 8.4, respectively. Housing units built prior to 1939 represented 36.1 percent of households in 2016.

Table II.40.42				
Households by Year Home Built				
Guthrie 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	2,007	43.2%	1,622	36.1%
1940 to 1949	343	7.4%	273	6.1%
1950 to 1959	327	7%	322	7.2%
1960 to 1969	404	8.7%	326	7.3%
1970 to 1979	763	16.4%	685	15.3%
1980 to 1989	347	7.5%	345	7.7%
1990 to 1999	450	9.7%	376	8.4%
2000 to 2009	.	.	469	10.4%
2010 or Later	.	.	72	1.6%
Total	4,641	100.0%	4,490	100.0%

The distribution of unit types by race are shown in Table II.40.43. An estimated 90.6 percent of white households occupy single family homes, while 0 percent of black households do. Some 3.8 percent of white households occupied apartments, while 100 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.40.43							
Distribution of Units in Structure by Race							
Guthrie County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	90.6%	0%	100%	100%	0%	100%	86.8%
Duplex	0.7%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.4%	0%	0%	0%	0%	0%	13.2%
Apartment	3.8%	100%	0%	0%	0%	0%	0%
Mobile Home	3.5%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.40.44. An estimated 17.8 percent of vacant units were for rent in 2010, a 154.1 percent change since 2000. In addition, some 6.9 percent of vacant units were for sale, a change of -6.7 percent between 2000 and 2010. "Other" vacant units represented 23.6 percent of vacant units in 2010. This is a change of 5.9 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.40.44					
Disposition of Vacant Housing Units					
Guthrie County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	85	10.3%	216	17.8%	154.1%
For Sale	90	10.9%	84	6.9%	-6.7%
Rented or Sold, Not Occupied	97	11.7%	39	3.2%	-59.8%
For Seasonal, Recreational, or Occasional Use	284	34.4%	587	48.4%	106.7%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	270	32.7%	286	23.6%	5.9%
Total	826	100.0%	1,212	100.0%	46.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.40.45. By 2016, for rent units accounted for 12.9 percent of vacant units, while for sale units accounted for 11.3 percent. “Other” vacant units accounted for 22.5 percent of vacant units, representing a total of 283 “other” vacant units.

Table II.40.45				
Disposition of Vacant Housing Units				
Guthrie County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	216	17.8%	162	12.9%
For Sale	84	6.9%	142	11.3%
Rented Not Occupied	12	1%	69	5.5%
Sold Not Occupied	27	2.2%	46	3.7%
For Seasonal, Recreational, or Occasional Use	587	48.4%	555	44.2%
For Migrant Workers	0	0%	0	0%
Other Vacant	286	23.6%	283	22.5%
Total	1,212	100.0%	1,257	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.40.46. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.



Table II.40.46 Overcrowding and Severe Overcrowding Guthrie 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	3,662	99.2%	29	0.8%	1	0%	3,692
2016 Five-Year ACS	3,574	98.3%	53	1.5%	10	0.3%	3,637
Renter							
2000 Census	903	95.2%	43	4.5%	3	0.3%	949
2016 Five-Year ACS	833	97.7%	8	0.9%	12	1.4%	4,490
Total							
2000 Census	4,565	98.4%	72	1.6%	4	0.1%	4,641
2016 Five-Year ACS	4,407	98.2%	61	1.4%	22	0.5%	4,490

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 1 household with incomplete plumbing facilities in 2016, representing 0 percent of households in Guthrie County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.40.47 Households with Incomplete Plumbing Facilities Guthrie County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,634	4,489
Lacking Complete Plumbing Facilities	7	1
Total Households	4,641	4,490
Percent Lacking	0.2 %	0%

There were 36 households lacking complete kitchen facilities in 2016, compared to 13 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.8 percent in 2016.

Table II.40.48 Households with Incomplete Kitchen Facilities Guthrie County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,628	4,454
Lacking Complete Kitchen Facilities	13	36
Total Households	4,641	4,490
Percent Lacking	0.3%	0.8%

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 Guthrie County, 12.2 of households had a cost burden and 10.4 percent had a severe cost burden. Some 17 percent of renters were cost burdened, and 17.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.4 percent and a severe cost burden rate of 5.7 percent. Owner occupied households with a mortgage had a cost burden rate of 15 percent, and severe cost burden at 11.2 percent.

Table II.40.49
Cost Burden and Severe Cost Burden by Tenure
 Guthrie 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	1,165	78.1%	189	12.7%	137	9.2%	0	0%	1,491
2016 Five-Year ACS	1,440	73.6%	294	15%	220	11.2%	3	0.2%	1,957
Owner Without a Mortgage									
2000 Census	1,145	87.8%	102	7.8%	38	2.9%	19	1.5%	1,304
2016 Five-Year ACS	1,464	87.1%	108	6.4%	95	5.7%	13	0.8%	1,680
Renter									
2000 Census	477	62.6%	81	10.6%	78	10.2%	126	16.5%	762
2016 Five-Year ACS	454	53.2%	145	17%	151	17.7%	103	12.1%	853
Total									
2000 Census	2,787	78.4%	372	10.5%	253	7.1%	145	4.1%	3,557
2016 Five-Year ACS	3,358	74.8%	547	12.2%	466	10.4%	119	2.7%	4,490

Housing Problems by Income

Table II.40.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Guthrie County. As can be seen in 2017 the MFI was \$82,200, which compared to \$69,900 for the State of Iowa.

Table II.40.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 355 owner-occupied and 104 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 255 owner-occupied 139 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,600 households without a housing problem.

Table II.40.50
Median Family Income
 Guthrie County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	39,900	49,100
2001	43,400	52,500
2002	44,200	53,700
2003	52,800	54,900
2004	52,800	55,800
2005	52,850	57,650
2006	67,700	57,800
2007	67,700	58,100
2008	67,900	58,500
2009	71,700	62,000
2010	73,200	62,400
2011	74,500	64,000
2012	75,500	64,800
2013	72,900	64,700
2014	74,900	65,300
2015	75,000	67,500
2016	76,900	68,400
2017	82,200	69,900

Table II.40.51
Housing Problems by Income and Tenure
 Guthrie 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	0	10	0	4	14
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	15	0	25	44
Housing cost burden greater than 50% of income (and none of the above problems)	145	45	35	30	0	255
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	65	120	25	40	355
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	50	280	560	475	1,605	2,970
Total	314	390	740	530	1,674	3,648
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	10	0	0	4	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	135	4	0	0	0	139
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	85	4	0	0	104
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	55	95	200	125	155	630
Total	223	198	204	125	163	913
Total						
Lacking complete plumbing or kitchen facilities	4	10	10	0	8	32
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	15	0	29	52
Housing cost burden greater than 50% of income (and none of the above problems)	280	49	35	30	0	394
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	120	150	124	25	40	459
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	105	375	760	600	1,760	3,600
Total	537	588	944	655	1,837	4,561

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.40.52 of the 263 loans in 2016, 132 loans were for Home Purchases, 27 were for Home Improvement and 104 were for refinancing.

Table II.40.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Guthrie County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	80	45	200	325
2009	82	41	207	330
2010	65	33	170	268
2011	48	30	181	259
2012	64	30	169	263
2013	89	32	169	290
2014	96	25	84	205
2015	105	48	104	257
2016	132	27	104	263

Table II.40.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$133,797 in 2012 and \$153,758 in 2016. Overall, average loans were \$103,689 in 2008 and \$140,395 in 2016.

Table II.40.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Guthrie County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$125,825	\$53,067	\$106,225	\$103,689
2009	\$120,134	\$40,610	\$136,816	\$120,718
2010	\$108,523	\$52,273	\$137,906	\$120,235
2011	\$90,729	\$52,633	\$131,580	\$114,865
2012	\$133,797	\$53,333	\$149,479	\$134,696
2013	\$134,438	\$68,031	\$135,450	\$127,700
2014	\$127,750	\$43,160	\$127,988	\$117,532
2015	\$132,019	\$63,375	\$142,260	\$123,342
2016	\$153,758	\$75,000	\$140,413	\$140,395

Table II.40.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$8,563,000 in 2012 and \$20,296,000 in 2016. Overall, average loans were \$33,699,000 in 2008 and \$36,924,000 in 2016.

Table II.40.54 Total Volume of Owner-Occupied Single Family Loans Guthrie County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$10,066,000	\$2,388,000	\$21,245,000	\$33,699,000
2009	\$9,851,000	\$1,665,000	\$28,321,000	\$39,837,000
2010	\$7,054,000	\$1,725,000	\$23,444,000	\$32,223,000
2011	\$4,355,000	\$1,579,000	\$23,816,000	\$29,750,000
2012	\$8,563,000	\$1,600,000	\$25,262,000	\$35,425,000
2013	\$11,965,000	\$2,177,000	\$22,891,000	\$37,033,000
2014	\$12,264,000	\$1,079,000	\$10,751,000	\$24,094,000
2015	\$13,862,000	\$3,042,000	\$14,795,000	\$31,699,000
2016	\$20,296,000	\$2,025,000	\$14,603,000	\$36,924,000

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.40.55 presents some basic statistics about the completed surveys.

Table II.40.55 Survey of Rental Properties Guthrie County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	13	7.7	30

Table II.40.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 4 single family units in Guthrie County, with 0 of them available. This translates into a vacancy rate of 0 percent in Guthrie County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 9 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of 11.1 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.40.56 Rental Vacancy Survey by Type Guthrie County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	4	0	0%
Apartments	9	1	11.1%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	13	1	7.7%

Table II.40.57, reports units by bedroom size. As can be seen there were 3 two bedroom apartment units and 1 three bedroom units. Overall, the 6 two bedroom units accounted for 46.2 percent of all units, and the 2 three bedroom units accounted for 15.4 percent. Additional details for additional unit types are reported found below.

Table II.40.57 Rental Units by Bedroom Size Guthrie 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	5	0	0	.	5
Two	3	3	0	0	.	6
Three	1	1	0	0	.	2
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	4	9	0	0	0	13

Table II.40.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.40.58 Single Family Units by Bedroom Size Guthrie County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	3	0	0%
Three	1	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	4	0	0%

Table II.40.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 0 percent.

Table II.40.59 Apartment Units by Bedroom Size Guthrie County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	5	0	0%
Two	3	1	33.3%
Three	1	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	9	1	11.1%

Average market-rate rents by unit type are shown in Table II.40.60. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.40.60 Average Market Rate Rents by Bedroom Size Guthrie 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	\$475	\$0	\$0	\$475
Two	\$750	\$575	\$0	\$0	\$662.5
Three	\$800	\$675	\$0	\$0	\$737.5
Four	\$0	\$0	\$0	\$0	\$0
Total	\$775	\$487.5	\$0	\$0	\$530.4

Table II.40.61, shows vacancy rates for single family units by average rental rates for Guthrie County. The most common rent for single family units was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.40.61 Single Family Market Rate Rents by Vacancy Status Guthrie County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	4	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	4	0	0%

The average rent and availability of apartment units is displayed in Table II.40.62. The most common rent for apartment rents was between 500 to 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.40.62 Apartment Market Rate Rents by Vacancy Status Guthrie County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	4	1	25%
\$500 to \$750	5	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	9	1	11.1%

Respondents were asked if utilities are included in the rent and as shown in Table II.40.63 2 respondents, or 100 percent, included some sort of utility in the rent.

Table II.40.63	
Are there any utilities included with the rent?	
Guthrie County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.40.64. There were 0 respondents who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 1 respondent included trash collection in the rent.

Table II.40.64	
Which utilities are included with the rent?	
Guthrie County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	2
Trash Collection	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.40.65 there were 4 single family units which property managers considered accessible, with an additional 8 accessible apartment units. In addition to the units shown below there were 0 mobile homes and 0 "other" units, which property managers deemed accessible to persons with a disability. Respondents also indicated there were a total of 5 persons with disabilities currently residing in accessible units.

Table II.40.65						
Accessible Units by Bedroom Size						
Guthrie 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	5	0	0		5
Two	3	2	0	0		5
Three	1	1	0	0		2
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
Total	4	8	0	0	0	12

Table II.40.66, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 100 percent or 3 two bedroom single family units are accessible, with 100 percent of three bedroom units were considered accessible. Overall, 100 percent of all single family units were considered accessible by survey respondents.

Table II.40.66				
Single Family Units by Accessibility and Bedroom Size				
Guthrie 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	3	3	100%
Three	0	1	1	100%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	0	4	4	100%

Table II.40.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 66.7 percent or 2 two bedroom apartment units are accessible, with 100 percent of three bedroom units were considered accessible. Overall, 88.9 percent of all apartment units were considered accessible by survey respondents.

Table II.40.67				
Apartment Units by Accessibility and Bedroom Size				
Guthrie County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	5	5	100%
Two	1	2	3	66.7%
Three	0	1	1	100%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	1	8	9	88.9%

Perceived Need for Rental Units

Table II.40.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 0 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.40.68 Do you keep a waiting list? Guthrie County 2017 Survey of Rental Properties	
Period	Respondent
Yes	0
No	2
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.40.69, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.40.69 How would you rate the need for renovation of existing units in the city? Guthrie County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	0	0	0	0
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	3	3	3	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.40.70, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.40.70 How would you rate the need for construction of new units in the city? Guthrie County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.5	2.5	2.5	2.5

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

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

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

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

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

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

Table II.40.71, shows the *strong growth scenario* for the Guthrie County. As can be seen there were 3,637 owner-occupied and 853 renter-occupied households in 2016, for a total of 4,490 households. In 2030, there will be a projected 4,684 households, of which 3,743 are projected to be owner occupied and the remaining 940 are expected to be renter-occupied.

By 2050, there are projected to be 3,646 owner-occupied households, of which 311 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 746 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 894 renter households, of which 225 renter households are expected to have incomes between 0 and 30.0 percent of median family income 200 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,540 occupied units by 2050, of which 535 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.40.71
Housing Demand Forecast
 Guthrie County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	310	317	318	319	318	316	314	311
30.1-50%	390	399	400	401	400	398	395	391
50.1-80%	744	761	765	766	765	761	754	746
80.1-95%	445	455	457	458	457	454	450	446
95.1-115%	385	393	395	396	395	393	390	386
115+%	1,364	1,395	1,401	1,404	1,401	1,393	1,382	1,367
Total	3,637	3,719	3,736	3,743	3,737	3,716	3,685	3,646
Renter								
0-30%	214	237	237	236	235	232	229	225
30.1-50%	178	197	197	196	195	192	190	186
50.1-80%	191	211	211	211	209	207	204	200
80.1-95%	80	88	88	88	87	86	85	83
95.1-115%	88	97	97	97	96	95	94	92
115+%	102	113	113	113	112	110	109	107
Total	853	944	944	940	934	923	909	894
Total								
0-30%	524	554	555	555	553	548	542	535
30.1-50%	568	595	597	597	595	591	584	577
50.1-80%	935	973	976	977	974	967	958	947
80.1-95%	524	543	545	545	544	540	535	529
95.1-115%	473	491	493	493	492	488	484	478
115+%	1,466	1,508	1,514	1,516	1,513	1,504	1,491	1,474
Total	4,490	4,664	4,680	4,684	4,670	4,639	4,594	4,540