

**VOLUME II:
HARDIN COUNTY**

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Hardin County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Hardin County's population decreased from 17,534 in 2010 to 17,226 in 2016, or by 1.8 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 3.9 percent, and the number of people from 55 to 64 years of age increased by 17.3 percent. The white population decreased by 3 percent, while the black population increased by 13.2 percent. The Hispanic population increased from 651 to 719 people between 2010 and 2016 or by 10.4 percent. These data are presented in Table II.43.1.

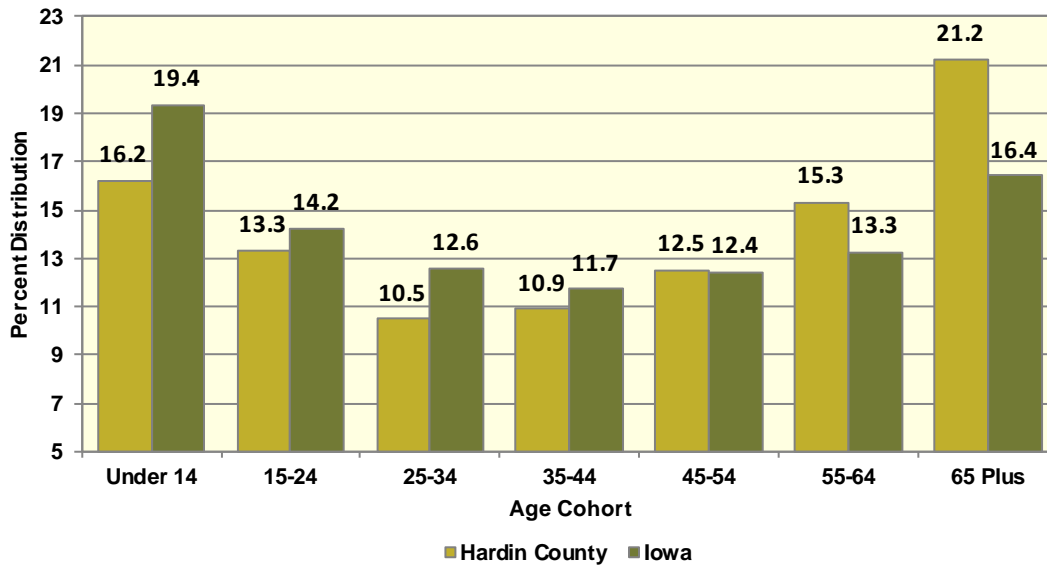
Table II.43.1						
Profile of Population Characteristics						
Hardin County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Hardin County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	17,534	17,226	-1.8%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,224	2,793	-13.4%	603,673	607,020	0.6%
15 to 24 years	2,251	2,294	1.9%	430,187	445,808	3.6%
25 to 34 years	1,738	1,806	3.9%	382,583	394,373	3.1%
35 to 44 years	1,812	1,875	3.5%	364,548	367,535	0.8%
45 to 54 years	2,583	2,157	-16.5%	439,726	389,744	-11.4%
55 to 64 years	2,251	2,641	17.3%	372,750	415,998	11.6%
65 and Over	3,675	3,660	-0.4%	452,888	514,215	13.5%
Race						
White	17,030	16,527	-3%	2,839,615	2,864,884	0.9%
Black	220	249	13.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	45	67	48.9%	13,563	15,924	17.4%
Asian	83	141	69.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	3	10	233.3%	2,419	3,592	48.5%
Two or more races	153	232	51.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	651	719	10.4%	151,544	182,606	20.5%

Table II.43.2, presents the population of Hardin County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,717 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 8,817 persons, were female. In 2016, the number of males rose to 8,583 persons, and accounted for 49.8 percent of the population, with the remaining 50.2 percent, or 8,643 persons being female.



Table II.43.2 Population by Age and Gender Hardin 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	1,639	1,585	3,224	1,416	1,377	2,793	-13.4%
15 to 24 years	1,311	940	2,251	1,293	1,001	2,294	1.9%
25 to 34 years	899	839	1,738	919	887	1,806	3.9%
35 to 44 years	933	879	1,812	962	913	1,875	3.5%
45 to 54 years	933	879	1,812	962	913	1,875	3.5%
55 to 64 years	1,276	1,307	2,583	1,048	1,109	2,157	-16.5%
65 and Over	1,145	1,106	2,251	1,368	1,273	2,641	17.3%
Total	8,717	8,817	17,534	8,583	8,643	17,226	-1.8%
% of Total	49.7%	50.3%	.	49.8%	50.2%	.	

Diagram II.43.1
Age Distribution
Hardin County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Hardin County decreased from 19,094 to 18,812 persons, or by -1.5 percent. Between 2000 and 2010, Hardin County population, changed by -1,278 persons, to a total population of 17,534 persons. The most recent estimates indicated that Hardin County’s population fell an additional -308 persons since the 2010 Census, to 17,226 persons in July 2016.

Table II.43.3 Population Estimates: Births, Deaths, and Migration Hardin County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	19,094
Natural Increase 90-00	-451
Net Migration 90-00	169
2000 Census	18,812
Natural Increase 00-09	-365
Net Migration 00-09	-912
2009 Population Estimate	17,535
2010 Census	17,534
Natural Increase 10-16	-197
Net Migration 10-16	-111
2016 Population Estimate	17,226

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.43.3, Hardin County had a natural increase, of -451 persons between 1990 and 2000. During the April 2000 to July 2009 period, Hardin County’s natural increase was estimated at -365 persons. Between 2010 and 2016, the natural increase was estimated at -197 persons, and the net migration was -111 persons.

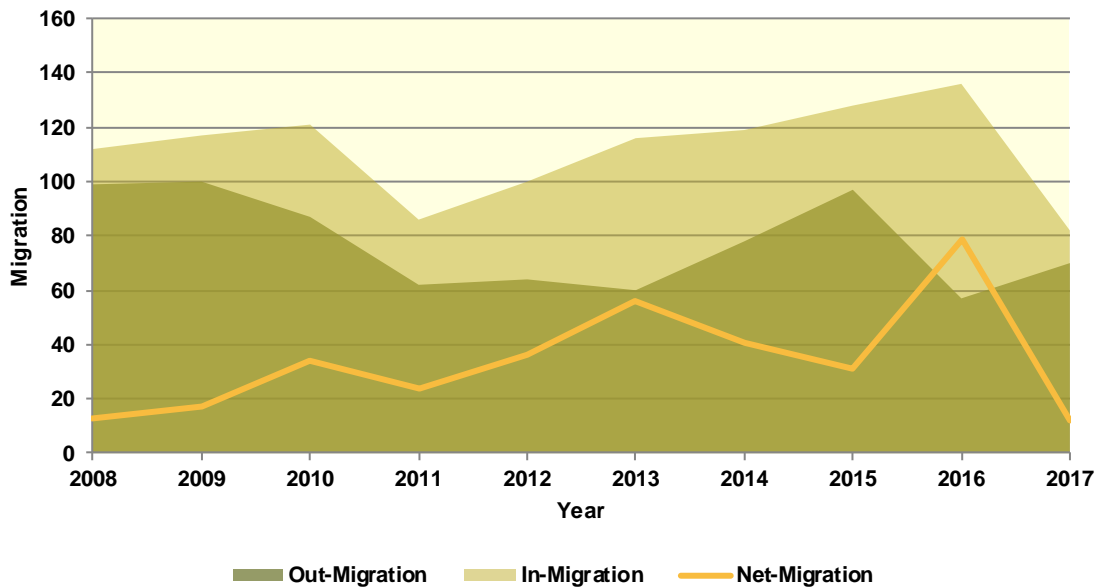
Population Migration Trends

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.43.4 in 2008 there was a total of 112 in-migrations with a total of 99 out-migrations, which led to a net-migration of 13 persons. The most recent first half 2017 data saw a net-migration of 12 persons, with 82 persons entering Hardin County and 70 persons leaving Hardin County.

Diagram II.43.2, 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 2016 with 79 people entering and the migration lowest net migration occurred in 2008 with 13 entering Hardin County.

Diagram II.43.2
Net In-migration by Gender
 Hardin County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.43.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 42 percent of net-migrants, or 5 persons were male, with the remaining 58 percent, or 7 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	52	58	57	42	44	51	53	59	66	36
Female	60	59	64	44	56	65	66	69	70	46
Total	112	117	121	86	100	116	119	128	136	82
Out										
Male	47	51	38	27	27	29	32	38	25	31
Female	52	49	49	35	37	31	46	59	32	39
Total	99	100	87	62	64	60	78	97	57	70
Net										
Male	5	7	19	15	17	22	21	21	41	5
Female	8	10	15	9	19	34	20	10	38	7
Total	13	17	34	24	36	56	41	31	79	12

Table II.43.5, shows net-migration for Hardin County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 8 persons entering Hardin County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 6 persons leaving Hardin County.

Table II.43.5 Migration by Age Range Hardin County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	2	1	1	3	0	0	2	2
18-22	10	13	13	7	14	19	15	13	18	10
23-25	15	12	10	8	9	9	10	15	5	3
26-35	31	38	37	18	19	27	28	36	39	20
36-45	25	26	26	23	16	21	26	24	25	13
46-55	11	12	18	17	24	20	15	22	16	14
56-65	8	10	9	6	13	12	12	9	19	12
66 +	11	4	6	6	4	5	13	9	12	8
Total	112	117	121	86	100	116	119	128	136	82
Out										
14-17	3	2	1	1	0	0	1	0	2	4
18-22	12	14	10	7	10	4	16	16	7	8
23-25	22	13	16	11	10	8	13	8	9	9
26-35	24	30	27	19	15	12	17	24	10	24
36-45	19	15	8	8	8	17	9	13	15	12
46-55	10	13	8	11	11	4	9	19	6	6
56-65	5	10	10	4	8	8	10	10	6	4
66 +	4	3	7	1	2	7	3	7	2	3
Total	99	100	87	62	64	60	78	97	57	70
Net										
14-17	-2	0	1	0	1	3	-1	0	0	-2
18-22	-2	-1	3	0	4	15	-1	-3	11	2
23-25	-7	-1	-6	-3	-1	1	-3	7	-4	-6
26-35	7	8	10	-1	4	15	11	12	29	-4
36-45	6	11	18	15	8	4	17	11	10	1
46-55	1	-1	10	6	13	16	6	3	10	8
56-65	3	0	-1	2	5	4	2	-1	13	8
66 +	7	1	-1	5	2	-2	10	2	10	5
Total	13	17	34	24	36	56	41	31	79	12

School Age Enrollment

Table II.43.6, show the school enrollment from the Iowa Department of Education for Hardin County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,931 students and was 3,176 in 2017, a change of 8.4 percent. Enrollment for students in grades 1 to 5 was 1,048 students in 2010 and 1,138 in 2017, which was a change of 8.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 899 and 883 in 2017, which was a change of -1.8 percent.

Table II.43.6						
School Enrollment						
Hardin County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	226	1,200	676	1,297	7	3,406
2001	247	1,124	639	1,236	6	3,252
2002	290	1,206	844	1,192	7	3,539
2003	237	1,198	810	1,181	12	3,438
2004	241	1,178	781	1,084	4	3,288
2005	266	1,142	734	1,035	8	3,177
2006	311	1,144	719	1,004	40	3,178
2007	315	1,122	667	952	57	3,056
2008	307	1,045	680	913	68	2,945
2009	314	1,022	662	916	83	2,914
2010	366	1,048	618	899	140	2,931
2011	410	1,011	610	911	161	2,942
2012	450	990	629	915	182	2,984
2013	451	1,044	682	881	196	3,058
2014	468	1,078	632	864	220	3,042
2015	513	1,070	642	867	219	3,092
2016	497	1,128	622	863	224	3,110
2017	532	1,138	623	883	255	3,176
% Change 10-17	45.4%	8.6%	0.8%	-1.8%	82.1%	8.4%

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.43.7, shows population by age for the 2000 and 2010 Census. The population changed by -6.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.4 percent to a total of 3,675 persons in 2010. Those aged 25 to 34 changed by -2.2 percent, and those aged under 5 changed by -1.7 percent.

Table II.43.7 Population by Age Hardin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,076	5.7%	1,058	6%	-1.7%
5 to 19	4,206	22.4%	3,529	20.1%	-16.1%
20 to 24	946	5%	888	5.1%	-6.1%
25 to 34	1,777	9.4%	1,738	9.9%	-2.2%
35 to 54	5,127	27.3%	4,395	25.1%	-14.3%
55 to 64	1,794	9.5%	2,251	12.8%	25.5%
65 or Older	3,886	20.7%	3,675	21%	-5.4%
Total	18,812	100.0%	17,534	100.0%	-6.8%

The elderly population is further explored in Table II.43.8. Those aged 65 to 66 changed by 9.7 percent between 2000 and 2010, resulting in a population of 349 persons. Those aged 85 or older changed by 4.2 percent during the same time period, and resulted in 715 persons over age 85 in 2010.

Table II.43.8 Elderly Population by Age Hardin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	318	8.2%	349	9.5%	9.7%
67 to 69	485	12.5%	545	14.8%	12.4%
70 to 74	898	23.1%	787	21.4%	-12.4%
75 to 79	841	21.6%	682	18.6%	-18.9%
80 to 84	658	16.9%	597	16.2%	-9.3%
85 or Older	686	17.7%	715	19.5%	4.2%
Total	3,886	100.0%	3,675	100.0%	-5.4%

Population by race and ethnicity is shown in Table II.43.9. The white population changed by -8.1 percent between 2000 and 2010, and resulted in representing 95.8 percent of the population in 2010. The black population changed by 87.1 percent, represented 1.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 43.1 percent between 2000 and 2010, compared to the -8 percent growth rate for non-Hispanics.

Table II.43.9 Population by Race and Ethnicity Hardin County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	18,274	97.1%	16,799	95.8%	-8.1%
Black	116	0.6%	217	1.2%	87.1%
American Indian	24	0.1%	42	0.2%	75%
Asian	60	0.3%	79	0.5%	31.7%
Native Hawaiian/ Pacific Islander	9	0%	1	0%	-88.9%
Other	234	1.2%	205	1.2%	-12.4%
Two or More Races	95	0.5%	191	1.1%	101.1%
Total	18,812	100.0%	17,534	100.0%	-6.8%
Hispanic	455	2.4%	651	3.7%	43.1%
Non-Hispanic	18,357	97.6%	16,883	96.3%	-8%

Population by race and ethnicity through 2016 is shown in Table II.43.10. The white population represented 95.9 percent of the population in 2016, compared with black households accounting for 1.2 percent of the population. Hispanic households represented 4 percent of the population in 2016.

Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	16,799	95.8%	16,615	95.9%
Black	217	1.2%	215	1.2%
American Indian	42	0.2%	35	0.2%
Asian	79	0.5%	118	0.7%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	205	1.2%	120	0.7%
Two or More Races	191	1.1%	221	1.3%
Total	17,534	100.0%	17,324	100.0%
Non-Hispanic	16,883	96.3%	16,625	96%
Hispanic	651	3.7%	699	4%

The population by race is broken down further by ethnicity in Table II.43.11. While the white non-Hispanic population changed by -9.1 percent between 2000 and 2010, the white Hispanic population changed by 91.2 percent. The black non-Hispanic population changed by 87.4 percent, while the black Hispanic population changed by 80 percent.

Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	18,081	98.5%	16,430	97.3%	-9.1%
Black	111	0.6%	208	1.2%	87.4%
American Indian	24	0.1%	31	0.2%	29.2%
Asian	59	0.3%	68	0.4%	15.3%
Native Hawaiian/ Pacific Islander	9	0%	1	0%	-88.9%
Other	7	0%	3	0%	-57.1%
Two or More Races	66	0.4%	142	0.8%	115.2%
Total Non-Hispanic	18,357	100.0%	16,883	100.0%	-8%
Hispanic					
White	193	42.4%	369	56.7%	91.2%
Black	5	1.1%	9	1.4%	80%
American Indian	0	0%	11	1.7%	
Asian	1	0.2%	11	1.7%	1000%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	227	49.9%	202	31%	-11%
Two or More Races	29	6.4%	49	7.5%	69%
Total Hispanic	455	100.0%	651	100.0%	43.1 %
Total Population	18,812	100.0%	17,534	100.0%	-6.8%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.43.12. During this time, the total non-Hispanic population was 16,625 persons in 2016. The Hispanic population was 699.

Table II.43.12				
Population by Race and Ethnicity				
Hardin County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	16,430	97.3%	16,057	96.6%
Black	208	1.2%	207	1.2%
American Indian	31	0.2%	30	0.2%
Asian	68	0.4%	118	0.7%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	3	0%	8	0%
Two or More Races	142	0.8%	205	1.2%
Total Non-Hispanic	16,883	100.0%	16,625	100.0%
Hispanic				
White	369	56.7%	558	79.8%
Black	9	1.4%	8	1.1%
American Indian	11	1.7%	5	0.7%
Asian	11	1.7%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	202	31%	112	16%
Two or More Races	49	7.5%	16	2.3%
Total Non-Hispanic	651	100.0	699	100.0%
Total Population	17,534	100.0%	17,324	100.0%

Households by type and tenure are shown in Table II.43.13. Family households represented 63 percent of households, while non-family households accounted for 37 percent. These changed from 64.5 and 35.5 percent, respectively.

Table II.43.13				
Household Type by Tenure				
Hardin County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,706	64.5%	4,469	63%
Married-Couple Family	3,864	82.1%	3,824	85.6%
Owner-Occupied	3,371	87.2%	3,345	87.5%
Renter-Occupied	493	12.8%	479	12.5%
Other Family	842	17.9%	645	18.8%
Male Householder, No Spouse Present	293	34.8%	214	45.4%
Owner-Occupied	186	63.5%	158	73.8%
Renter-Occupied	107	36.5%	56	26.2%
Female Householder, No Spouse Present	549	65.2%	431	85.1%
Owner-Occupied	305	55.6%	254	58.9%
Renter-Occupied	244	44.4%	177	41.1%
Non-Family Households	2,590	35.5%	2,624	37%
Owner-Occupied	1,656	63.9%	1,641	62.5%
Renter-Occupied	934	36.1%	983	37.5%
Total	7,296	100.0%	7,093	100.0%

The group quarters population was 870 in 2010, compared to 860 in 2000. Institutionalized populations experienced a 0.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a 2.5 percent change during this same time period.

Table II.43.14					
Group Quarters Population					
Hardin 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	11	2%	62	11.3%	463.6%
Juvenile Facilities	.	.	154	28.2%	.
Nursing Homes	334	61.3%	331	60.5%	-0.9%
Other Institutions	200	36.7%	0	0%	-100%
Total	545	100.0%	547	100.0%	0.4%
Noninstitutionalized					
College Dormitories	189	60%	311	96.3%	64.6%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	126	40%	12	3.7%	-90.5%
Total	315	100.0%	323	100.0%	2.5%
Group Quarters Population	860	100.0%	870	100.0%	1.2%

The number of foreign born persons are shown in Table II.43.15. An estimated 1.2 percent of the population was born in Mexico, some 0.3 percent were born in Vietnam, and another 0.1 percent were born in Korea.

Table II.43.15			
Place of Birth for the Foreign-Born Population			
Hardin County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	210	1.2%
#2 country of origin	Vietnam	46	0.3%
#3 country of origin	Korea	25	0.1%
#4 country of origin	Bosnia and Herzegovina	24	0.1%
#5 country of origin	Japan	21	0.1%
#6 country of origin	Germany	20	0.1%
#7 country of origin	Colombia	17	0.1%
#8 country of origin	Czechoslovakia	12	0.1%
#9 country of origin	India	11	0.1%
#10 country of origin	Philippines	10	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.43.16. An estimated 0.7 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Indo-European languages.

Table II.43.16 Limited English Proficiency and Language Spoken at Home Hardin County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	113	0.7%
#2 LEP Language	Other Indo-European languages	21	0.1%
#3 LEP Language	Russian, Polish, or other Slavic languages	20	0.1%
#4 LEP Language	German or other West Germanic languages	14	0.1%
#5 LEP Language	French, Haitian, or Cajun	3	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island 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.43.17. Some 19.8 percent of the population was disabled in 2000, or a total of 3,397 persons. The disability rate was highest for those over 65, with 37.4 percent disabled.

Table II.43.17 Disability by Age Hardin County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	229	8%
16 to 64	1,839	17.1%
65 and older	1,329	37.4%
Total	3,397	19.8%

Table II.43.18 shows disability by type in 2000. There were 1,490 physical disabilities in 2000, some 1,222 employment disabilities, and 969 go-outside-home disabilities.

Table II.43.18 Total Disabilities Tallied: Aged 5 and Older Hardin County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	606
Physical disability	1,490
Mental disability	870
Self-care disability	494
Employment disability	1,222
Go-outside-home disability	969
Total	5,651

Disability by age, as estimated by the 2016 ACS, is shown in Table II.43.19. The disability rate for females was 11.5 percent, compared to 11.8 percent for males. The disability rate changed precipitously higher with age, with 40.1 percent of those over 75 experiencing a disability.

Table II.43.19 Disability by Age Hardin County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	3	0.7%	3	0.3%
5 to 17	125	8.8%	81	6%	206	7.4%
18 to 34	89	5.3%	99	6.3%	188	5.8%
35 to 64	257	7.8%	285	8.8%	542	8.3%
65 to 74	211	26%	151	16.6%	362	21.1%
75 or Older	307	45.7%	345	36.2%	652	40.1%
Total	989	11.8%	964	11.5%	1,953	11.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.43.20. Some 5.3 percent have an ambulatory disability, 4.4 have an independent living disability, and 2.2 percent have a self-care disability.

Table II.43.20 Total Disabilities Tallied: Aged 5 and Older Hardin County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	713	4.3%
Vision disability	273	1.6%
Cognitive disability	681	4.3%
Ambulatory disability	843	5.3%
Self-Care disability	346	2.2%
Independent living disability	582	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.43.21. In 2016, some 8,443 persons were employed and 300 were unemployed. This totaled a labor force of 8,743 persons. The unemployment rate for Hardin County was estimated to be 3.4 percent in 2016.

Table II.43.21 Employment, Labor Force and Unemployment Hardin County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,443
Unemployed	300
Labor Force	8,743
Unemployment Rate	3.4%

In 2016, 93.4 percent of households in Hardin County had a high school education or greater.

Table II.43.22	
High School or Greater Education	
Hardin County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,624
Total Households	7,093
Percent High School or Above	93.4%

As seen in Table II.43.23, some 33.6 percent of the population had a high school diploma or equivalent, another 38.1 percent have some college, 14.2 percent have a Bachelor's Degree, and 5.3 percent of the population had a graduate or professional degree.

Table II.43.23		
Educational Attainment		
Hardin County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,180	8.7%
High School or Equivalent	4,540	33.6%
Some College or Associates Degree	5,136	38.1%
Bachelor's Degree	1,921	14.2%
Graduate or Professional Degree	718	5.3%
Total Population Above 18 years	13,495	100.0%

ECONOMICS

Labor Force

Table II.43.24, shows the labor force statistics for Hardin County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.6 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Hardin County remained unchanged from 4 percent in 2015 to 4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Hardin County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	453	8,958	9,411	4.8%	4.4%
1991	533	8,929	9,462	5.6%	4.7%
1992	472	9,012	9,484	5%	4.5%
1993	385	9,197	9,582	4%	4%
1994	299	9,397	9,696	3.1%	3.5%
1995	376	9,358	9,734	3.9%	3.4%
1996	361	9,360	9,721	3.7%	3.5%
1997	382	9,305	9,687	3.9%	3.1%
1998	343	9,283	9,626	3.6%	2.7%
1999	280	9,189	9,469	3%	2.6%
2000	288	9,193	9,481	3%	2.6%
2001	347	9,523	9,870	3.5%	3.3%
2002	408	9,255	9,663	4.2%	4%
2003	473	8,660	9,133	5.2%	4.5%
2004	472	8,481	8,953	5.3%	4.5%
2005	423	8,521	8,944	4.7%	4.3%
2006	342	8,807	9,149	3.7%	3.7%
2007	343	8,714	9,057	3.8%	3.7%
2008	398	8,867	9,265	4.3%	4.2%
2009	615	8,757	9,372	6.6%	6.4%
2010	595	8,538	9,133	6.5%	6%
2011	528	8,458	8,986	5.9%	5.5%
2012	468	8,289	8,757	5.3%	5%
2013	446	8,269	8,715	5.1%	4.7%
2014	380	8,357	8,737	4.3%	4.3%
2015	355	8,473	8,828	4%	3.8%
2016	342	8,279	8,621	4%	3.7%

Diagram II.43.3, shows the employment and labor force for Hardin County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,279 persons, with the labor force reaching 8,621, indicating there were a total of 342 unemployed persons.



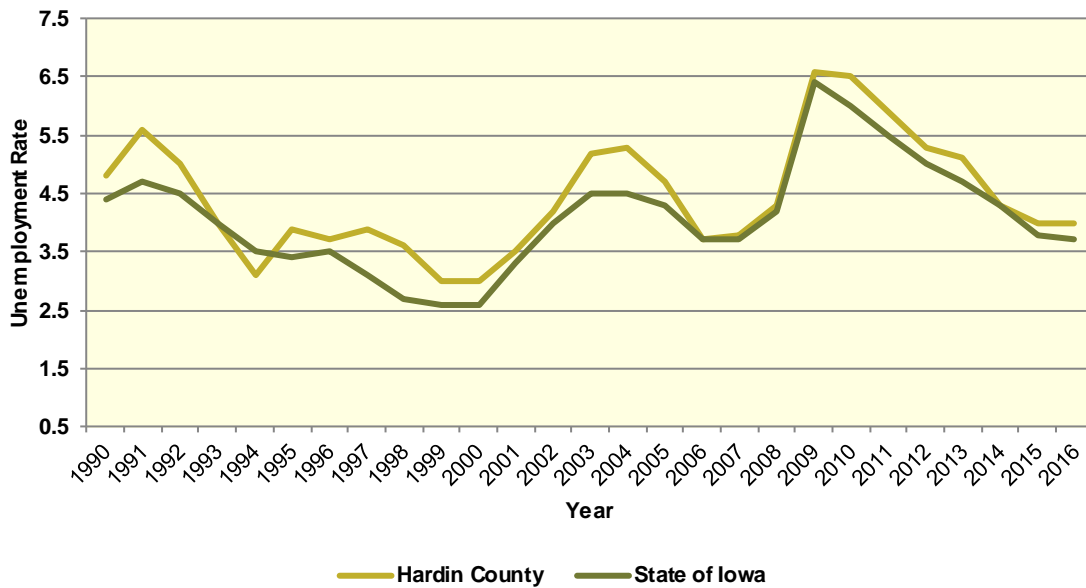
Diagram II.43.3
Employment and Labor Force
 Hardin County
 1990 – 2016 BLS Data



Unemployment

Diagram II.43.4, shows the unemployment rate for both the State and Hardin County. During the 1990’s the average rate for Hardin County was 4.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.4 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 Hardin County had an average unemployment rate that higher than the State, 4.4 percent for Hardin County, versus 4.1 statewide.

Diagram II.43.4
Annual Unemployment Rate
 Hardin 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.43.25, shows total real earnings by industry for Hardin County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$97,017,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 49.9.

Table II.43.25
Real Earnings by Industry
 Hardin 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	81,325	104,819	174,530	151,493	156,692	141,535	105,455	57,051	-45.9
Forestry, fishing, related activities, and other	5,615	7,513	0	0	0	0	0	0	0
Mining	8,325	9,069	0	0	0	0	0	0	0
Utilities	5,280	7,185	4,012	4,283	3,950	3,834	4,280	6,415	49.9
Construction	27,057	28,564	29,313	36,747	37,136	39,021	38,295	38,767	1.2
Manufacturing	54,104	31,667	39,318	42,869	44,124	54,154	56,369	54,773	-2.8
Wholesale trade	51,069	50,587	57,277	51,490	45,188	40,153	41,629	40,615	-2.4
Retail trade	31,780	28,758	29,145	28,740	28,455	28,819	27,760	29,018	4.5
Transportation and warehousing	10,349	8,042	8,382	10,805	13,114	16,546	16,728	19,035	13.8
Information	6,208	6,984	7,729	7,266	5,537	6,124	6,001	6,993	16.5
Finance and insurance	14,892	15,276	18,455	18,342	17,082	17,330	16,810	16,526	-1.7
Real estate and rental and leasing	1,618	2,978	3,227	4,650	6,430	6,570	5,167	4,088	-20.9
Professional and technical services	6,770	10,161	10,444	10,914	10,898	12,082	11,358	11,389	0.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
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	731	722	716	733	871	1,121	1,004	963	-4.1
Accommodation and food services	5,554	6,364	7,178	7,263	6,683	6,744	7,049	7,096	0.7
Other services, except public administration	17,253	15,146	14,054	13,641	12,531	13,134	13,774	14,060	2.1
Government and government enterprises	80,346	96,750	92,838	90,813	92,000	95,929	98,162	97,017	-1.2
Total	461,516	484,341	565,013	554,891	549,880	545,507	516,508	469,285	-9.1

Table II.43.26, shows the total employment by industry for the Hardin County. The most recent estimates show the government and government enterprises industry was the largest employer in Hardin County, with employment reaching 1,903 jobs in 2016. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 5.3 percent.

Table II.43.26
Employment by Industry
 Hardin County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,099	1,018	996	939	995	921	985	972	-1.3
Forestry, fishing, related activities, and other	307	246	0	0	0	0	0	0	0
Mining	136	157	0	0	0	0	0	0	0
Utilities	32	33	36	38	34	33	33	34	3
Construction	681	715	678	749	763	788	812	816	0.5
Manufacturing	1,204	676	689	658	682	682	683	590	-13.6
Wholesale trade	896	755	851	758	715	719	706	704	-0.3
Retail trade	1,365	1,141	1,159	1,135	1,163	1,234	1,211	1,232	1.7
Transportation and warehousing	396	290	289	293	298	269	282	297	5.3
Information	150	162	182	153	138	137	130	123	-5.4
Finance and insurance	369	504	525	483	482	468	467	466	-0.2
Real estate and rental and leasing	229	322	360	347	357	370	365	380	4.1
Professional and technical services	231	303	302	298	319	331	328	328	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
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	85	102	95	112	113	133	138	134	-2.9
Accommodation and food services	493	472	471	487	461	453	450	408	-9.3
Other services, except public administration	685	561	589	581	577	581	588	601	2.2
Government and government enterprises	1,851	1,944	1,938	1,910	1,888	1,903	1,923	1,903	-1
Total	11,783	10,963	11,054	10,873	10,891	10,794	10,865	10,659	-1.9



Table II.43.27, shows the real average earnings per job by industry for Hardin County. These figures are calculated by dividing the total real earning displayed in Tables II.43.25 and II.43.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 188,676 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 45.5 percent.

Table II.43.27
Real Earnings Per Job by Industry
 Hardin County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	73,999	102,966	175,231	161,335	157,480	153,675	107,061	58,694	-45.2
Forestry, fishing, related activities, and other	18,291	30,540	0	0	0	0	0	0	0
Mining	61,211	57,762	0	0	0	0	0	0	0
Utilities	165,003	217,723	111,441	112,722	116,169	116,185	129,686	188,676	45.5
Construction	39,731	39,950	43,234	49,062	48,672	49,519	47,161	47,509	0.7
Manufacturing	44,937	46,844	57,066	65,151	64,698	79,404	82,531	92,836	12.5
Wholesale trade	56,996	67,002	67,306	67,929	63,200	55,845	58,965	57,692	-2.2
Retail trade	23,282	25,204	25,146	25,321	24,467	23,354	22,923	23,554	2.8
Transportation and warehousing	26,133	27,733	29,003	36,877	44,006	61,509	59,321	64,091	8
Information	41,384	43,114	42,468	47,491	40,126	44,700	46,162	56,854	23.2
Finance and insurance	40,357	30,309	35,153	37,976	35,440	37,030	35,995	35,464	-1.5
Real estate and rental and leasing	7,066	9,249	8,963	13,400	18,010	17,758	14,157	10,758	-24
Professional and technical services	29,309	33,534	34,584	36,624	34,162	36,501	34,627	34,723	0.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
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	8,595	7,081	7,540	6,544	7,712	8,431	7,276	7,187	-1.2
Accommodation and food services	11,266	13,482	15,240	14,914	14,497	14,889	15,664	17,392	11
Other services, except public administration	25,188	26,998	23,861	23,478	21,718	22,605	23,425	23,394	-0.1
Government and government enterprises	43,407	49,769	47,904	47,546	48,729	50,410	51,046	50,981	-0.1
Total	39,168	44,180	51,114	51,034	50,489	50,538	47,539	44,027	-7.4

Table II.43.28 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 \$793,016,000 a -5.2 percent change between 2015 and 2016. Table II.43.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 10,963 and 10,659 in 2016, which a change of -1.9 percent over this period.

Table II.43.28
Total Employment and Real Personal Income
 Hardin 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	327,317	19,037	3,826	89,516	39,156	440,778	19,985	10,394	31,493
1970	336,385	18,415	4,017	93,459	42,436	457,882	20,597	10,364	32,456
1971	290,889	18,399	5,042	94,800	44,809	417,142	18,720	10,145	28,673
1972	321,464	19,210	6,760	99,340	46,104	454,458	20,366	10,101	31,825
1973	418,625	24,211	7,266	108,502	51,016	561,198	25,442	10,452	40,051
1974	376,231	26,227	8,397	111,429	53,610	523,439	23,513	10,746	35,012
1975	365,860	26,478	7,733	114,709	57,907	519,730	23,454	10,965	33,365
1976	351,526	28,212	7,770	115,716	61,172	507,972	22,870	11,389	30,866
1977	332,109	27,520	9,711	123,454	61,475	499,229	22,613	11,308	29,369
1978	389,167	30,006	8,260	127,181	62,706	557,309	25,688	11,451	33,986
1979	371,377	33,104	7,416	134,120	65,119	544,927	24,750	12,083	30,736
1980	340,500	32,966	5,892	149,583	70,261	533,270	24,503	11,937	28,526
1981	337,060	33,408	7,554	169,917	73,944	555,067	25,625	11,788	28,594
1982	288,765	32,013	6,267	183,142	76,830	522,991	24,271	11,669	24,747
1983	281,554	30,832	6,076	181,781	80,809	519,388	24,359	11,407	24,682
1984	318,491	32,379	6,307	182,072	82,664	557,155	26,130	11,381	27,985
1985	328,532	32,605	5,740	174,870	84,050	560,586	26,850	11,195	29,346
1986	336,941	33,519	4,742	171,008	85,725	564,897	27,863	10,968	30,719
1987	334,197	33,333	5,881	157,015	85,738	549,497	27,981	10,559	31,651
1988	293,589	34,230	7,357	152,330	83,378	502,424	25,915	10,529	27,884
1989	314,808	34,784	6,649	153,570	86,762	527,006	27,428	10,748	29,290
1990	346,160	38,149	3,261	145,708	90,651	547,630	28,673	11,133	31,093
1991	329,620	37,212	4,385	135,739	94,957	527,490	27,716	11,066	29,787
1992	361,124	38,345	4,054	134,926	101,098	562,857	29,722	10,987	32,868
1993	330,554	39,690	4,589	130,350	102,127	527,930	28,049	11,067	29,869
1994	386,126	41,672	4,963	131,403	103,000	583,820	30,823	11,177	34,546
1995	389,010	42,304	4,804	130,453	107,011	588,975	30,831	11,535	33,724
1996	432,539	39,101	4,388	136,518	109,868	644,212	33,795	11,570	37,384
1997	434,527	42,866	5,149	143,119	109,936	649,864	34,237	11,667	37,244
1998	436,509	47,610	507	147,380	111,799	648,585	34,295	11,504	37,944
1999	398,075	44,763	5,661	136,914	110,408	606,295	32,277	11,442	34,791
2000	435,278	44,265	6,731	138,073	116,120	651,937	34,665	11,302	38,514
2001	461,516	47,081	7,324	145,035	120,974	687,768	36,840	11,783	39,168
2002	437,801	45,997	8,953	127,261	128,644	656,662	35,542	11,419	38,340
2003	414,696	44,299	10,287	121,027	125,065	626,775	34,200	11,026	37,610
2004	501,518	46,734	12,525	127,358	125,208	719,875	39,632	10,894	46,036
2005	493,185	48,068	14,252	122,956	125,370	707,696	39,374	10,966	44,975
2006	500,012	50,108	16,905	128,534	133,773	729,116	40,749	11,230	44,525
2007	572,897	53,039	19,640	148,840	134,852	823,191	46,275	11,276	50,807
2008	540,013	52,951	22,004	163,244	146,761	819,072	46,301	11,391	47,407
2009	461,194	49,865	18,676	148,724	156,151	734,879	41,909	11,221	41,101
2010	484,341	48,181	22,329	139,109	162,574	760,172	43,347	10,963	44,179
2011	565,013	44,556	22,474	164,857	160,739	868,526	49,909	11,054	51,114
2012	554,891	44,406	24,583	196,600	158,190	889,858	51,280	10,873	51,034
2013	549,880	48,729	25,474	179,463	154,496	860,584	49,421	10,891	50,489
2014	545,507	48,279	26,454	168,544	154,883	847,109	48,813	10,794	50,538
2015	516,508	48,874	26,920	184,579	157,778	836,910	48,444	10,865	47,539
2016	469,285	49,269	28,571	184,953	159,476	793,016	46,036	10,659	44,027

Diagram II.43.5, shows real average earnings per job for Hardin County from 1990 to 2016. Over this period the average earning per job for Hardin County was \$40,987, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.43.5
Real Average Earnings Per Job
 Hardin County
 BEA Data 1990 - 2016

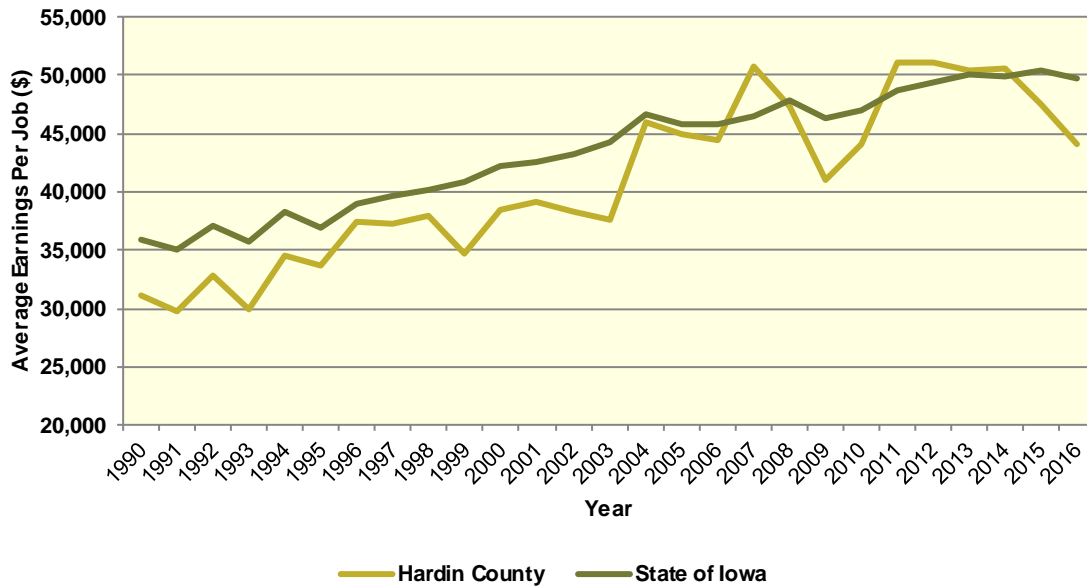
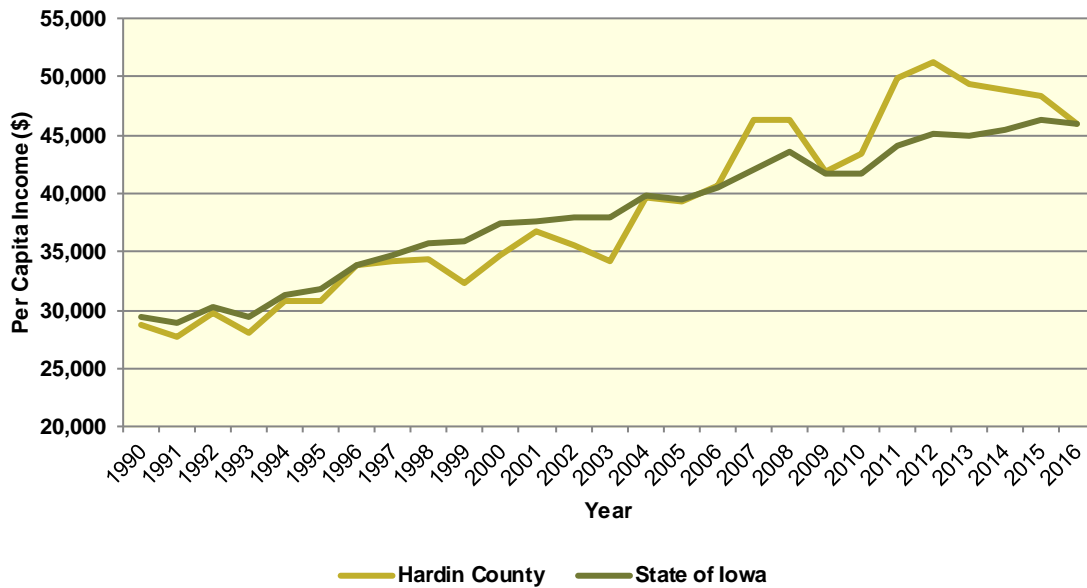


Diagram II.43.6, shows real per capita income for the Hardin County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Hardin County was \$38,635, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.43.6
Real Per Capita Income
 Hardin 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.43.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 7,290 persons in 2015 to 7,068 in 2016, a change of -3 percent.

Table II.43.29
Total Monthly Employment
 Hardin County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	7,233	7,218	7,356	7,224	6,972	7,000	7,092	7,024	6,893	7,077	6,802
Feb	7,314	7,265	7,400	7,264	6,993	7,056	7,160	7,052	6,950	7,099	6,859
Mar	7,465	7,221	7,435	7,395	7,103	7,045	7,262	7,120	7,040	7,200	6,987
Apr	7,517	7,450	7,613	7,503	7,237	7,351	7,267	7,168	7,288	7,424	7,115
May	7,652	7,525	7,737	7,682	7,368	7,378	7,412	7,272	7,390	7,453	7,198
Jun	7,714	7,643	7,816	7,769	7,371	7,457	7,527	7,383	7,421	7,434	7,298
Jul	7,669	7,673	7,791	7,660	7,375	7,379	7,522	7,362	7,216	7,335	7,047
Aug	7,741	7,565	8,015	7,778	7,150	7,311	7,254	7,526	7,254	7,283	7,091
Sep	7,618	7,614	7,832	7,686	7,387	7,552	7,574	7,645	7,505	7,383	7,188
Oct	7,585	7,590	7,719	7,537	7,256	7,430	7,303	7,390	7,457	7,338	7,087
Nov	7,529	7,570	7,657	7,392	7,233	7,407	7,262	7,329	7,504	7,274	7,077
Dec	7,469	7,519	7,541	7,311	7,224	7,346	7,182	7,293	7,442	7,185	7,072
Annual	7,542	7,488	7,659	7,517	7,222	7,309	7,318	7,297	7,280	7,290	7,068
% Change	.	-0.7%	2.3%	-1.9%	-3.9%	1.2%	0.1%	-0.3%	-0.2%	0.1%	-3%

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 \$718 in 2015. In 2016, average weekly wages saw an increased of 1.4 percent over the prior year, rising to \$728, or by 10 dollars. These data are shown in Table II.43.30.

Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	455	468	469	497	472	
2002	460	492	477	515	486	3%
2003	467	488	474	531	490	0.8%
2004	493	521	516	570	525	7.1%
2005	495	527	549	592	541	3%
2006	582	532	556	624	573	5.9%
2007	561	570	586	690	602	5.1%
2008	586	570	592	697	611	1.5%
2009	605	596	619	681	625	2.3%
2010	574	591	614	703	621	-0.6%
2011	594	627	660	693	644	3.7%
2012	636	616	640	717	652	1.2%
2013	637	646	654	725	666	2.1%
2014	669	664	686	756	695	4.4%
2015	681	714	702	777	718	3.3%
2016(p)	687	702	746	776	728	1.4%

Total business establishments reported by the QCEW are displayed in Table II.43.31. Between 2015 and 2016, the total number of business establishments in Hardin County decreased by 1.4 percent, from 685 to 682 establishments.

Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	732	730	683	688	708	
2002	681	685	681	679	682	-3.7%
2003	685	678	677	676	679	-0.4%
2004	679	681	673	657	673	-0.9%
2005	656	655	662	653	657	-2.4%
2006	644	655	672	666	659	0.3%
2007	676	684	676	674	678	2.9%
2008	676	680	682	692	683	0.7%
2009	679	680	681	690	683	(ND)%
2010	678	674	682	679	678	-0.7%
2011	669	671	672	668	670	-1.2%
2012	672	672	670	664	670	(ND)%
2013	661	667	672	675	669	-0.1%
2014	680	687	682	688	684	2.2%
2015	679	679	689	692	685	0.1%
2016	678	677	683	689	682	-0.4%

Iowa Department of Revenue

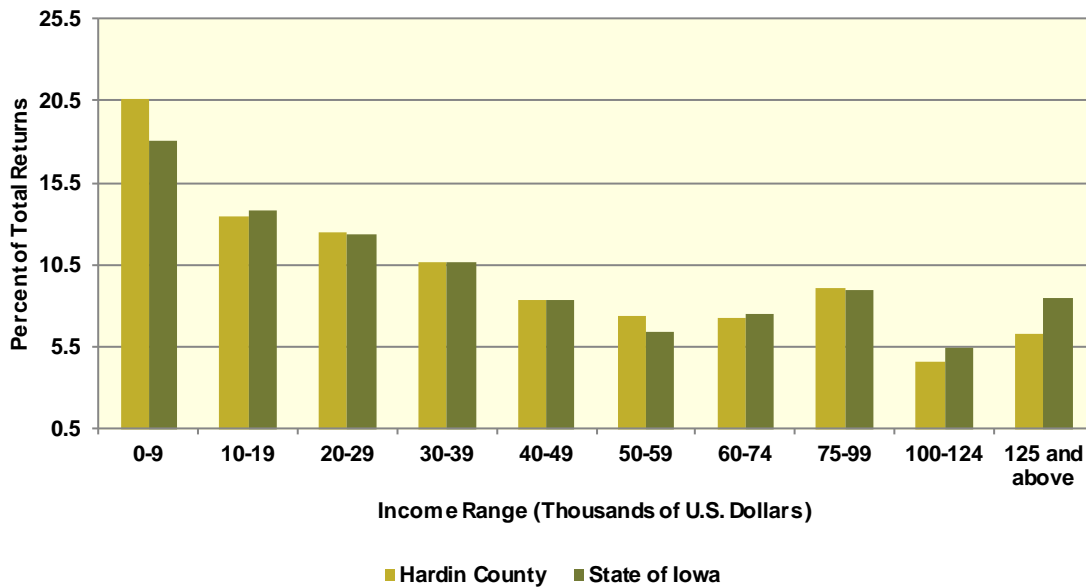
The Iowa Department of Revenue releases annual income tax statistics. Table II.43.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Hardin County.

As can be seen the total number of returns between 2010 and 2015 increased by 2.1 percent, with 494 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 45.3 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -9.4 percent.

Table II.43.32
Number of Tax Returns by Adjusted Gross Income
 Hardin 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	1,929	1,429	1,251	1,008	763	524	533	331	114	122	8,004
2003	1,934	1,420	1,184	946	740	535	559	362	127	127	7,934
2004	1,846	1,339	1,138	954	752	559	583	405	152	155	7,883
2005	1,718	1,299	1,091	952	750	586	592	482	154	179	7,803
2006	1,636	1,191	1,039	972	771	620	662	508	176	232	7,807
2007	1,693	1,206	1,001	947	747	620	687	585	200	311	7,997
2008	1,560	1,175	1,043	902	700	579	689	647	249	300	7,844
2009	1,612	1,161	1,044	818	724	550	660	608	252	303	7,732
2010	1,657	1,153	1,004	831	696	524	630	659	266	340	7,760
2011	1,701	1,163	1,024	852	669	515	636	643	303	380	7,886
2012	1,601	1,116	983	794	686	519	636	652	327	505	7,819
2013	1,632	1,080	1,018	742	652	537	614	691	344	499	7,809
2014	1,635	1,077	961	820	672	550	583	742	350	480	7,870
2015	1,634	1,069	984	843	665	580	571	720	362	494	7,922
Change 10 - 15	-1.4%	-7.3%	-2%	1.4%	-4.5%	10.7%	-9.4%	9.3%	36.1%	45.3%	2.1%

Diagram II.43.7
2015 Income Distribution
 Hardin 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 1,888 in 2010 to 1,807 in 2016, with the poverty rate reaching 11 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.43.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,498	8.3%
2001	1,423	8%
2002	1,526	8.6%
2003	1,519	8.6%
2004	1,750	10%
2005	1,869	10.9%
2006	2,063	12.1%
2007	1,606	9.6%
2008	1,986	11.9%
2009	1,603	9.8%
2010	1,888	11.4%
2011	1,974	12%
2012	2,052	12.5%
2013	1,819	11%
2014	1,916	11.7%
2015	1,584	9.6%
2016	1,807	11%

The rate of poverty for Hardin County is shown in Table II.43.34. In 2016, there were an estimated 1,328 persons living in poverty. This represented a 8.1 percent poverty rate, compared to 8 percent poverty in 2000. In 2016, some 7.8 percent of those in poverty were under age 6, and 13.9 percent were 65 or older.

Table II.43.34				
Poverty by Age				
Hardin 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	150	10.5%	104	7.8%
6 to 17	328	22.9%	242	18.2%
18 to 64	737	51.4%	798	60.1%
65 or Older	219	15.3%	184	13.9%
Total	1,434	100.0%	1,328	100.0%
Poverty Rate	8%	.	8.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1 percent in Hardin County between 2010 and 2016, from 8,224 to 8,144. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.43.35.

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 Hardin County decreased from 10 authorizations in 2015 to 9 in 2016.

The real value of single-family building permits decreased from \$264,999 in 2015 to \$230,556 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.43.36.

Table II.43.35				
Housing Units				
State of Iowa vs. Hardin County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Hardin County	% Growth Since Census
2000 Census Base	1,232,625	.	8,318	.
2010 Census	1,336,417	8.4%	8,224	-1.1%
July 2011 Estimate	1,341,974	0.4%	8,202	-0.3%
July 2012 Estimate	1,346,403	0.7%	8,188	-0.4%
July 2013 Estimate	1,353,274	1.3%	8,179	-0.5%
July 2014 Estimate	1,362,458	1.9%	8,171	-0.6%
July 2015 Estimate	1,370,778	2.6%	8,156	-0.8%
July 2016 Estimate	1,380,162	3.3%	8,144	-1%

Table II.43.36
Building Permits and Valuation
 Hardin 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	29	2	24	0	55	117,163	0
1981	23	0	24	0	47	102,285	0
1982	28	0	0	24	52	97,735	39,648
1983	20	2	0	0	22	104,297	0
1984	23	0	0	0	23	99,868	0
1985	11	2	8	0	21	69,562	0
1986	8	0	0	0	8	97,328	0
1987	10	0	0	0	10	91,141	0
1988	8	0	0	0	8	115,406	0
1989	23	0	0	0	23	66,820	0
1990	7	0	0	0	7	109,103	0
1991	5	0	0	0	5	117,663	0
1992	10	2	0	0	12	94,678	0
1993	19	2	0	20	41	126,373	67,099
1994	21	0	0	12	33	159,469	47,198
1995	18	0	0	21	39	114,580	95,111
1996	35	0	0	6	41	115,688	145,307
1997	21	0	0	5	26	119,184	142,857
1998	33	2	0	5	40	130,809	141,323
1999	24	0	0	42	66	156,888	73,444
2000	13	0	0	10	23	129,810	136,091
2001	21	2	0	41	64	149,212	56,797
2002	21	0	0	20	41	150,794	79,085
2003	24	0	8	0	32	154,664	0
2004	31	0	0	0	31	170,407	0
2005	32	0	0	0	32	142,266	0
2006	11	0	0	0	11	197,352	0
2007	5	0	0	0	5	156,791	0
2008	19	0	0	0	19	202,547	0
2009	4	0	0	0	4	194,194	0
2010	4	0	0	0	4	134,042	0
2011	10	0	0	0	10	257,991	0
2012	15	0	0	0	15	235,323	0
2013	15	0	0	0	15	259,362	0
2014	7	0	0	0	7	239,109	0
2015	10	0	0	0	10	264,999	0
2016	9	0	0	0	9	230,556	0



Diagram II.43.8
Single Family Permits
 Hardin County
 Census Bureau Data, 1980–2016

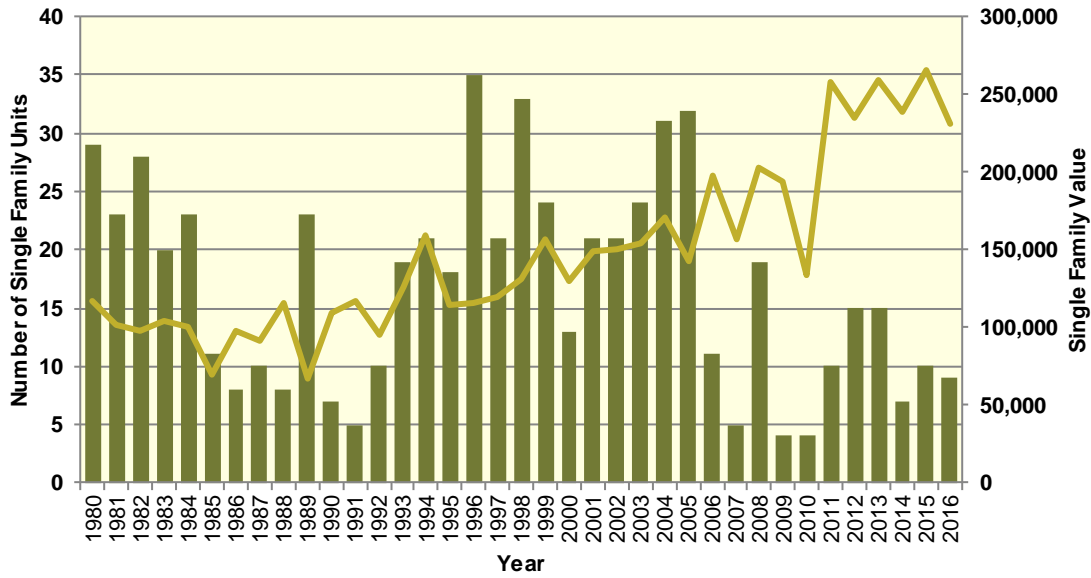
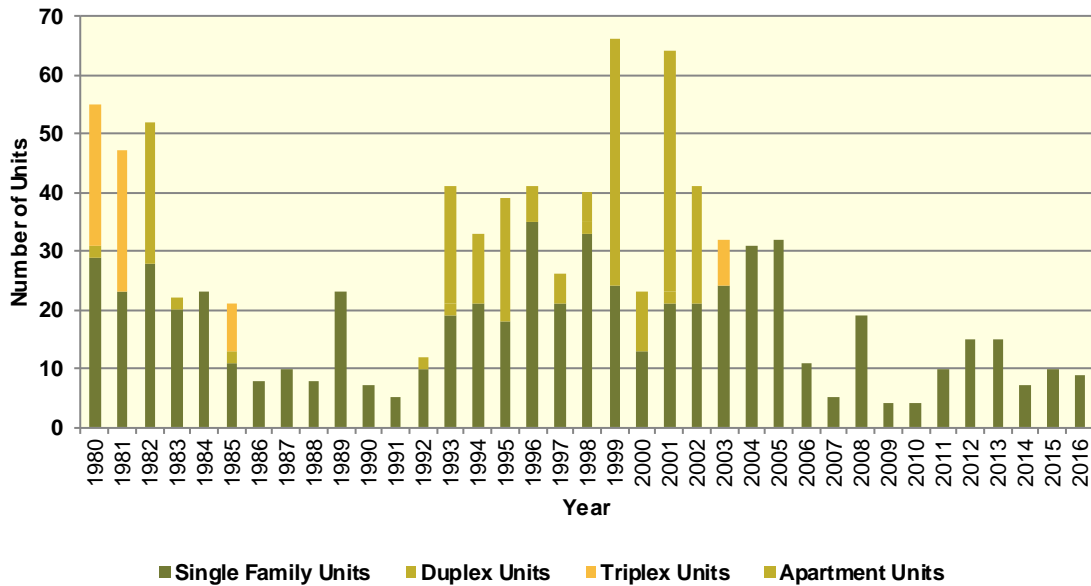


Diagram II.43.9
Total Permits by Unit Type
 Hardin County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.43.37. In 2016, there were 8,167 housing units, up from 8,318 in 2000. Single-family units accounted for 83.2 percent of units in 2016, compared to 84 in 2000. Apartment units accounted for 5.4 percent in 2016, compared to 3.1 percent in 2000.

Table II.43.37				
Housing Units by Type				
Hardin County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,987	84%	6,796	83.2%
Duplex	309	3.7%	247	3%
Tri- or Four-Plex	487	5.9%	473	5.8%
Apartment	254	3.1%	437	5.4%
Mobile Home	275	3.3%	214	2.6%
Boat, RV, Van, Etc.	6	0.1%	0	0%
Total	8,318	100.0%	8,167	100.0%

Some 88.7 percent of housing was occupied in 2010, compared to 91.7 percent in 2000. Owner-occupied housing changed -3 percent between 2000 and 2010, ending with owner-occupied units representing 75.6 percent of unit. Vacant units changed by 34.5 percent, resulting in 928 vacant units in 2010.

Table II.43.38					
Housing Units by Tenure					
Hardin County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,628	91.7%	7,296	88.7%	-4.4%
Owner-Occupied	5,688	74.6%	5,518	75.6%	-3%
Renter-Occupied	1,940	25.4%	1,778	24.4%	-8.4%
Vacant Housing Units	690	8.3%	928	11.3%	34.5%
Total Housing Units	8,318	100.0%	8,224	100.0%	-1.1%

Table II.43.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,167 housing units. An estimated 76.1 percent were owner-occupied, and 13.2 percent were vacant.

Table II.43.39				
Housing Units by Tenure				
Hardin County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,296	88.7%	7,093	86.8%
Owner-Occupied	5,518	75.6%	5,398	76.1%
Renter-Occupied	1,778	24.4%	1,695	23.9%
Vacant Housing Units	928	11.3%	1,074	13.2%
Total Housing Units	8,224	100.0%	8,167	100.0%

Households by household size are shown in Table II.43.40. There were a total of 7,296 households in 2010, up from 7,628 in 2000. One person households changed by 1.3 percent



between 2000 and 2010, while two person households changed by -1.1 percent. Three and four person households changed by -4.3 and -27 respectively, representing 12.8 percent and 9.6 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,245	29.4%	2,274	31.2%	1.3%
Two Persons	2,851	37.4%	2,819	38.6%	-1.1%
Three Persons	978	12.8%	936	12.8%	-4.3%
Four Persons	957	12.5%	699	9.6%	-27%
Five Persons	433	5.7%	369	5.1%	-14.8%
Six Persons	116	1.5%	139	1.9%	19.8%
Seven Persons or More	48	0.6%	60	0.8%	25%
Total	7,628	100.0%	7,296	100.0%	-4.4%

Households by income is shown in Table II.43.41. Households earning more than \$100,000 per year represented 17.9 percent of households in 2016, compared to 4.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.4 percent of households in 2010, compared to 19.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10 percent of households in 2016, compared to 15.3 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,168	15.3%	707	10%
\$15,000 to \$19,999	661	8.7%	412	5.8%
\$20,000 to \$24,999	645	8.4%	386	5.4%
\$25,000 to \$34,999	1,287	16.9%	651	9.2%
\$35,000 to \$49,999	1,615	21.1%	1,156	16.3%
\$50,000 to \$74,999	1,460	19.1%	1,448	20.4%
\$75,000 to \$99,999	482	6.3%	1,066	15%
\$100,000 or More	318	4.2%	1,267	17.9%
Total	7,636	100.0%	7,093	100.0%

Table II.43.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 2.8 percent and 0.9 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.5 percent, 5.5 percent, and 6.1, respectively. Housing units built prior to 1939 represented 34 percent of households in 2016.

Table II.43.42				
Households by Year Home Built				
Hardin 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	3,153	41.3%	2,414	34%
1940 to 1949	779	10.2%	633	8.9%
1950 to 1959	887	11.6%	920	13%
1960 to 1969	875	11.5%	946	13.3%
1970 to 1979	1,243	16.3%	1,097	15.5%
1980 to 1989	327	4.3%	391	5.5%
1990 to 1999	364	4.8%	430	6.1%
2000 to 2009	.	.	196	2.8%
2010 or Later	.	.	66	0.9%
Total	7,628	100.0%	7,093	100.0%

The distribution of unit types by race are shown in Table II.43.43. An estimated 84.8 percent of white households occupy single family homes. Some 4.9 percent of white households occupied apartments. An estimated 100 percent of Asian, and 8.3 percent of American Indian households occupy single family homes.

Table II.43.43							
Distribution of Units in Structure by Race							
Hardin County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	84.8%	0%	8.3%	100%	0%	54.5%	100%
Duplex	3.2%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4.8%	0%	91.7%	0%	0%	45.5%	0%
Apartment	4.9%	0%	0%	0%	0%	0%	0%
Mobile Home	2.4%	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.43.44. An estimated 26.1 percent of vacant units were for rent in 2010, a 18.6 percent change since 2000. In addition, some 15.2 percent of vacant units were for sale, a change of 11.9 percent between 2000 and 2010. "Other" vacant units represented 42.6 percent of vacant units in 2010. This is a change of 94.6 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.43.44					
Disposition of Vacant Housing Units					
Hardin County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	204	29.6%	242	26.1%	18.6%
For Sale	126	18.3%	141	15.2%	11.9%
Rented or Sold, Not Occupied	65	9.4%	84	9.1%	29.2%
For Seasonal, Recreational, or Occasional Use	82	11.9%	65	7%	-20.7%
For Migrant Workers	10	1.4%	1	0.1%	-90%
Other Vacant	203	29.4%	395	42.6%	94.6%
Total	690	100.0%	928	100.0%	34.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.43.45. By 2016, for rent units accounted for 16.1 percent of vacant units, while for sale units accounted for 10.4 percent. "Other" vacant units accounted for 53.4 percent of vacant units, representing a total of 574 "other" vacant units.

Table II.43.45				
Disposition of Vacant Housing Units				
Hardin County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	242	26.1%	173	16.1%
For Sale	141	15.2%	112	10.4%
Rented Not Occupied	27	2.9%	6	0.6%
Sold Not Occupied	57	6.1%	100	9.3%
For Seasonal, Recreational, or Occasional Use	65	7%	94	8.8%
For Migrant Workers	1	0.1%	15	1.4%
Other Vacant	395	42.6%	574	53.4%
Total	928	100.0%	1,074	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.43.46. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.



Table II.43.46							
Overcrowding and Severe Overcrowding							
Hardin County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	5,637	99.1%	36	0.6%	16	0.3%	5,689
2016 Five-Year ACS	5,363	99.4%	29	0.5%	6	0.1%	5,398
Renter							
2000 Census	1,909	98.5%	23	1.2%	7	0.4%	1,939
2016 Five-Year ACS	1,645	97.1%	50	2.9%	0	0%	7,093
Total							
2000 Census	7,546	98.9%	59	0.8%	23	0.3%	7,628
2016 Five-Year ACS	7,008	98.8%	79	1.1%	6	0.1%	7,093

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 7 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Hardin County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.43.47		
Households with Incomplete Plumbing Facilities		
Hardin County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,602	7,086
Lacking Complete Plumbing Facilities	26	7
Total Households	7,628	7,093
Percent Lacking	0.3 %	0.1%

There were 69 households lacking complete kitchen facilities in 2016, compared to 29 households in 2000. This was a change from 0.4 percent of households in 2000 to 1 percent in 2016.

Table II.43.48		
Households with Incomplete Kitchen Facilities		
Hardin County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,599	7,024
Lacking Complete Kitchen Facilities	29	69
Total Households	7,628	7,093
Percent Lacking	0.4%	1%

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

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

In Hardin County, 9.6 of households had a cost burden and 6 percent had a severe cost burden. Some 16.6 percent of renters were cost burdened, and 10.6 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 3.4 percent. Owner occupied households with a mortgage had a cost burden rate of 7.2 percent, and severe cost burden at 5.5 percent.

Table II.43.49
Cost Burden and Severe Cost Burden by Tenure
 Hardin 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	1,893	82.1%	299	13%	107	4.6%	8	0.3%	2,307
2016 Five-Year ACS	2,505	87.3%	207	7.2%	158	5.5%	0	0%	2,870
Owner Without a Mortgage									
2000 Census	2,176	92.4%	94	4%	62	2.6%	22	0.9%	2,354
2016 Five-Year ACS	2,236	88.4%	194	7.7%	87	3.4%	11	0.4%	2,528
Renter									
2000 Census	1,158	65%	224	12.6%	184	10.3%	215	12.1%	1,781
2016 Five-Year ACS	1,031	60.8%	282	16.6%	179	10.6%	203	12%	1,695
Total									
2000 Census	5,227	81.1%	617	9.6%	353	5.5%	245	3.8%	6,442
2016 Five-Year ACS	5,772	81.4%	683	9.6%	424	6%	214	3%	7,093

Housing Problems by Income

Table II.43.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Hardin County. As can be seen in 2017 the MFI was \$70,000, which compared to \$69,900 for the State of Iowa.

Table II.43.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 465 owner-occupied and 230 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 255 owner-occupied 184 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,725 households without a housing problem.

Table II.43.50
Median Family Income
 Hardin County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	46,100	49,100
2001	50,700	52,500
2002	50,900	53,700
2003	48,200	54,900
2004	49,500	55,800
2005	50,400	57,650
2006	50,400	57,800
2007	50,700	58,100
2008	51,300	58,500
2009	54,100	62,000
2010	54,400	62,400
2011	56,500	64,000
2012	57,300	64,800
2013	61,200	64,700
2014	64,300	65,300
2015	67,200	67,500
2016	66,100	68,400
2017	70,000	69,900

Table II.43.51
Housing Problems by Income and Tenure
 Hardin 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	4	0	0	4
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	4	0	0	15	19
Housing cost burden greater than 50% of income (and none of the above problems)	200	45	0	10	0	255
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	155	130	110	30	40	465
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	110	345	755	630	2,750	4,590
Total	485	524	869	670	2,809	5,357
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	15	0	0	25
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	30	0	20	54
Housing cost burden greater than 50% of income (and none of the above problems)	150	30	4	0	0	184
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	125	65	25	0	15	230
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	80	190	320	160	385	1,135
Total	384	295	394	160	420	1,653
Total						
Lacking complete plumbing or kitchen facilities	0	10	19	0	0	29
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)	4	4	30	0	35	73
Housing cost burden greater than 50% of income (and none of the above problems)	350	75	4	10	0	439
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	280	195	135	30	55	695
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	190	535	1,075	790	3,135	5,725
Total	869	819	1,263	830	3,229	7,010

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.43.52 of the 250 loans in 2016, 145 loans were for Home Purchases, 16 were for Home Improvement and 89 were for refinancing.

Table II.43.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Hardin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	129	48	138	315
2009	104	36	179	319
2010	86	38	157	281
2011	84	36	159	279
2012	107	28	233	368
2013	112	29	161	302
2014	138	33	85	256
2015	128	33	76	237
2016	145	16	89	250

Table II.43.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$72,533 in 2012 and \$93,055 in 2016. Overall, average loans were \$76,051 in 2008 and \$93,076 in 2016.

Table II.43.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Hardin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$86,814	\$33,750	\$80,703	\$76,051
2009	\$76,913	\$39,500	\$95,939	\$83,367
2010	\$77,267	\$40,684	\$96,669	\$83,160
2011	\$77,738	\$34,667	\$92,025	\$80,323
2012	\$72,533	\$37,357	\$95,845	\$84,617
2013	\$76,973	\$31,690	\$87,453	\$78,212
2014	\$81,826	\$37,667	\$87,753	\$78,102
2015	\$85,133	\$27,273	\$98,829	\$81,468
2016	\$93,055	\$113,938	\$89,360	\$93,076

Table II.43.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$7,761,000 in 2012 and \$13,493,000 in 2016. Overall, average loans were \$23,956,000 in 2008 and \$23,269,000 in 2016.

Table II.43.54 Total Volume of Owner-Occupied Single Family Loans Hardin County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$11,199,000	\$1,620,000	\$11,137,000	\$23,956,000
2009	\$7,999,000	\$1,422,000	\$17,173,000	\$26,594,000
2010	\$6,645,000	\$1,546,000	\$15,177,000	\$23,368,000
2011	\$6,530,000	\$1,248,000	\$14,632,000	\$22,410,000
2012	\$7,761,000	\$1,046,000	\$22,332,000	\$31,139,000
2013	\$8,621,000	\$919,000	\$14,080,000	\$23,620,000
2014	\$11,292,000	\$1,243,000	\$7,459,000	\$19,994,000
2015	\$10,897,000	\$900,000	\$7,511,000	\$19,308,000
2016	\$13,493,000	\$1,823,000	\$7,953,000	\$23,269,000

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.43.55 presents some basic statistics about the completed surveys.

Table II.43.55 Survey of Rental Properties Hardin County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	5	52	23.1	42.8

Table II.43.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 8 single family units in Hardin County, with 0 of them available. This translates into a vacancy rate of 0 percent in Hardin County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 44 apartment units reported in the survey, with 12 of them available, which resulted in a vacancy rate of 27.3 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.43.56 Rental Vacancy Survey by Type Hardin County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	8	0	0%
Apartments	44	12	27.3%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	52	12	23.1%

Table II.43.57, reports units by bedroom size. As can be seen there were 28 two bedroom apartment units and 16 three bedroom units. Overall, the 33 two bedroom units accounted for 63.5 percent of all units, and the 17 three bedroom units accounted for 32.7 percent. Additional details for additional unit types are reported found below.

Table II.43.57						
Rental Units by Bedroom Size						
Hardin County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	0	0	0	.	0
Two	5	28	0	0	.	33
Three	1	16	0	0	.	17
Four	2	0	0	0	.	2
Don’t Know	0	0	0	0	0	0
Total	8	44	0	0	0	52

Table II.43.58, 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.43.58			
Single Family Units by Bedroom Size			
Hardin County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	5	0	0%
Three	1	0	0%
Four	2	0	0%
Don’t know	0	0	0%
Total	8	0	0%

Table II.43.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 17.9 percent.

Table II.43.59			
Apartment Units by Bedroom Size			
Hardin County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	28	5	17.9%
Three	16	7	43.8%
Four	0	0	0%
Don’t know	0	0	0%
Total	44	12	27.3%

Average market-rate rents by unit type are shown in Table II.43.60. 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.43.60 Average Market Rate Rents by Bedroom Size Hardin County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$425	\$475	\$0	\$0	\$441.7
Three	\$500	\$0	\$0	\$0	\$500
Four	\$700	\$0	\$0	\$0	\$700
Total	\$458.3	\$437.5	\$0	\$0	\$447.9

Table II.43.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.43.61 Average Assisted Rate Rents by Bedroom Size Hardin County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

Table II.43.62, shows vacancy rates for single family units by average rental rates for Hardin County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.43.62 Single Family Market Rate Rents by Vacancy Status Hardin County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	3	0	0%
\$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	8	0	0%

The average rent and availability of apartment units is displayed in Table II.43.63. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 16.7 percent.

Table II.43.63 Apartment Market Rate Rents by Vacancy Status Hardin County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	12	2	16.7%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	32	10	31.2%
Total	44	12	27.3%

Respondents were asked if utilities are included in the rent and as shown in Table II.43.64 below 3 respondents, or 60 percent, included some sort of utility in the rent.

Table II.43.64 Are there any utilities included with the rent? Hardin County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	2
% Offering Utilities	60%

The type of utility included in the rent is shown in Table II.43.65. There were 0 respondents who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.43.65 Which utilities are included with the rent? Hardin County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	3
Trash Collection	2

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.43.66 there were 5 single family units which property managers considered accessible, with an additional 7 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 2 persons with disabilities currently residing in accessible units.

Table II.43.66 Accessible Units by Bedroom Size Hardin County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	0	0	0		0
Two	5	6	0	0		11
Three	0	1	0	0		1
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	5	7	0	0	0	12

Table II.43.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 100 percent or 5 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 62.5 percent of all single family units were considered accessible by survey respondents.

Table II.43.67 Single Family Units by Accessibility and Bedroom Size Hardin 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	5	5	100%
Three	1	0	1	0%
Four	2	0	2	0%
Don’t know	0	0	0	0%
Total	3	5	8	62.5%

Table II.43.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 21.4 percent or 6 two bedroom apartment units are accessible, with 6.2 percent of three bedroom units were considered accessible. Overall, 15.9 percent of all apartment units were considered accessible by survey respondents.

Table II.43.68 Apartment Units by Accessibility and Bedroom Size Hardin County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	22	6	28	21.4%
Three	15	1	16	6.2%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	37	7	44	15.9%

Perceived Need for Rental Units

Table II.43.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 26 number of persons on the wait list.

Table II.43.69 Do you keep a waiting list? Hardin County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	2
Waitlist Size	26

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.43.70, 1 respondent said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.43.70 How would you rate the need for renovation of existing units in the city? Hardin 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	1	1	1	0
High Need	0	0	0	0
Extreme Need	1	1	1	1
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.43.71, 2 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 2 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.43.71 How would you rate the need for construction of new units in the city? Hardin County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	1
Low Need	1	1	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	2.4	2.4	2.5	3

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.43.72, shows the *strong growth scenario* for the Hardin County. As can be seen there were 5,398 owner-occupied and 1,695 renter-occupied households in 2016, for a total of 7,093 households. In 2030, there will be a projected 7,488 households, of which 5,672 are projected to be owner occupied and the remaining 1,816 are expected to be renter-occupied.

By 2050, there are projected to be 5,501 owner-occupied households, of which 498 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 889 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,703 renter households, of which 398 renter households are expected to have incomes between 0 and 30.0 percent of median family income 404 renter households with incomes between 50.1-80.0 percent

of MFI. Overall households are projected to reach 7,204 occupied units by 2050, of which 897 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.43.72								
Housing Demand Forecast								
Hardin County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	489	508	512	514	513	509	504	498
30.1-50%	529	550	554	556	555	551	546	539
50.1-80%	872	907	913	916	914	908	899	889
80.1-95%	504	524	528	530	529	525	520	514
95.1-115%	645	671	676	678	677	672	665	657
115+%	2,359	2,453	2,471	2,478	2,474	2,458	2,433	2,404
Total	5,398	5,613	5,654	5,672	5,661	5,624	5,568	5,501
Renter								
0-30%	397	431	429	425	420	414	407	398
30.1-50%	299	325	323	320	317	312	306	300
50.1-80%	402	437	434	431	426	419	412	404
80.1-95%	82	90	89	88	87	86	85	83
95.1-115%	263	285	284	282	278	274	269	264
115+%	252	274	273	270	267	264	259	254
Total	1,695	1,842	1,831	1,816	1,796	1,769	1,738	1,703
Total								
0-30%	886	939	941	939	933	923	911	897
30.1-50%	828	875	877	876	872	863	852	839
50.1-80%	1,274	1,343	1,347	1,347	1,340	1,328	1,311	1,292
80.1-95%	586	614	617	618	616	611	604	596
95.1-115%	908	956	960	959	955	946	935	921
115+%	2,611	2,727	2,743	2,749	2,741	2,721	2,692	2,657
Total	7,093	7,455	7,485	7,488	7,456	7,393	7,306	7,204