

**VOLUME II:
HARRISON COUNTY**

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Harrison County

DEMOGRAPHICS

Population Estimates

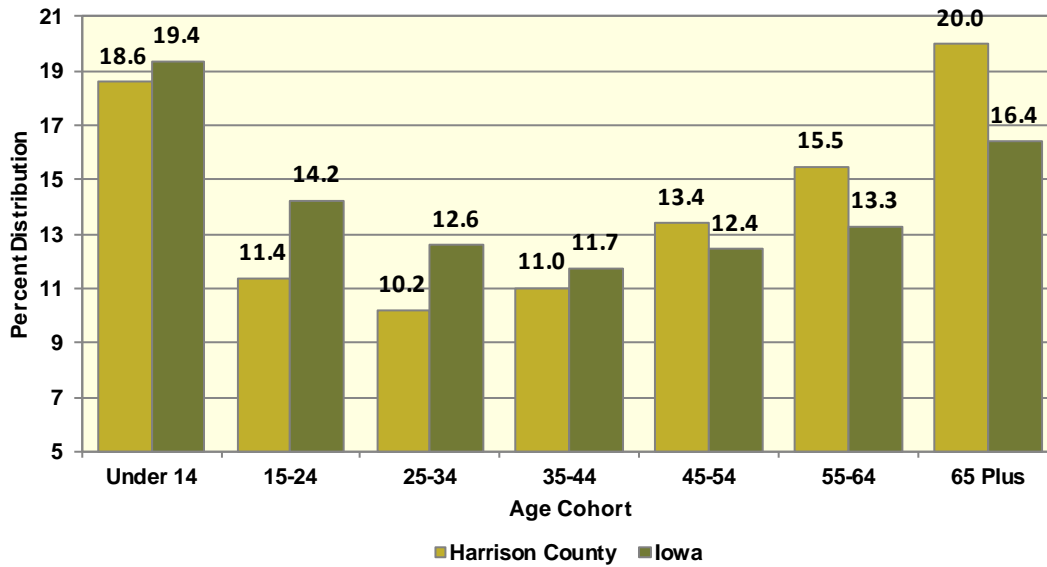
The Census Bureau’s current census estimates indicate that Harrison County’s population decreased from 14,928 in 2010 to 14,149 in 2016, or by 5.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 1.8 percent, and the number of people from 55 to 64 years of age increased by 11.8 percent. The white population decreased by 5.8 percent, while the black population increased by 103.8 percent. The Hispanic population increased from 183 to 246 people between 2010 and 2016 or by 34.4 percent. These data are presented in Table II.44.1.

Table II.44.1						
Profile of Population Characteristics						
Harrison County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Harrison County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	14,928	14,149	-5.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,894	2,629	-9.2%	603,673	607,020	0.6%
15 to 24 years	1,686	1,606	-4.7%	430,187	445,808	3.6%
25 to 34 years	1,469	1,442	-1.8%	382,583	394,373	3.1%
35 to 44 years	1,799	1,559	-13.3%	364,548	367,535	0.8%
45 to 54 years	2,462	1,894	-23.1%	439,726	389,744	-11.4%
55 to 64 years	1,959	2,190	11.8%	372,750	415,998	11.6%
65 and Over	2,659	2,829	6.4%	452,888	514,215	13.5%
Race						
White	14,703	13,849	-5.8%	2,839,615	2,864,884	0.9%
Black	26	53	103.8%	91,695	114,874	25.3%
American Indian and Alaskan Native	47	48	2.1%	13,563	15,924	17.4%
Asian	42	44	4.8%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	0	0	0%	2,419	3,592	48.5%
Two or more races	110	155	40.9%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	183	246	34.4%	151,544	182,606	20.5%

Table II.44.2, presents the population of Harrison County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,348 males, who accounted for 49.2 percent of the population, and the remaining 50.8 percent, or 7,580 persons, were female. In 2016, the number of males rose to 7,036 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 7,113 persons being female.

Table II.44.2 Population by Age and Gender Harrison 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	1,458	1,436	2,894	1,345	1,284	2,629	-9.2%
15 to 24 years	863	823	1,686	838	768	1,606	-4.7%
25 to 34 years	722	747	1,469	726	716	1,442	-1.8%
35 to 44 years	922	877	1,799	800	759	1,559	-13.3%
45 to 54 years	922	877	1,799	800	759	1,559	-13.3%
55 to 64 years	1,226	1,236	2,462	947	947	1,894	-23.1%
65 and Over	1,011	948	1,959	1,102	1,088	2,190	11.8%
Total	7,348	7,580	14,928	7,036	7,113	14,149	-5.2%
% of Total	49.2%	50.8%	.	49.7%	50.3%	.	

**Diagram II.44.1
Age Distribution**
Harrison County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Harrison County increased from 14,730 to 15,666 persons, or by 6.4 percent. Between 2000 and 2010, Harrison County population, changed by -738 persons, to a total population of 14,928 persons. The most recent estimates indicated that Harrison County’s population fell an additional -779 persons since the 2010 Census, to 14,149 persons in July 2016.

1990 Census	14,730
Natural Increase 90-00	-213
Net Migration 90-00	1,149
2000 Census	15,666
Natural Increase 00-09	-120
Net Migration 00-09	-574
2009 Population Estimate	14,972
2010 Census	14,928
Natural Increase 10-16	-175
Net Migration 10-16	-604
2016 Population Estimate	14,149

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.44.3, Harrison County had a natural increase, of -213 persons between 1990 and 2000. During the April 2000 to July 2009 period, Harrison County’s natural increase was estimated at -120 persons. Between 2010 and 2016, the natural increase was estimated at -175 persons, and the net migration was -604 persons.

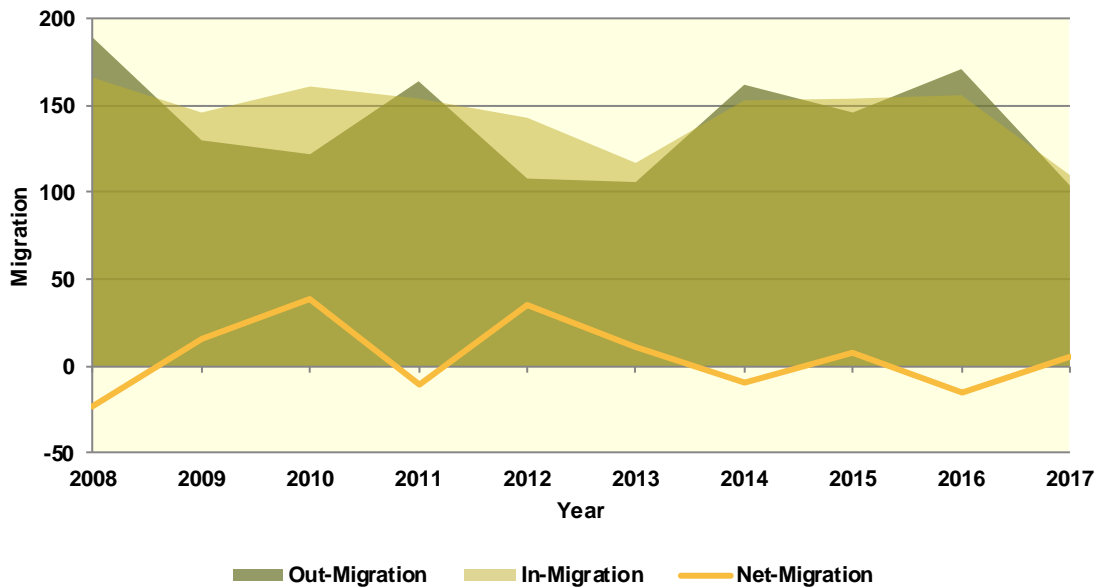
Population Migration Trends

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.44.4 in 2008 there was a total of 166 in-migrations with a total of 189 out-migrations, which led to a net-migration of -23 persons. The most recent first half 2017 data saw a net-migration of 6 persons, with 110 persons entering Harrison County and 104 persons leaving Harrison County.

Diagram II.44.2, 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 2010 with 39 people entering and the migration lowest net migration occurred in 2008 with 23 entering Harrison County.

Diagram II.44.2
Net In-migration by Gender
 Harrison County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.44.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 83 percent of net-migrants, or 5 persons were male, with the remaining 17 percent, or 1 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	83	67	80	83	69	53	73	93	81	59
Female	83	79	81	71	74	64	80	61	75	51
Total	166	146	161	154	143	117	153	154	156	110
Out										
Male	97	69	65	86	58	43	84	75	87	54
Female	92	61	57	78	50	63	78	71	84	50
Total	189	130	122	164	108	106	162	146	171	104
Net										
Male	-14	-2	15	-3	11	10	-11	18	-6	5
Female	-9	18	24	-7	24	1	2	-10	-9	1
Total	-23	16	39	-10	35	11	-9	8	-15	6

Table II.44.5, shows net-migration for Harrison County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 9 persons entering Harrison County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 6 persons leaving Harrison County.

Table II.44.5										
Migration by Age Range										
Harrison County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	1	0	2	2	1	1	2	3	3
18-22	21	22	20	11	18	10	16	12	14	12
23-25	11	11	18	13	11	6	14	23	10	8
26-35	39	40	49	34	39	34	38	48	44	30
36-45	37	27	39	33	27	25	19	22	31	19
46-55	28	25	22	32	27	20	35	23	22	20
56-65	17	17	7	19	14	9	19	13	22	8
66 +	13	3	6	10	5	12	11	11	10	10
Total	166	146	161	154	143	117	153	154	156	110
Out										
14-17	1	2	0	1	1	2	5	4	4	2
18-22	29	19	14	40	18	15	22	16	26	18
23-25	30	17	19	23	12	9	22	20	19	14
26-35	59	30	29	38	19	19	34	33	43	21
36-45	26	30	27	20	10	19	35	34	28	14
46-55	28	12	18	26	14	17	19	18	19	18
56-65	12	12	7	9	18	14	15	14	18	8
66 +	4	8	8	7	16	11	10	7	14	9
Total	189	130	122	164	108	106	162	146	171	104
Net										
14-17	-1	-1	0	1	1	-1	-4	-2	-1	1
18-22	-8	3	6	-29	0	-5	-6	-4	-12	-6
23-25	-19	-6	-1	-10	-1	-3	-8	3	-9	-6
26-35	-20	10	20	-4	20	15	4	15	1	9
36-45	11	-3	12	13	17	6	-16	-12	3	5
46-55	0	13	4	6	13	3	16	5	3	2
56-65	5	5	0	10	-4	-5	4	-1	4	0
66 +	9	-5	-2	3	-11	1	1	4	-4	1
Total	-23	16	39	-10	35	11	-9	8	-15	6

School Age Enrollment

Table II.44.6, show the school enrollment from the Iowa Department of Education for Harrison County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 2,983 students and was 2,785 in 2017, a change of -6.6 percent. Enrollment for students in grades 1 to 5 was 1,024 students in 2010 and 995 in 2017, which was a change of -2.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 973 and 821 in 2017, which was a change of -15.6 percent.

Table II.44.6
School Enrollment

Harrison County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	260	1,260	791	1,129	97	3,483
2001	272	1,202	784	1,113	25	3,396
2002	281	1,145	755	1,164	5	3,350
2003	250	1,120	765	1,115	24	3,274
2004	255	1,082	798	1,093	19	3,247
2005	277	1,056	788	1,081	75	3,202
2006	388	1,059	733	1,057	118	3,237
2007	339	1,048	714	1,040	114	3,141
2008	374	1,009	687	1,047	146	3,117
2009	344	1,014	661	1,010	112	3,029
2010	345	1,024	641	973	134	2,983
2011	396	1,026	600	935	209	2,957
2012	431	955	627	882	220	2,895
2013	441	958	636	840	202	2,875
2014	440	975	625	796	212	2,836
2015	418	967	608	817	191	2,810
2016	416	995	619	823	215	2,853
2017	375	995	594	821	179	2,785
% Change 10-17	8.7%	-2.8%	-7.3%	-15.6%	33.6%	-6.6%

Census Demographic Data

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

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

Population Estimates

Table II.44.7, shows population by age for the 2000 and 2010 Census. The population changed by -4.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.9 percent to a total of 2,659 persons in 2010. Those aged 25 to 34 changed by -14.1 percent, and those aged under 5 changed by -1.5 percent.

Table II.44.7					
Population by Age					
Harrison County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	942	6%	928	6.2%	-1.5%
5 to 19	3,526	22.5%	3,013	20.2%	-14.5%
20 to 24	703	4.5%	639	4.3%	-9.1%
25 to 34	1,710	10.9%	1,469	9.8%	-14.1%
35 to 54	4,522	28.9%	4,261	28.5%	-5.8%
55 to 64	1,497	9.6%	1,959	13.1%	30.9%
65 or Older	2,766	17.7%	2,659	17.8%	-3.9%
Total	15,666	100.0%	14,928	100.0%	-4.7%

The elderly population is further explored in Table II.44.8. Those aged 65 to 66 changed by 7.9 percent between 2000 and 2010, resulting in a population of 300 persons. Those aged 85 or older changed by 7.7 percent during the same time period, and resulted in 477 persons over age 85 in 2010.

Table II.44.8					
Elderly Population by Age					
Harrison County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	278	10.1%	300	11.3%	7.9%
67 to 69	423	15.3%	435	16.4%	2.8%
70 to 74	631	22.8%	587	22.1%	-7%
75 to 79	563	20.4%	482	18.1%	-14.4%
80 to 84	428	15.5%	378	14.2%	-11.7%
85 or Older	443	16%	477	17.9%	7.7%
Total	2,766	100.0%	2,659	100.0%	-3.9%

Population by race and ethnicity is shown in Table II.44.9. The white population changed by -5.2 percent between 2000 and 2010, and resulted in representing 98.2 percent of the population in 2010. The black population changed by 92.3 percent, represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 61.9 percent between 2000 and 2010, compared to the -5.2 percent growth rate for non-Hispanics.



Table II.44.9					
Population by Race and Ethnicity					
Harrison County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	15,460	98.7%	14,658	98.2%	-5.2%
Black	13	0.1%	25	0.2%	92.3%
American Indian	34	0.2%	43	0.3%	26.5%
Asian	25	0.2%	42	0.3%	68%
Native Hawaiian/ Pacific Islander	2	0%	0	0%	-100%
Other	32	0.2%	34	0.2%	6.2%
Two or More Races	100	0.6%	126	0.8%	26%
Total	15,666	100.0%	14,928	100.0%	-4.7%
Hispanic	113	0.7%	183	1.2%	61.9%
Non-Hispanic	15,553	99.3%	14,745	98.8%	-5.2%

Population by race and ethnicity through 2016 is shown in Table II.44.10. The white population represented 97.5 percent of the population in 2016, compared with black households accounting for 0 percent of the population. Hispanic households represented 1.6 percent of the population in 2016.

Table II.44.10				
Population by Race and Ethnicity				
Harrison County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	14,658	98.2%	13,978	97.5%
Black	25	0.2%	7	0%
American Indian	43	0.3%	66	0.5%
Asian	42	0.3%	44	0.3%
Native Hawaiian/ Pacific Islander	0	0%	7	0%
Other	34	0.2%	35	0.2%
Two or More Races	126	0.8%	198	1.4%
Total	14,928	100.0%	14,335	100.0%
Non-Hispanic	14,745	98.8%	14,107	98.4%
Hispanic	183	1.2%	228	1.6%

The population by race is broken down further by ethnicity in Table II.44.11. While the white non-Hispanic population changed by -5.5 percent between 2000 and 2010, the white Hispanic population changed by 65.8 percent. The black non-Hispanic population changed by 92.3 percent, while the black Hispanic population changed by 0 percent.

Table II.44.11					
Population by Race and Ethnicity					
Harrison County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	15,384	98.9%	14,532	98.6%	-5.5%
Black	13	0.1%	25	0.2%	92.3%
American Indian	33	0.2%	39	0.3%	18.2%
Asian	25	0.2%	41	0.3%	64%
Native Hawaiian/ Pacific Islander	2	0%	0	0%	-100%
Other	0	0%	0	0%	0%
Two or More Races	96	0.6%	108	0.7%	12.5%
Total Non-Hispanic	15,553	100.0%	14,745	100.0%	-5.2%
Hispanic					
White	76	67.3%	126	68.9%	65.8%
Black	0	0%	0	0%	0%
American Indian	1	0.9%	4	2.2%	300%
Asian	0	0%	1	0.5%	
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	32	28.3%	34	18.6%	6.2%
Two or More Races	4	3.5%	18	9.8%	350%
Total Hispanic	113	100.0%	183	100.0%	61.9 %
Total Population	15,666	100.0%	14,928	100.0%	-4.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.44.12. During this time, the total non-Hispanic population was 14,107 persons in 2016. The Hispanic population was 228.

Table II.44.12				
Population by Race and Ethnicity				
Harrison County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	14,532	98.6%	13,835	98.1%
Black	25	0.2%	7	0%
American Indian	39	0.3%	66	0.5%
Asian	41	0.3%	44	0.3%
Native Hawaiian/ Pacific Islander	0	0%	7	0%
Other	0	0%	18	0.1%
Two or More Races	108	0.7%	130	0.9%
Total Non-Hispanic	14,745	100.0%	14,107	100.0%
Hispanic				
White	126	68.9%	143	62.7%
Black	0	0%	0	0%
American Indian	4	2.2%	0	0%
Asian	1	0.5%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	34	18.6%	17	7.5%
Two or More Races	18	9.8%	68	29.8%
Total Non-Hispanic	183	100.0	228	100.0%
Total Population	14,928	100.0%	14,335	100.0%

Households by type and tenure are shown in Table II.44.13. Family households represented 65.7 percent of households, while non-family households accounted for 34.3 percent. These changed from 68.8 and 31.2 percent, respectively.

Table II.44.13				
Household Type by Tenure				
Harrison County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,120	68.8%	3,975	65.7%
Married-Couple Family	3,385	82.2%	3,190	80.3%
Owner-Occupied	3,020	89.2%	2,862	89.7%
Renter-Occupied	365	10.8%	328	10.3%
Other Family	735	17.8%	785	18.5%
Male Householder, No Spouse Present	242	32.9%	231	30.8%
Owner-Occupied	136	56.2%	192	83.1%
Renter-Occupied	106	43.8%	39	16.9%
Female Householder, No Spouse Present	493	67.1%	554	62.8%
Owner-Occupied	297	60.2%	294	53.1%
Renter-Occupied	196	39.8%	260	46.9%
Non-Family Households	1,867	31.2%	2,071	34.3%
Owner-Occupied	1,178	63.1%	1,248	60.3%
Renter-Occupied	689	36.9%	823	39.7%
Total	5,987	100.0%	6,046	100.0%

The group quarters population was 283 in 2010, compared to 319 in 2000. Institutionalized populations experienced a -22.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a 412.5 percent change during this same time period.

Table II.44.14					
Group Quarters Population					
Harrison 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	2	0.6%	7	2.9%	250%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	309	99.4%	235	97.1%	-23.9%
Other Institutions	0	0%	0	0%	0%
Total	311	100.0%	242	100.0%	-22.2%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	8	100%	41	100%	412.5%
Total	8	100.0%	41	100.0%	412.5%
Group Quarters Population	319	100.0%	283	100.0%	-11.3%

The number of foreign born persons are shown in Table II.44.15. An estimated 0.2 percent of the population was born in Mexico, some 0.2 percent were born in Germany, and another 0.2 percent were born in Canada.

Table II.44.15
Place of Birth for the Foreign-Born Population
 Harrison County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	33	0.2%
#2 country of origin	Germany	29	0.2%
#3 country of origin	Canada	22	0.2%
#4 country of origin	Korea	20	0.1%
#5 country of origin	Philippines	13	0.1%
#6 country of origin	Cambodia	5	0%
#7 country of origin	England	5	0%
#8 country of origin	Venezuela	5	0%
#9 country of origin	Ireland	4	0%
#10 country of origin	Asia n.e.c	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.44.16. An estimated 0.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

Table II.44.16
Limited English Proficiency and Language Spoken at Home
 Harrison County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	23	0.2%
#2 LEP Language	Other Asian and Pacific Island languages	8	0.1%
#3 LEP Language	Tagalog	7	0.1%
#4 LEP Language	German or other West Germanic languages	2	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.44.17. Some 16.4 percent of the population was disabled in 2000, or a total of 2,364 persons. The disability rate was highest for those over 65, with 38 percent disabled.

Table II.44.17		
Disability by Age		
Harrison County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	157	5.9%
16 to 64	1,257	13.6%
65 and older	950	38%
Total	2,364	16.4%

Table II.44.18 shows disability by type in 2000. There were 1,198 physical disabilities in 2000, some 774 employment disabilities, and 810 go-outside-home disabilities.

Table II.44.18	
Total Disabilities Tallied: Aged 5 and Older	
Harrison County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	518
Physical disability	1,198
Mental disability	560
Self-care disability	298
Employment disability	774
Go-outside-home disability	810
Total	4,158

Disability by age, as estimated by the 2016 ACS, is shown in Table II.44.19. The disability rate for females was 14.1 percent, compared to 15.9 percent for males. The disability rate changed precipitously higher with age, with 51 percent of those over 75 experiencing a disability.

Table II.44.19						
Disability by Age						
Harrison County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	100	7.8%	72	6%	172	7%
18 to 34	46	3.7%	110	9%	156	6.3%
35 to 64	501	17.1%	317	10.9%	818	14%
65 to 74	214	31.1%	183	25.9%	397	28.5%
75 or Older	257	54.9%	316	48.2%	573	51%
Total	1,118	15.9%	998	14.1%	2,116	15%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.44.20. Some 8 percent have an ambulatory disability, 5.8 have an independent living disability, and 2.7 percent have a self-care disability.

Table II.44.20		
Total Disabilities Tallied: Aged 5 and Older		
Harrison County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	821	5.8%
Vision disability	355	2.5%
Cognitive disability	664	5%
Ambulatory disability	1,062	8%
Self-Care disability	364	2.7%
Independent living disability	633	5.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.44.21. In 2016, some 7,232 persons were employed and 211 were unemployed. This totaled a labor force of 7,443 persons. The unemployment rate for Harrison County was estimated to be 2.8 percent in 2016.

Table II.44.21	
Employment, Labor Force and Unemployment	
Harrison County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	7,232
Unemployed	211
Labor Force	7,443
Unemployment Rate	2.8%

In 2016, 91.5 percent of households in Harrison County had a high school education or greater.

Table II.44.22	
High School or Greater Education	
Harrison County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,531
Total Households	6,046
Percent High School or Above	91.5%

As seen in Table II.44.23, some 37.5 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 12.8 percent have a Bachelor's Degree, and 3.8 percent of the population had a graduate or professional degree.

Table II.44.23		
Educational Attainment		
Harrison County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,103	10%
High School or Equivalent	4,152	37.5%
Some College or Associates Degree	3,992	36%
Bachelor's Degree	1,417	12.8%
Graduate or Professional Degree	421	3.8%
Total Population Above 18 years	11,085	100.0%



ECONOMICS

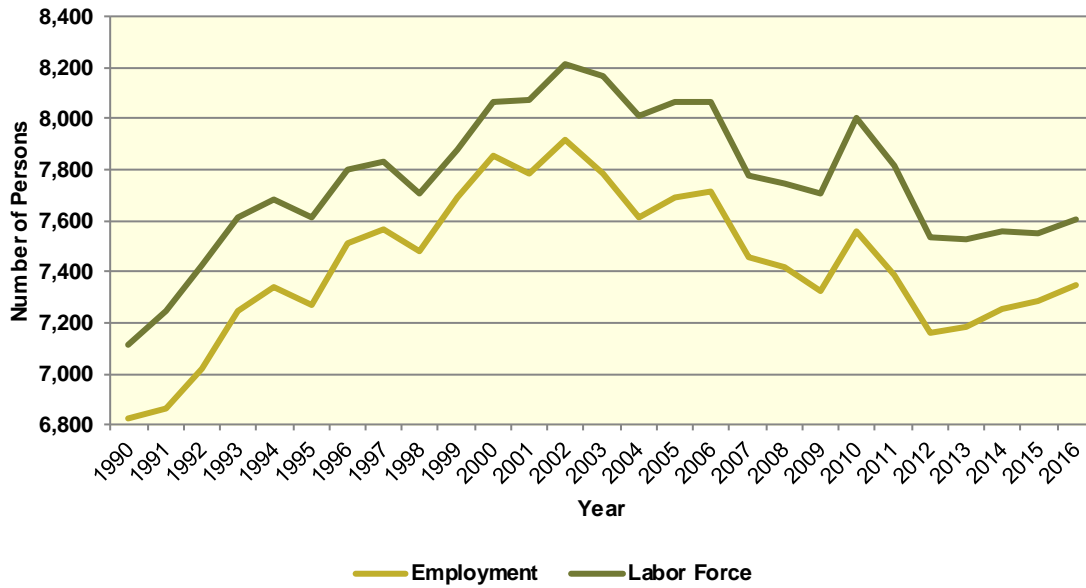
Labor Force

Table II.44.24, shows the labor force statistics for Harrison County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.4 percent. The highest level of unemployment occurred during 2010 rising to a rate of 5.6 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 Harrison County decreased from 3.5 percent in 2015 to 3.4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Harrison County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	294	6,822	7,116	4.1%	4.4%
1991	382	6,862	7,244	5.3%	4.7%
1992	404	7,022	7,426	5.4%	4.5%
1993	362	7,247	7,609	4.8%	4%
1994	344	7,340	7,684	4.5%	3.5%
1995	339	7,270	7,609	4.5%	3.4%
1996	287	7,511	7,798	3.7%	3.5%
1997	262	7,569	7,831	3.3%	3.1%
1998	226	7,479	7,705	2.9%	2.7%
1999	188	7,691	7,879	2.4%	2.6%
2000	214	7,852	8,066	2.7%	2.6%
2001	292	7,782	8,074	3.6%	3.3%
2002	301	7,915	8,216	3.7%	4%
2003	382	7,787	8,169	4.7%	4.5%
2004	400	7,610	8,010	5%	4.5%
2005	377	7,689	8,066	4.7%	4.3%
2006	346	7,717	8,063	4.3%	3.7%
2007	325	7,455	7,780	4.2%	3.7%
2008	328	7,420	7,748	4.2%	4.2%
2009	382	7,321	7,703	5%	6.4%
2010	446	7,555	8,001	5.6%	6%
2011	433	7,385	7,818	5.5%	5.5%
2012	380	7,157	7,537	5%	5%
2013	340	7,184	7,524	4.5%	4.7%
2014	305	7,257	7,562	4%	4.3%
2015	261	7,288	7,549	3.5%	3.8%
2016	258	7,344	7,602	3.4%	3.7%

Diagram II.44.3, shows the employment and labor force for Harrison County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 7,344 persons, with the labor force reaching 7,602, indicating there were a total of 258 unemployed persons.

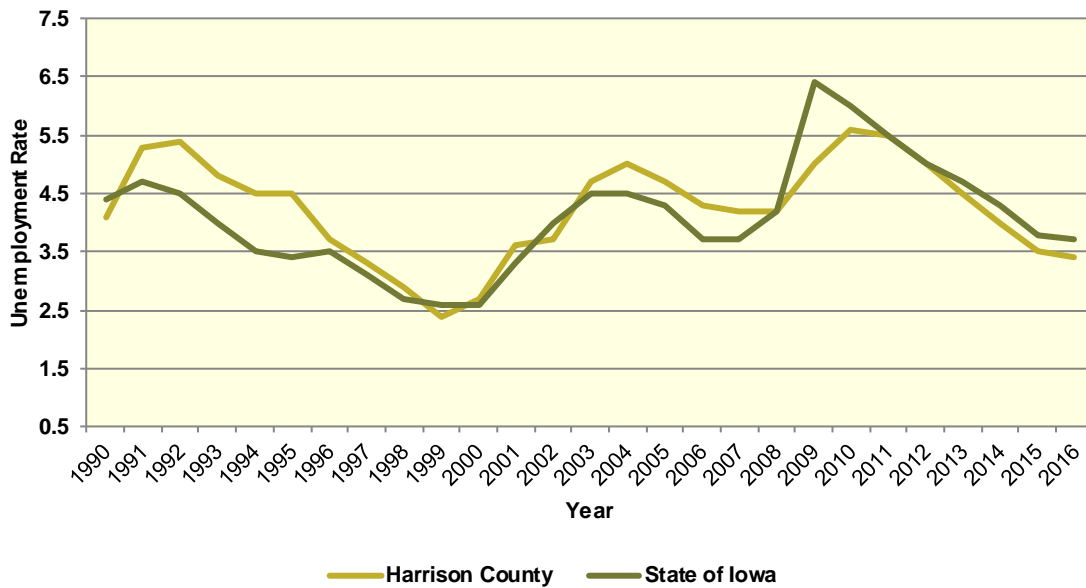
Diagram II.44.3
Employment and Labor Force
 Harrison County
 1990 – 2016 BLS Data



Unemployment

Diagram II.44.4, shows the unemployment rate for both the State and Harrison County. During the 1990’s the average rate for Harrison County was 4.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.5 percent. Over the course of the entire period the Harrison County had an average unemployment rate that higher than the State, 4.2 percent for Harrison County, versus 4.1 statewide.

Diagram II.44.4
Annual Unemployment Rate
 Harrison 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.44.25, shows total real earnings by industry for Harrison County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$47,491,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 57 percent.

Table II.44.25
Real Earnings by Industry
 Harrison 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	29,150	21,601	58,515	44,519	92,154	26,121	37,629	33,139	-11.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	2,904	3,058	2,976	3,009	4,725	57
Construction	11,232	16,629	19,400	19,655	17,300	15,560	15,861	15,716	-0.9
Manufacturing	13,051	14,977	14,715	18,677	18,085	18,839	23,420	24,637	5.2
Wholesale trade	13,084	20,194	20,547	21,387	23,736	24,820	20,791	20,106	-3.3
Retail trade	20,668	13,828	15,456	17,044	17,115	18,641	20,647	21,568	4.5
Transportation and warehousing	0	0	0	12,310	11,507	12,151	12,628	13,741	8.8
Information	3,351	2,707	2,832	2,725	2,832	3,054	2,694	2,852	5.9
Finance and insurance	6,216	9,922	8,417	9,353	8,904	9,130	9,191	9,379	2
Real estate and rental and leasing	856	2,740	2,172	3,464	3,824	3,396	3,297	3,326	0.9
Professional and technical services	0	4,407	4,764	6,477	7,072	7,492	7,647	7,490	-2.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	4,888	4,674	4,750	4,806	4,695	4,462	4,909	4,768	-2.9
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	530	432	391	0	418	373	355	339	-4.4
Accommodation and food services	7,014	5,510	5,561	0	5,657	5,933	5,876	6,789	15.5
Other services, except public administration	14,872	12,313	13,051	16,533	16,674	15,933	17,113	17,704	3.5
Government and government enterprises	41,174	50,664	49,324	47,460	46,910	46,868	47,190	47,491	0.6
Total	211,892	248,041	282,624	278,829	325,775	254,497	271,891	275,331	1.3



Table II.44.26, shows the total employment by industry for the Harrison County. The most recent estimates show the government and government enterprises industry was the largest employer in Harrison County, with employment reaching 933 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 5.9 percent.

Table II.44.26
Employment by Industry
Harrison County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,023	791	805	795	825	787	817	809	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	19	0
Utilities	0	0	0	39	39	33	27	26	-3.7
Construction	383	400	463	463	445	436	436	409	-6.2
Manufacturing	304	326	320	381	410	405	476	504	5.9
Wholesale trade	297	359	375	382	405	445	381	375	-1.6
Retail trade	921	679	653	683	740	749	761	779	2.4
Transportation and warehousing	0	0	0	261	260	247	260	263	1.2
Information	97	73	74	68	76	77	70	74	5.7
Finance and insurance	206	292	302	283	302	277	272	271	-0.4
Real estate and rental and leasing	114	210	209	224	238	270	278	288	3.6
Professional and technical services	0	128	140	158	176	171	190	188	-1.1
Management of companies and enterprises	0	19	13	0	0	0	0	0	0
Administrative and waste services	211	229	223	252	230	242	248	249	0.4
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	72	56	64	0	65	70	69	65	-5.8
Accommodation and food services	494	427	411	0	411	387	379	381	0.5
Other services, except public administration	412	416	444	498	472	473	486	495	1.9
Government and government enterprises	972	992	1,020	996	966	954	948	933	-1.6
Total	6,862	6,819	6,940	7,062	7,181	7,130	7,155	7,169	0.2



Table II.44.27, shows the real average earnings per job by industry for Harrison County. These figures are calculated by dividing the total real earning displayed in Tables II.44.25 and II.44.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 181,731 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 63.1 percent.

Table II.44.27
Real Earnings Per Job by Industry
 Harrison County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	28,494	27,308	72,689	55,998	111,701	33,190	46,058	40,963	-11.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	74,471	78,423	90,180	111,449	181,731	63.1
Construction	29,327	41,572	41,901	42,451	38,877	35,687	36,379	38,425	5.6
Manufacturing	42,932	45,943	45,985	49,021	44,110	46,515	49,203	48,883	-0.6
Wholesale trade	44,056	56,250	54,792	55,986	58,608	55,776	54,570	53,616	-1.7
Retail trade	22,441	20,365	23,670	24,954	23,128	24,888	27,132	27,687	2
Transportation and warehousing	0	0	0	47,165	44,259	49,192	48,570	52,247	7.6
Information	34,543	37,086	38,266	40,079	37,267	39,659	38,486	38,541	0.1
Finance and insurance	30,173	33,979	27,872	33,049	29,485	32,959	33,792	34,609	2.4
Real estate and rental and leasing	7,505	13,049	10,390	15,463	16,066	12,577	11,859	11,549	-2.6
Professional and technical services	0	34,431	34,027	40,994	40,181	43,813	40,250	39,840	-1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	23,164	20,409	21,299	19,070	20,413	18,437	19,794	19,149	-3.3
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	7,356	7,707	6,102	0	6,431	5,325	5,139	5,215	1.5
Accommodation and food services	14,198	12,905	13,530	0	13,765	15,332	15,505	17,819	14.9
Other services, except public administration	36,096	29,599	29,393	33,199	35,325	33,686	35,213	35,766	1.6
Government and government enterprises	42,360	51,072	48,356	47,651	48,561	49,128	49,779	50,901	2.3
Total	30,879	36,375	40,724	39,483	45,366	35,694	38,000	38,406	1.1

Table II.44.28 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 \$617,954,000 a -0.5 percent change between 2015 and 2016. Table II.44.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,819 and 7,169 in 2016, which a change of 0.2 percent over this period.

Table II.44.28
Total Employment and Real Personal Income
 Harrison 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	192,667	8,548	37,209	46,854	31,782	299,964	18,429	6,312	30,525
1970	164,437	8,307	38,909	48,777	35,186	279,002	17,128	6,144	26,766
1971	164,157	8,818	39,860	49,995	37,430	282,626	17,048	6,137	26,750
1972	186,274	9,067	41,267	53,030	38,376	309,880	18,126	5,985	31,124
1973	243,639	10,635	42,222	60,114	40,550	375,891	22,378	6,087	40,025
1974	169,752	11,405	42,620	62,694	42,616	306,277	18,474	6,036	28,125
1975	193,863	11,304	41,876	64,609	47,274	336,318	20,249	6,032	32,139
1976	163,627	12,014	45,648	65,143	49,158	311,563	18,639	6,180	26,477
1977	163,673	11,716	49,467	69,486	50,710	321,621	19,068	6,160	26,572
1978	211,909	12,546	51,962	72,087	51,239	374,650	22,540	6,120	34,627
1979	191,366	13,285	53,641	74,183	53,345	359,250	21,590	6,322	30,271
1980	149,852	12,800	53,832	82,541	54,503	327,928	20,098	6,308	23,757
1981	178,408	12,772	55,684	92,561	56,752	370,634	22,940	6,275	28,431
1982	149,676	12,699	54,792	100,833	59,639	352,240	21,968	6,151	24,334
1983	124,311	12,630	57,790	103,356	62,041	334,869	21,188	6,272	19,821
1984	144,802	13,229	59,379	103,956	63,201	358,109	22,915	6,186	23,408
1985	166,972	13,462	61,869	97,035	64,885	377,299	24,420	5,996	27,847
1986	156,256	14,208	64,718	94,468	64,004	365,237	23,802	5,846	26,729
1987	150,743	14,476	67,934	88,479	63,761	356,441	23,488	5,776	26,099
1988	143,747	15,696	69,565	85,885	63,136	346,636	22,986	5,880	24,446
1989	141,649	16,211	72,487	89,301	67,175	354,401	23,894	5,929	23,891
1990	147,482	16,348	77,972	82,937	68,460	360,502	24,468	6,085	24,237
1991	142,523	16,632	80,569	81,320	74,227	362,006	24,607	6,097	23,376
1992	175,846	17,347	88,759	77,707	78,386	403,351	27,342	6,143	28,626
1993	152,440	17,973	95,366	75,325	79,519	384,677	25,826	6,203	24,575
1994	186,295	18,961	102,216	74,380	79,745	423,675	28,259	6,282	29,656
1995	167,183	19,586	112,887	80,790	86,942	428,216	28,115	6,452	25,912
1996	222,849	17,889	123,692	82,258	86,389	497,300	32,293	6,540	34,074
1997	212,353	20,646	135,987	86,514	86,663	500,871	32,319	6,700	31,694
1998	195,765	21,840	139,254	89,650	88,113	490,941	31,533	6,831	28,659
1999	196,303	21,876	159,759	85,500	88,580	508,266	32,770	6,883	28,520
2000	224,916	22,689	175,506	91,964	93,447	563,144	35,904	6,966	32,288
2001	211,892	22,778	171,775	92,055	95,550	548,494	35,178	6,862	30,880
2002	220,283	22,831	166,425	84,285	103,039	551,202	35,744	6,718	32,790
2003	221,751	23,161	163,649	80,146	104,181	546,567	35,390	6,591	33,645
2004	258,885	23,639	168,252	76,057	104,267	583,821	37,880	6,649	38,936
2005	229,775	23,985	165,269	69,975	108,756	549,789	35,789	6,632	34,646
2006	222,307	25,299	171,286	70,950	113,839	553,083	36,041	6,730	33,032
2007	242,087	25,625	173,339	81,098	117,586	588,485	38,775	6,714	36,057
2008	264,401	26,563	177,168	87,573	129,114	631,693	42,265	6,703	39,445
2009	268,469	27,754	162,911	84,658	130,846	619,130	41,353	6,794	39,515
2010	248,041	28,623	144,925	82,073	137,183	583,599	39,097	6,819	36,375
2011	282,624	26,150	143,181	94,839	134,766	629,260	42,526	6,940	40,724
2012	278,829	26,595	138,618	101,739	131,505	624,096	42,976	7,062	39,483
2013	325,775	29,781	136,554	92,394	129,779	654,721	45,420	7,181	45,366
2014	254,497	28,653	142,103	93,502	131,973	593,422	41,376	7,130	35,694
2015	271,891	29,418	144,464	96,589	137,380	620,905	43,579	7,155	38,000
2016	275,331	30,570	140,914	97,865	134,414	617,954	43,675	7,169	38,406

Diagram II.44.5, shows real average earnings per job for Harrison County from 1990 to 2016. Over this period the average earning per job for Harrison County was \$33,504, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.44.5
Real Average Earnings Per Job
 Harrison County
 BEA Data 1990 - 2016

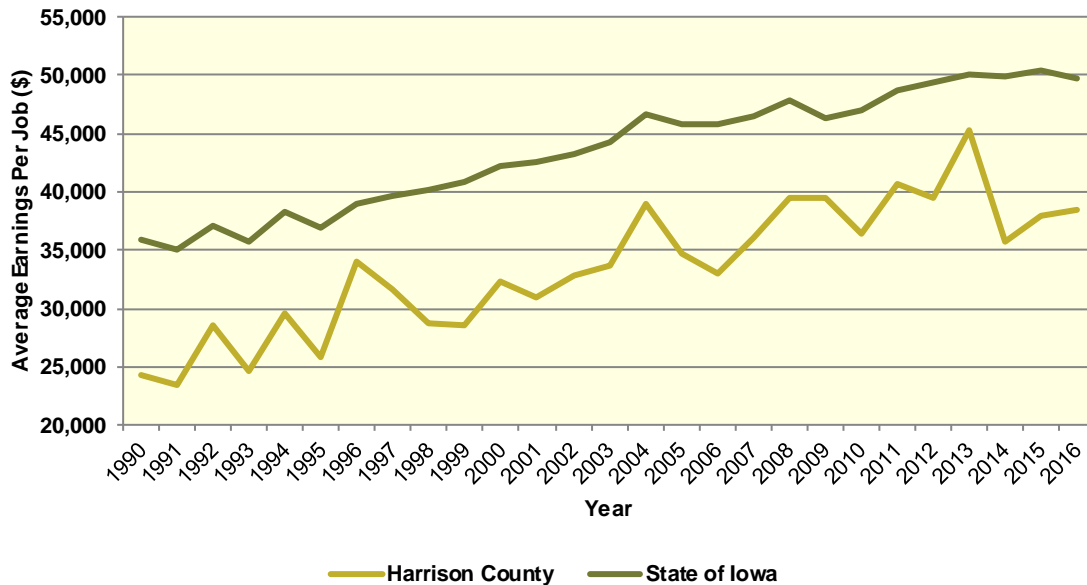
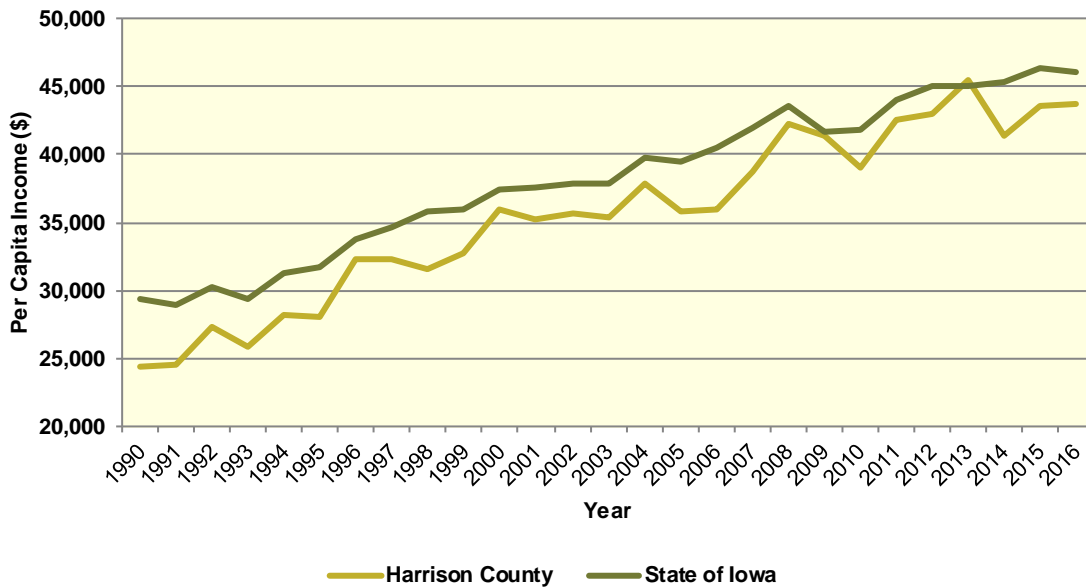


Diagram II.44.6, shows real per capita income for the Harrison County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Harrison County was \$35,574, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.44.6
Real Per Capita Income
 Harrison 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.44.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 4,278 persons in 2015 to 4,280 in 2016, a change of (ND) percent.

Table II.44.29
Total Monthly Employment
 Harrison County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,804	3,778	3,752	3,745	3,819	3,885	4,111	4,023	4,152	4,097	4,184
Feb	3,825	3,791	3,795	3,748	3,828	3,952	4,131	4,127	4,201	4,216	4,251
Mar	3,895	3,835	3,798	3,842	3,973	4,031	4,220	4,224	4,223	4,226	4,345
Apr	3,924	3,905	3,912	4,008	4,070	4,147	4,297	4,372	4,330	4,363	4,408
May	3,999	3,956	4,068	4,095	4,156	4,207	4,362	4,508	4,362	4,394	4,417
Jun	4,057	4,058	4,006	4,029	4,161	4,229	4,285	4,432	4,406	4,444	4,396
Jul	3,857	3,911	3,835	3,872	3,931	3,817	4,160	4,357	4,137	4,253	4,233
Aug	3,955	3,915	3,913	3,966	3,967	4,003	4,227	4,384	4,229	4,258	4,256
Sep	3,893	4,031	3,959	3,967	3,964	4,118	4,258	4,429	4,287	4,260	4,217
Oct	4,034	3,965	3,894	3,962	4,062	4,180	4,229	4,346	4,258	4,291	4,236
Nov	4,030	3,932	3,861	3,937	4,012	4,135	4,244	4,282	4,236	4,302	4,251
Dec	4,064	3,860	3,804	3,893	3,973	4,089	4,173	4,273	4,198	4,227	4,165
Annual	3,945	3,911	3,883	3,922	3,993	4,066	4,225	4,313	4,252	4,278	4,280
% Change	.	-0.9%	-0.7%	1%	1.8%	1.8%	3.9%	2.1%	-1.4%	0.6%	(ND)%

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 \$666 in 2015. In 2016, average weekly wages saw an increased of 2.7 percent over the prior year, rising to \$684, or by 18 dollars. These data are shown in Table II.44.30.

Table II.44.30						
Average Weekly Wages						
Harrison County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	421	404	411	431	416	
2002	420	422	425	449	429	3.1%
2003	426	438	428	456	437	1.9%
2004	449	452	461	477	460	5.3%
2005	449	470	494	496	478	3.9%
2006	483	494	501	527	501	4.8%
2007	487	516	522	552	519	3.6%
2008	509	543	544	596	548	5.6%
2009	528	577	571	626	576	5.1%
2010	534	590	600	642	592	2.8%
2011	555	600	615	649	605	2.2%
2012	593	604	612	652	615	1.7%
2013	610	597	645	664	629	2.3%
2014	599	617	637	689	635	1%
2015	623	631	651	761	666	4.9%
2016(p)	631	645	697	764	684	2.7%

Total business establishments reported by the QCEW are displayed in Table II.44.31. Between 2015 and 2016, the total number of business establishments in Harrison County increased by 2.7 percent, from 446 to 447 establishments.

Table II.44.31						
Number of Business Establishments						
Harrison County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	456	451	418	414	435	
2002	408	408	411	414	410	-5.7%
2003	418	427	422	425	423	3.2%
2004	429	431	439	433	433	2.4%
2005	426	425	423	420	424	-2.1%
2006	420	423	419	421	421	-0.7%
2007	411	425	424	422	421	(ND)%
2008	414	421	425	428	422	0.2%
2009	429	433	429	432	431	2.1%
2010	437	435	437	432	435	0.9%
2011	427	427	433	441	432	-0.7%
2012	444	448	447	450	447	3.5%
2013	454	459	461	456	458	2.5%
2014	448	452	452	447	450	-1.7%
2015	447	444	443	448	446	-0.9%
2016	440	444	449	456	447	0.2%

Iowa Department of Revenue

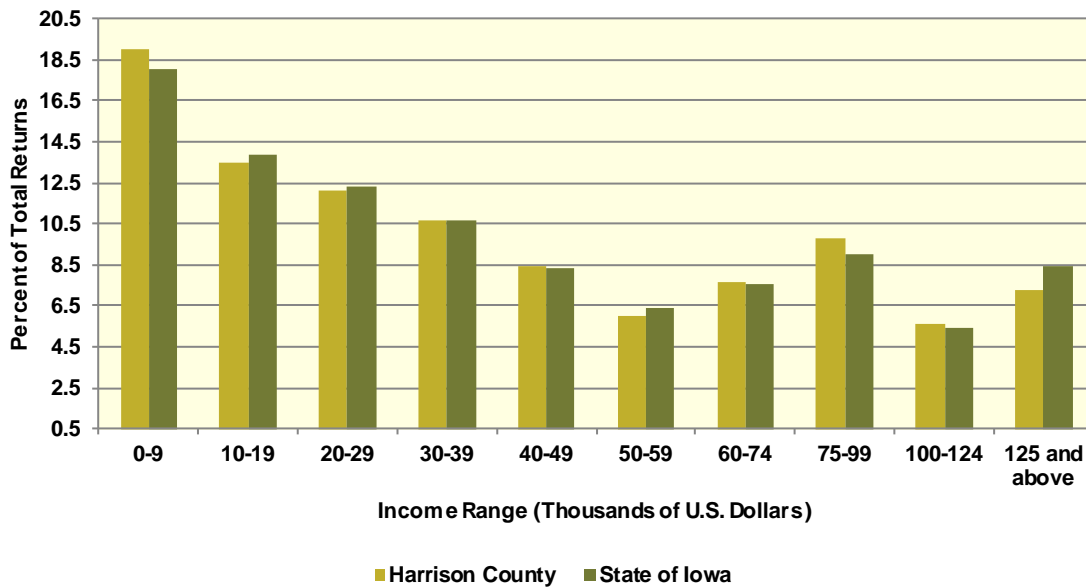
The Iowa Department of Revenue releases annual income tax statistics. Table II.44.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Harrison County.

As can be seen the total number of returns between 2010 and 2015 increased by 1.5 percent, with 474 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 62.3 percent. This compared to the income class of \$60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -16.5 percent.

Table II.44.32
Number of Tax Returns by Adjusted Gross Income
 Harrison 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	1,363	1,016	851	708	593	475	496	329	103	78	6,012
2003	1,369	1,011	819	687	572	450	522	371	114	97	6,012
2004	1,329	1,068	805	665	560	485	538	411	147	102	6,110
2005	1,280	937	838	671	566	473	539	483	145	130	6,062
2006	1,271	939	806	664	572	461	588	518	191	186	6,196
2007	1,315	913	796	654	567	501	576	590	223	237	6,372
2008	1,289	882	749	646	569	470	550	616	246	299	6,316
2009	1,322	910	794	645	558	449	582	579	286	269	6,394
2010	1,332	945	754	623	565	468	555	597	317	292	6,448
2011	1,343	875	741	640	536	412	548	603	317	347	6,362
2012	1,266	898	724	617	502	416	538	635	358	428	6,382
2013	1,222	941	766	619	547	390	531	620	345	434	6,415
2014	1,194	883	763	665	526	402	562	609	371	469	6,444
2015	1,242	884	792	697	549	391	504	643	370	474	6,546
Change 10 - 15	-6.8%	-6.5%	5%	11.9%	-2.8%	-16.5%	-9.2%	7.7%	16.7%	62.3%	1.5%

Diagram II.44.7
2015 Income Distribution
 Harrison County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 1,468 in 2010 to 1,518 in 2016, with the poverty rate reaching 10.9 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.44.33, at right, presents poverty data for the county.

The rate of poverty for Harrison County is shown in Table II.44.34. In 2016, there were an estimated 1,474 persons living in poverty. This represented a 10.5 percent poverty rate, compared to 7.1 percent poverty in 2000. In 2016, some 10.8 percent of those in poverty were under age 6, and 16.1 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	1,249	8.1%
2001	1,240	8.1%
2002	1,359	8.7%
2003	1,336	8.5%
2004	1,553	9.9%
2005	1,549	10%
2006	1,680	10.9%
2007	1,536	10.2%
2008	1,612	10.8%
2009	1,592	10.6%
2010	1,468	10%
2011	1,477	10.2%
2012	1,742	12.2%
2013	1,505	10.6%
2014	1,540	11%
2015	1,385	9.9%
2016	1,518	10.9%

Table II.44.34				
Poverty by Age				
Harrison 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	127	11.6%	159	10.8%
6 to 17	227	20.8%	288	19.5%
18 to 64	521	47.7%	789	53.5%
65 or Older	218	19.9%	238	16.1%
Total	1,093	100.0%	1,474	100.0%
Poverty Rate	7.1%	.	10.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.4 percent in Harrison County between 2010 and 2016, from 6,731 to 6,757. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.44.35.

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 Harrison County increased from 20 authorizations in 2015 to 32 in 2016.

The real value of single-family building permits increased from \$193,682 in 2015 to \$218,068 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.44.36.

Table II.44.35				
Housing Units				
State of Iowa vs. Harrison County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Harrison County	% Growth Since Census
2000 Census Base	1,232,625	.	6,606	.
2010 Census	1,336,417	8.4%	6,731	1.9%
July 2011 Estimate	1,341,974	0.4%	6,732	0%
July 2012 Estimate	1,346,403	0.7%	6,727	-0.1%
July 2013 Estimate	1,353,274	1.3%	6,741	0.1%
July 2014 Estimate	1,362,458	1.9%	6,743	0.2%
July 2015 Estimate	1,370,778	2.6%	6,750	0.3%
July 2016 Estimate	1,380,162	3.3%	6,757	0.4%

Table II.44.36
Building Permits and Valuation
 Harrison 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	13	0	8	16	37	116,293	56,504
1981	11	0	27	0	38	130,890	0
1982	5	0	3	0	8	95,156	0
1983	17	0	6	0	23	76,926	0
1984	6	0	0	0	6	81,374	0
1985	3	0	0	12	15	79,829	38,941
1986	6	0	0	0	6	67,430	0
1987	4	0	0	0	4	102,364	0
1988	3	0	0	5	8	50,629	35,958
1989	5	0	7	0	12	68,570	0
1990	8	0	6	0	14	97,839	0
1991	25	0	0	0	25	70,425	0
1992	22	0	0	0	22	101,356	0
1993	32	6	0	0	38	105,516	0
1994	75	2	0	0	77	95,665	0
1995	55	0	4	0	59	128,889	0
1996	66	0	0	0	66	138,666	0
1997	48	2	4	0	54	158,681	0
1998	71	0	0	0	71	133,374	0
1999	88	0	0	0	88	176,304	0
2000	69	0	4	0	73	137,541	0
2001	50	2	4	0	56	142,835	0
2002	75	0	0	13	88	152,579	36,491
2003	58	0	0	0	58	156,458	0
2004	54	0	0	0	54	195,643	0
2005	67	0	0	0	67	253,662	0
2006	24	0	0	0	24	218,182	0
2007	41	0	0	0	41	211,707	0
2008	30	0	0	0	30	235,233	0
2009	21	0	0	0	21	217,903	0
2010	20	0	0	0	20	172,888	0
2011	18	0	0	0	18	188,781	0
2012	16	4	3	10	33	220,117	127,105
2013	17	14	0	0	31	251,241	0
2014	29	0	0	0	29	179,237	0
2015	20	0	3	0	23	193,682	0
2016	32	2	0	0	34	218,068	0



Diagram II.44.8
Single Family Permits
 Harrison County
 Census Bureau Data, 1980–2016

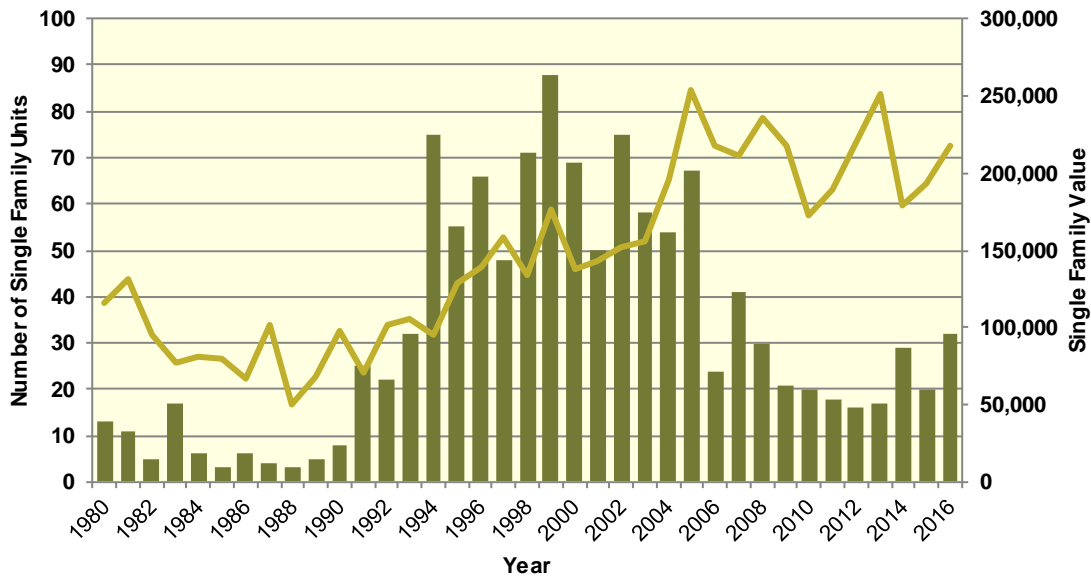
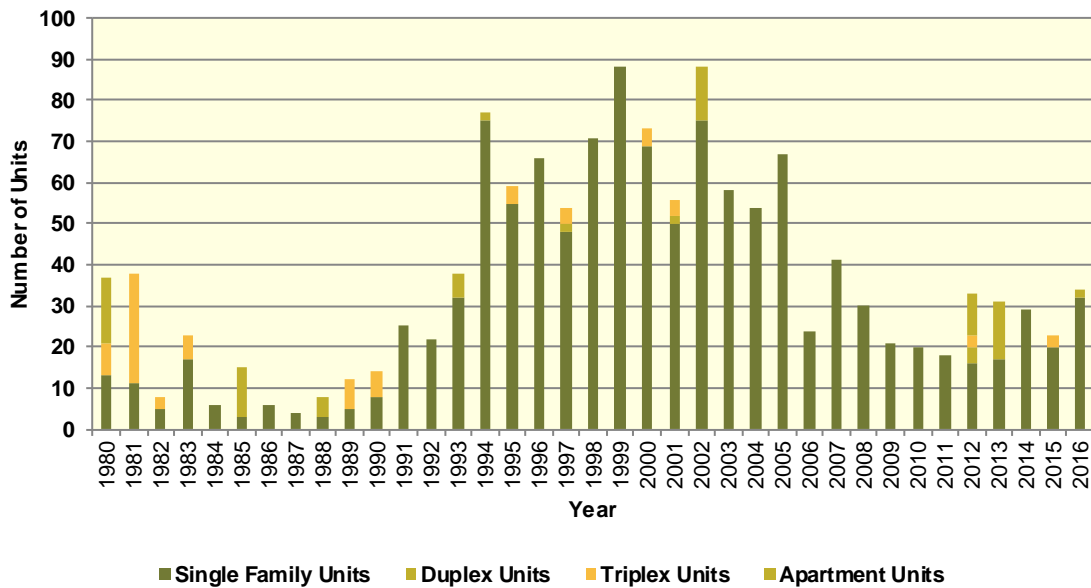


Diagram II.44.9
Total Permits by Unit Type
 Harrison County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.44.37. In 2016, there were 6,731 housing units, up from 6,602 in 2000. Single-family units accounted for 86.4 percent of units in 2016, compared to 84.7 in 2000. Apartment units accounted for 4.7 percent in 2016, compared to 3.8 percent in 2000.

Table II.44.37 Housing Units by Type Harrison 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	5,595	84.7%	5,816	86.4%
Duplex	106	1.6%	105	1.6%
Tri- or Four-Plex	226	3.4%	202	3%
Apartment	249	3.8%	318	4.7%
Mobile Home	421	6.4%	290	4.3%
Boat, RV, Van, Etc.	5	0.1%	0	0%
Total	6,602	100.0%	6,731	100.0%

Some 88.9 percent of housing was occupied in 2010, compared to 92.6 percent in 2000. Owner-occupied housing changed -1.1 percent between 2000 and 2010, ending with owner-occupied units representing 77.4 percent of unit. Vacant units changed by 52.8 percent, resulting in 744 vacant units in 2010.

Table II.44.38 Housing Units by Tenure Harrison County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,115	92.6%	5,987	88.9%	-2.1%
Owner-Occupied	4,684	76.6%	4,631	77.4%	-1.1%
Renter-Occupied	1,431	23.4%	1,356	22.6%	-5.2%
Vacant Housing Units	487	7.4%	744	11.1%	52.8%
Total Housing Units	6,602	100.0%	6,731	100.0%	2%

Table II.44.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,731 housing units. An estimated 76 percent were owner-occupied, and 10.2 percent were vacant.

Table II.44.39 Housing Units by Tenure Harrison County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,987	88.9%	6,046	89.8%
Owner-Occupied	4,631	77.4%	4,596	76%
Renter-Occupied	1,356	22.6%	1,450	24%
Vacant Housing Units	744	11.1%	685	10.2%
Total Housing Units	6,731	100.0%	6,731	100.0%

Households by household size are shown in Table II.44.40. There were a total of 5,987 households in 2010, up from 6,115 in 2000. One person households changed by 1.3 percent between 2000 and 2010, while two person households changed by 2.1 percent. Three and four person households changed by -4.9 and -12.1 respectively, representing 14.4 percent and 11.7 percent of the population in 2010.

Table II.44.40					
Households by Household Size					
Harrison County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,597	26.1%	1,618	27%	1.3%
Two Persons	2,184	35.7%	2,230	37.2%	2.1%
Three Persons	905	14.8%	861	14.4%	-4.9%
Four Persons	799	13.1%	702	11.7%	-12.1%
Five Persons	411	6.7%	387	6.5%	-5.8%
Six Persons	149	2.4%	119	2%	-20.1%
Seven Persons or More	70	1.1%	70	1.2%	0%
Total	6,115	100.0%	5,987	100.0%	-2.1%

Households by income is shown in Table II.44.41. Households earning more than \$100,000 per year represented 18.9 percent of households in 2016, compared to 4.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.8 percent of households in 2010, compared to 20.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.8 percent of households in 2016, compared to 15.6 percent in 2000.

Table II.44.41				
Households by Income				
Harrison 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	952	15.6%	650	10.8%
\$15,000 to \$19,999	460	7.5%	324	5.4%
\$20,000 to \$24,999	453	7.4%	324	5.4%
\$25,000 to \$34,999	921	15.1%	484	8%
\$35,000 to \$49,999	1,243	20.4%	948	15.7%
\$50,000 to \$74,999	1,276	20.9%	1,319	21.8%
\$75,000 to \$99,999	517	8.5%	855	14.1%
\$100,000 or More	282	4.6%	1,142	18.9%
Total	6,104	100.0%	6,046	100.0%

Table II.44.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.4 percent and 1.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 12.7 percent, 5.8 percent, and 10.6, respectively. Housing units built prior to 1939 represented 40.6 percent of households in 2016.

Table II.44.42				
Households by Year Home Built				
Harrison 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	2,999	49%	2,455	40.6%
1940 to 1949	353	5.8%	457	7.6%
1950 to 1959	389	6.4%	402	6.6%
1960 to 1969	450	7.4%	455	7.5%
1970 to 1979	869	14.2%	770	12.7%
1980 to 1989	384	6.3%	351	5.8%
1990 to 1999	671	11%	638	10.6%
2000 to 2009	.	.	447	7.4%
2010 or Later	.	.	71	1.2%
Total	6,115	100.0%	6,046	100.0%

The distribution of unit types by race are shown in Table II.44.43. An estimated 87 percent of white households occupy single family homes, while 0 percent of black households do. Some 4.5 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.44.43							
Distribution of Units in Structure by Race							
Harrison County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87%	0%	100%	100%	100%	100%	86.4%
Duplex	1.5%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3%	0%	0%	0%	0%	0%	0%
Apartment	4.5%	0%	0%	0%	0%	0%	13.6%
Mobile Home	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.44.44. An estimated 14.8 percent of vacant units were for rent in 2010, a -4.3 percent change since 2000. In addition, some 14.4 percent of vacant units were for sale, a change of -11.6 percent between 2000 and 2010. "Other" vacant units represented 44.1 percent of vacant units in 2010. This is a change of 144.8 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.44.44					
Disposition of Vacant Housing Units					
Harrison County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	115	23.6%	110	14.8%	-4.3%
For Sale	121	24.8%	107	14.4%	-11.6%
Rented or Sold, Not Occupied	73	15%	77	10.3%	5.5%
For Seasonal, Recreational, or Occasional Use	37	7.6%	121	16.3%	227%
For Migrant Workers	7	1.4%	1	0.1%	-85.7%
Other Vacant	134	27.5%	328	44.1%	144.8%
Total	487	100.0%	744	100.0%	52.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.44.45. By 2016, for rent units accounted for 12 percent of vacant units, while for sale units accounted for 7.9 percent. “Other” vacant units accounted for 66.1 percent of vacant units, representing a total of 453 “other” vacant units.

Table II.44.45				
Disposition of Vacant Housing Units				
Harrison County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	110	14.8%	82	12%
For Sale	107	14.4%	54	7.9%
Rented Not Occupied	10	1.3%	19	2.8%
Sold Not Occupied	67	9%	31	4.5%
For Seasonal, Recreational, or Occasional Use	121	16.3%	46	6.7%
For Migrant Workers	1	0.1%	0	0%
Other Vacant	328	44.1%	453	66.1%
Total	744	100.0%	685	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.44.46. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.44.46							
Overcrowding and Severe Overcrowding							
Harrison 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	4,611	98.5%	61	1.3%	11	0.2%	4,683
2016 Five-Year ACS	4,547	98.9%	41	0.9%	8	0.2%	4,596
Renter							
2000 Census	1,377	96.2%	55	3.8%	0	0%	1,432
2016 Five-Year ACS	1,444	99.6%	6	0.4%	0	0%	6,046
Total							
2000 Census	5,988	97.9%	116	1.9%	11	0.2%	6,115
2016 Five-Year ACS	5,991	99.1%	47	0.8%	8	0.1%	6,046

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 15 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Harrison County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.44.47		
Households with Incomplete Plumbing Facilities		
Harrison County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,085	6,031
Lacking Complete Plumbing Facilities	30	15
Total Households	6,115	6,046
Percent Lacking	0.5 %	0.2%

There were 49 households lacking complete kitchen facilities in 2016, compared to 35 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.8 percent in 2016.

Table II.44.48		
Households with Incomplete Kitchen Facilities		
Harrison County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,080	5,997
Lacking Complete Kitchen Facilities	35	49
Total Households	6,115	6,046
Percent Lacking	0.6%	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 Harrison County, 11.6 of households had a cost burden and 8.2 percent had a severe cost burden. Some 18.2 percent of renters were cost burdened, and 16.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 3.8 percent. Owner occupied households with a mortgage had a cost burden rate of 12.3 percent, and severe cost burden at 6.7 percent.

Table II.44.49
Cost Burden and Severe Cost Burden by Tenure
 Harrison 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	1,586	78.6%	284	14.1%	137	6.8%	11	0.5%	2,018
2016 Five-Year ACS	2,127	81%	323	12.3%	177	6.7%	0	0%	2,627
Owner Without a Mortgage									
2000 Census	1,383	93.1%	55	3.7%	39	2.6%	8	0.5%	1,485
2016 Five-Year ACS	1,760	89.4%	115	5.8%	74	3.8%	20	1%	1,969
Renter									
2000 Census	747	60%	254	20.4%	131	10.5%	113	9.1%	1,245
2016 Five-Year ACS	758	52.3%	264	18.2%	244	16.8%	184	12.7%	1,450
Total									
2000 Census	3,716	78.3%	593	12.5%	307	6.5%	132	2.8%	4,748
2016 Five-Year ACS	4,645	76.8%	702	11.6%	495	8.2%	204	3.4%	6,046

Housing Problems by Income

Table II.44.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Harrison County. As can be seen in 2017 the MFI was \$75,000, which compared to \$69,900 for the State of Iowa.

Table II.44.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 540 owner-occupied and 249 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 335 owner-occupied 219 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,470 households without a housing problem.

Table II.44.50
Median Family Income
 Harrison County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	41,000	49,100
2001	44,700	52,500
2002	44,700	53,700
2003	52,500	54,900
2004	54,600	55,800
2005	54,600	57,650
2006	66,500	57,800
2007	64,800	58,100
2008	67,100	58,500
2009	69,900	62,000
2010	70,300	62,400
2011	70,600	64,000
2012	71,500	64,800
2013	72,700	64,700
2014	73,000	65,300
2015	72,800	67,500
2016	72,100	68,400
2017	75,000	69,900

Table II.44.51
Housing Problems by Income and Tenure
 Harrison 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	10	4	4	0	30	48
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	20	0	10	38
Housing cost burden greater than 50% of income (and none of the above problems)	170	80	65	0	20	335
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	155	220	65	55	540
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	80	275	580	400	2,275	3,610
Total	319	518	889	469	2,394	4,589
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	10	4	0	0	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	190	25	4	0	0	219
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	120	20	4	0	249
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	80	115	285	125	255	860
Total	418	274	313	129	255	1,389
Total						
Lacking complete plumbing or kitchen facilities	14	14	8	0	30	66
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	4	4	12
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	4	20	0	10	42
Housing cost burden greater than 50% of income (and none of the above problems)	360	105	69	0	20	554
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	150	275	240	69	55	789
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	160	390	865	525	2,530	4,470
Total	737	792	1,202	598	2,649	5,978

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.44.52 of the 338 loans in 2016, 150 loans were for Home Purchases, 52 were for Home Improvement and 136 were for refinancing.



Table II.44.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Harrison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	101	53	199	353
2009	76	28	266	370
2010	86	35	209	330
2011	105	41	199	345
2012	90	49	287	426
2013	95	43	218	356
2014	100	38	112	250
2015	136	42	143	321
2016	150	52	136	338

Table II.44.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$110,267 in 2012 and \$137,280 in 2016. Overall, average loans were \$102,017 in 2008 and \$121,509 in 2016.

Table II.44.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Harrison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$106,990	\$30,906	\$118,432	\$102,017
2009	\$110,829	\$39,179	\$131,274	\$120,105
2010	\$106,453	\$33,571	\$133,938	\$116,130
2011	\$105,895	\$74,659	\$118,427	\$109,412
2012	\$110,267	\$49,653	\$126,512	\$114,239
2013	\$126,832	\$63,605	\$111,881	\$110,039
2014	\$124,510	\$33,895	\$117,080	\$107,408
2015	\$134,118	\$33,119	\$140,657	\$123,816
2016	\$137,280	\$34,154	\$137,515	\$121,509

Table II.44.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$9,924,000 in 2012 and \$20,592,000 in 2016. Overall, average loans were \$36,012,000 in 2008 and \$41,070,000 in 2016.

Table II.44.54 Total Volume of Owner-Occupied Single Family Loans Harrison County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$10,806,000	\$1,638,000	\$23,568,000	\$36,012,000
2009	\$8,423,000	\$1,097,000	\$34,919,000	\$44,439,000
2010	\$9,155,000	\$1,175,000	\$27,993,000	\$38,323,000
2011	\$11,119,000	\$3,061,000	\$23,567,000	\$37,747,000
2012	\$9,924,000	\$2,433,000	\$36,309,000	\$48,666,000
2013	\$12,049,000	\$2,735,000	\$24,390,000	\$39,174,000
2014	\$12,451,000	\$1,288,000	\$13,113,000	\$26,852,000
2015	\$18,240,000	\$1,391,000	\$20,114,000	\$39,745,000
2016	\$20,592,000	\$1,776,000	\$18,702,000	\$41,070,000

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.44.55 presents some basic statistics about the completed surveys.

Table II.44.55 Survey of Rental Properties Harrison County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	3	94	16	60

Table II.44.56, shows the amount of total and vacant units with their associated vacancy rates. There were 94 apartment units reported in the survey, with 8 of them available, which resulted in a vacancy rate of 8.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.44.56 Rental Vacancy Survey by Type Harrison County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	94	8	8.5%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	7	
Total	94	15	16%

Table II.44.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 48 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.44.57 Rental Units by Bedroom Size Harrison 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	46	0	0	.	46
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	48	0	0	0	48
Total	0	94	0	0	0	94

Table II.44.58 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 6.5 percent.

Table II.44.58 Apartment Units by Bedroom Size Harrison County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	46	3	6.5%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	48	5	10.4%
Total	94	8	8.5%

Average market-rate rents by unit type are shown in Table II.44.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.44.59 Average Market Rate Rents by Bedroom Size Harrison 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	\$569.5	\$0	\$0	\$569.5
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$569.5	\$0	\$0	\$569.5

The average rent and availability of apartment units is displayed in Table II.44.60. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 12.5 percent.

Table II.44.60 Apartment Market Rate Rents by Vacancy Status Harrison County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	22	0	0%
\$500 to \$750	24	3	12.5%
\$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	48	5	10.4%
Total	94	8	8.5%

Respondents were asked if utilities are included in the rent and as shown in Table II.44.61 below 3 respondents, or 100 percent, included some sort of utility in the rent.

Table II.44.61 Are there any utilities included with the rent? Harrison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.44.62. There were 2 respondents who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.44.62 Which utilities are included with the rent? Harrison County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	3
Trash Collection	3

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.44.63 there were 39 accessible apartment units. Respondents also indicated there were a total of 24 persons with disabilities currently residing in accessible units.

Table II.44.63 Accessible Units by Bedroom Size Harrison 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	34	0	0		34
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	5	0	0	0	5
Total	0	39	0	0	0	39

Table II.44.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 41.5 percent of all apartment units were considered accessible by survey respondents.

Table II.44.64 Apartment Units by Accessibility and Bedroom Size Harrison County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	12	34	46	73.9%
Two	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	43	5	48	10.4%
Total	55	39	94	41.5%

Perceived Need for Rental Units

Table II.44.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 2 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.44.65 Do you keep a waiting list? Harrison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.44.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.44.66 How would you rate the need for renovation of existing units in the city? Harrison 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	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	1	1

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.44.67, 2 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, 2 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.44.67 How would you rate the need for construction of new units in the city? Harrison County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	1	1
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1	1	1	1

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

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

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

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

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.44.68, shows the *strong growth scenario* for the Harrison County. As can be seen there were 4,596 owner-occupied and 1,450 renter-occupied households in 2016, for a total of 6,046 households. In 2030, there will be a projected 6,139 households, of which 4,711 are projected to be owner occupied and the remaining 1,429 are expected to be renter-occupied.

By 2050, there are projected to be 4,555 owner-occupied households, of which 309 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 877 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,340 renter households, of which 403 renter households are expected to have incomes between 0 and 30.0 percent of median family income 306 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 5,895 occupied units by 2050, of which 712 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.44.68
Housing Demand Forecast
 Harrison County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	312	319	319	320	318	316	313	309
30.1-50%	523	534	536	536	534	530	525	518
50.1-80%	885	904	907	907	904	897	888	877
80.1-95%	342	349	350	350	349	347	343	339
95.1-115%	588	601	603	603	601	597	590	583
115+%	1,946	1,989	1,994	1,995	1,988	1,973	1,953	1,929
Total	4,596	4,697	4,709	4,711	4,694	4,660	4,612	4,555
Renter								
0-30%	436	438	434	429	424	418	411	403
30.1-50%	285	287	284	281	278	274	269	264
50.1-80%	331	333	329	326	322	317	312	306
80.1-95%	99	99	98	97	96	95	93	91
95.1-115%	155	155	154	152	150	148	146	143
115+%	145	146	145	143	141	139	137	134
Total	1,450	1,458	1,444	1,429	1,412	1,391	1,367	1,340
Total								
0-30%	747	757	753	749	743	734	724	712
30.1-50%	808	821	820	817	812	804	794	782
50.1-80%	1,216	1,237	1,236	1,233	1,226	1,215	1,200	1,183
80.1-95%	440	449	448	448	445	441	436	430
95.1-115%	743	757	757	755	751	745	736	726
115+%	2,091	2,135	2,138	2,138	2,129	2,112	2,090	2,063
Total	6,046	6,155	6,152	6,139	6,106	6,051	5,979	5,895

