

**VOLUME II:
HOWARD COUNTY**

**IOWA STATE
PROFILE**

Please visit the Iowa State Profile Dashboard:

www.westernes.com/Iowa

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

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



Howard County

DEMOGRAPHICS

Population Estimates

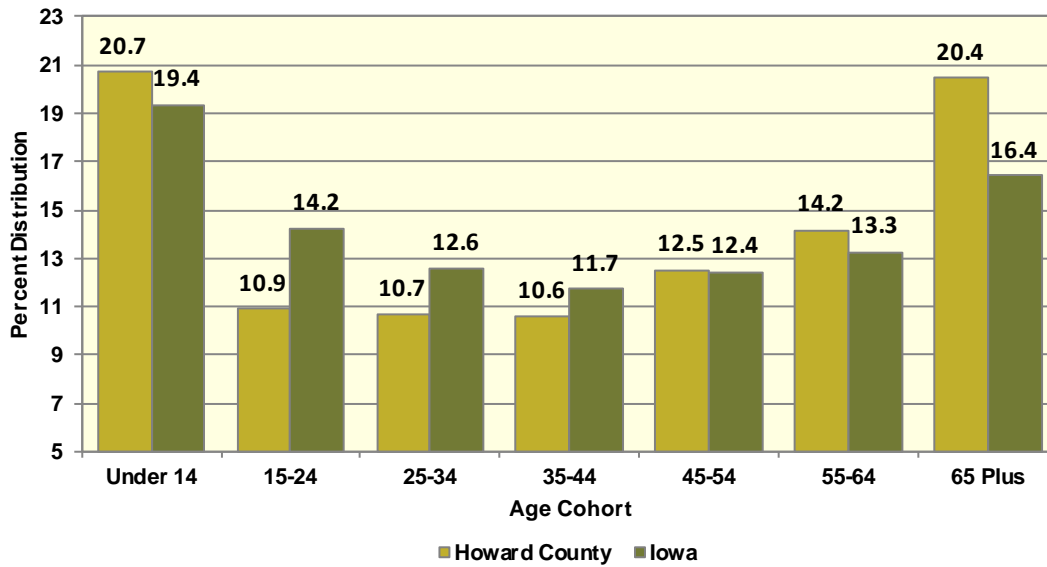
The Census Bureau's current census estimates indicate that Howard County's population decreased from 9,566 in 2010 to 9,332 in 2016, or by 2.4 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 6.8 percent, and the number of people from 55 to 64 years of age increased by 15.8 percent. The white population decreased by 2.9 percent, while the black population increased by 108 percent. The Hispanic population increased from 118 to 145 people between 2010 and 2016 or by 22.9 percent. These data are presented in Table II.46.1.

Table II.46.1						
Profile of Population Characteristics						
Howard County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Howard County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	9,566	9,332	-2.4%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,982	1,932	-2.5%	603,673	607,020	0.6%
15 to 24 years	1,052	1,016	-3.4%	430,187	445,808	3.6%
25 to 34 years	1,069	996	-6.8%	382,583	394,373	3.1%
35 to 44 years	1,008	988	-2%	364,548	367,535	0.8%
45 to 54 years	1,466	1,169	-20.3%	439,726	389,744	-11.4%
55 to 64 years	1,142	1,323	15.8%	372,750	415,998	11.6%
65 and Over	1,847	1,908	3.3%	452,888	514,215	13.5%
Race						
White	9,425	9,154	-2.9%	2,839,615	2,864,884	0.9%
Black	25	52	108%	91,695	114,874	25.3%
American Indian and Alaskan Native	13	18	38.5%	13,563	15,924	17.4%
Asian	24	26	8.3%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	7	8	14.3%	2,419	3,592	48.5%
Two or more races	72	74	2.8%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	118	145	22.9%	151,544	182,606	20.5%

Table II.46.2, presents the population of Howard County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,746 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 4,820 persons, were female. In 2016, the number of males rose to 4,668 persons, and accounted for 50 percent of the population, with the remaining 50 percent, or 4,664 persons being female.

Table II.46.2 Population by Age and Gender Howard 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	1,018	964	1,982	1,001	931	1,932	-2.5%
15 to 24 years	528	524	1,052	536	480	1,016	-3.4%
25 to 34 years	551	518	1,069	503	493	996	-6.8%
35 to 44 years	516	492	1,008	510	478	988	-2.0%
45 to 54 years	516	492	1,008	510	478	988	-2%
55 to 64 years	747	719	1,466	600	569	1,169	-20.3%
65 and Over	600	542	1,142	680	643	1,323	15.8%
Total	4,746	4,820	9,566	4,668	4,664	9,332	-2.4%
% of Total	49.6%	50.4%	.	50%	50%	.	

**Diagram II.46.1
Age Distribution**
Howard County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Howard County increased from 9,809 to 9,932 persons, or by 1.3 percent. Between 2000 and 2010, Howard County population, changed by -366 persons, to a total population of 9,566 persons. The most recent estimates indicated that Howard County’s population fell an additional -234 persons since the 2010 Census, to 9,332 persons in July 2016.

1990 Census	9,809
Natural Increase 90-00	-171
Net Migration 90-00	294
2000 Census	9,932
Natural Increase 00-09	31
Net Migration 00-09	-395
2009 Population Estimate	9,568
2010 Census	9,566
Natural Increase 10-16	71
Net Migration 10-16	-305
2016 Population Estimate	9,332

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.46.3, Howard County had a natural increase, of -171 persons between 1990 and 2000. During the April 2000 to July 2009 period, Howard County’s natural increase was estimated at 31 persons. Between 2010 and 2016, the natural increase was estimated at 71 persons, and the net migration was -305 persons.

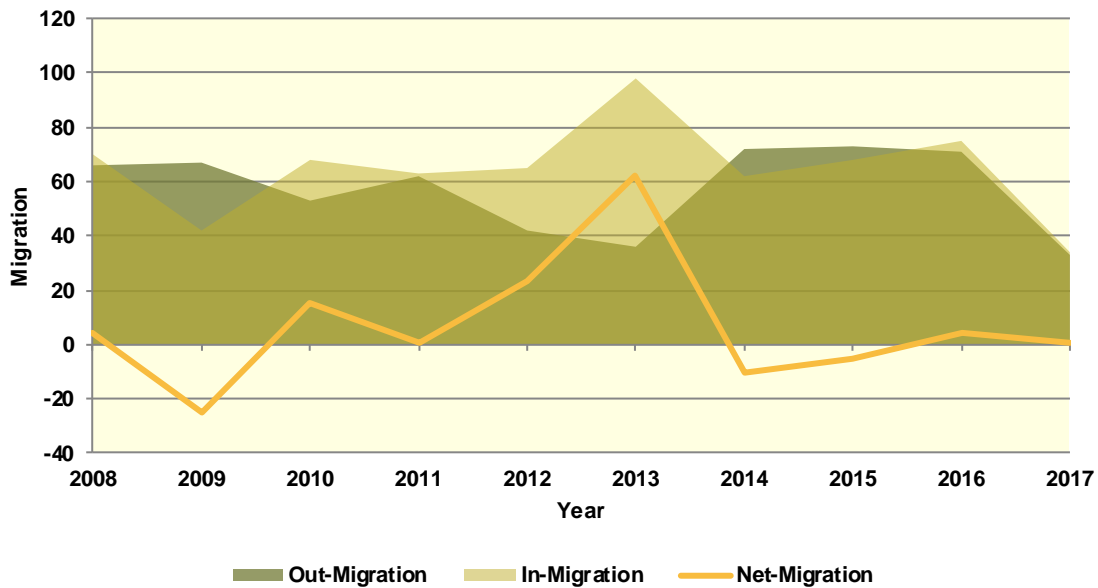
Population Migration Trends

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.46.4 in 2008 there was a total of 70 in-migrations with a total of 66 out-migrations, which led to a net-migration of 4 persons. The most recent first half 2017 data saw a net-migration of 1 persons, with 34 persons entering Howard County and 33 persons leaving Howard County.

Diagram II.46.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 62 people entering and the migration lowest net migration occurred in 2009 with 25 entering Howard County.

Diagram II.46.2
Net In-migration by Gender
 Howard County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.46.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 500 percent of net-migrants, or 5 persons were male, with the remaining -400 percent, or -4 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	38	24	38	29	28	50	28	38	40	18
Female	32	18	30	34	37	48	34	30	35	16
Total	70	42	68	63	65	98	62	68	75	34
Out										
Male	32	35	24	27	19	15	33	38	31	13
Female	34	32	29	35	23	21	39	35	40	20
Total	66	67	53	62	42	36	72	73	71	33
Net										
Male	6	-11	14	2	9	35	-5	0	9	5
Female	-2	-14	1	-1	14	27	-5	-5	-5	-4
Total	4	-25	15	1	23	62	-10	-5	4	1

Table II.46.5, shows net-migration for Howard County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 36 to 45, with 2 persons entering Howard County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 4 persons leaving Howard County.

Table II.46.5										
Migration by Age Range										
Howard County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	5	0	0	0	2	0	1	0	1	1
18-22	9	8	6	11	6	18	6	7	6	4
23-25	8	11	7	7	9	9	9	5	8	4
26-35	15	9	23	17	19	28	12	13	24	6
36-45	10	3	4	8	7	18	11	14	10	6
46-55	10	4	10	9	11	13	9	13	11	5
56-65	10	6	11	8	6	6	9	9	7	3
66 +	3	1	7	3	5	6	5	7	8	5
Total	70	42	68	63	65	98	62	68	75	34
Out										
14-17	1	3	0	1	1	1	2	2	0	1
18-22	14	11	6	12	10	5	10	9	13	4
23-25	10	9	16	9	9	3	12	8	11	4
26-35	13	20	12	18	8	10	18	22	17	10
36-45	9	9	7	8	4	4	14	13	10	4
46-55	12	10	4	6	6	6	10	11	8	5
56-65	4	3	4	4	3	6	5	5	10	2
66 +	3	2	4	4	1	1	1	3	2	3
Total	66	67	53	62	42	36	72	73	71	33
Net										
14-17	4	-3	0	-1	1	-1	-1	-2	1	0
18-22	-5	-3	0	-1	-4	13	-4	-2	-7	0
23-25	-2	2	-9	-2	0	6	-3	-3	-3	0
26-35	2	-11	11	-1	11	18	-6	-9	7	-4
36-45	1	-6	-3	0	3	14	-3	1	0	2
46-55	-2	-6	6	3	5	7	-1	2	3	0
56-65	6	3	7	4	3	0	4	4	-3	1
66 +	0	-1	3	-1	4	5	4	4	6	2
Total	4	-25	15	1	23	62	-10	-5	4	1

School Age Enrollment

Table II.46.6, show the school enrollment from the Iowa Department of Education for Howard County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 1,905 students and was 1,746 in 2017, a change of -8.3 percent. Enrollment for students in grades 1 to 5 was 669 students in 2010 and 623 in 2017, which was a change of -6.9 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 550 and 498 in 2017, which was a change of -9.5 percent.

Table II.46.6
School Enrollment

Howard County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	219	794	523	719	187	2,261
2001	225	797	486	731	10	2,249
2002	267	711	524	701	11	2,214
2003	240	692	514	704	8	2,158
2004	241	711	512	698	3	2,165
2005	238	744	457	689	9	2,128
2006	177	728	451	677	7	2,033
2007	231	737	427	659	50	2,054
2008	188	685	423	634	7	1,930
2009	244	696	414	595	90	1,925
2010	282	669	404	550	106	1,905
2011	305	647	408	540	99	1,900
2012	275	670	396	548	110	1,889
2013	309	660	397	523	102	1,889
2014	294	638	384	514	95	1,830
2015	286	658	356	497	92	1,797
2016	262	630	353	484	65	1,729
2017	256	623	369	498	92	1,746
% Change 10-17	-9.2%	-6.9%	-8.7%	-9.5%	-13.2%	-8.3%

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.46.7, shows population by age for the 2000 and 2010 Census. The population changed by -3.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.6 percent to a total of 1,847 persons in 2010. Those aged 25 to 34 changed by 2.8 percent, and those aged under 5 changed by 15.8 percent.

Table II.46.7					
Population by Age					
Howard County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	596	6%	690	7.2%	15.8%
5 to 19	2,254	22.7%	1,921	20.1%	-14.8%
20 to 24	445	4.5%	423	4.4%	-4.9%
25 to 34	1,040	10.5%	1,069	11.2%	2.8%
35 to 54	2,674	26.9%	2,474	25.9%	-7.5%
55 to 64	924	9.3%	1,142	11.9%	23.6%
65 or Older	1,999	20.1%	1,847	19.3%	-7.6%
Total	9,932	100.0%	9,566	100.0%	-3.7%

The elderly population is further explored in Table II.46.8. Those aged 65 to 66 changed by 11 percent between 2000 and 2010, resulting in a population of 202 persons. Those aged 85 or older changed by 12.8 percent during the same time period, and resulted in 361 persons over age 85 in 2010.

Table II.46.8					
Elderly Population by Age					
Howard County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	182	9.1%	202	10.9%	11%
67 to 69	243	12.2%	265	14.3%	9.1%
70 to 74	485	24.3%	366	19.8%	-24.5%
75 to 79	408	20.4%	348	18.8%	-14.7%
80 to 84	361	18.1%	305	16.5%	-15.5%
85 or Older	320	16%	361	19.5%	12.8%
Total	1,999	100.0%	1,847	100.0%	-7.6%

Population by race and ethnicity is shown in Table II.46.9. The white population changed by -4.7 percent between 2000 and 2010, and resulted in representing 98.1 percent of the population in 2010. The black population changed by 127.3 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 114.5 percent between 2000 and 2010, compared to the -4.3 percent growth rate for non-Hispanics.

Table II.46.9					
Population by Race and Ethnicity					
Howard County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	9,839	99.1%	9,380	98.1%	-4.7%
Black	11	0.1%	25	0.3%	127.3%
American Indian	15	0.2%	10	0.1%	-33.3%
Asian	17	0.2%	24	0.3%	41.2%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%	
Other	8	0.1%	39	0.4%	387.5%
Two or More Races	42	0.4%	81	0.8%	92.9%
Total	9,932	100.0%	9,566	100.0%	-3.7%
Hispanic	55	0.6%	118	1.2%	114.5%
Non-Hispanic	9,877	99.4%	9,448	98.8%	-4.3%

Population by race and ethnicity through 2016 is shown in Table II.46.10. The white population represented 98.3 percent of the population in 2016, compared with black households accounting for 0.3 percent of the population. Hispanic households represented 1.5 percent of the population in 2016.

Table II.46.10				
Population by Race and Ethnicity				
Howard County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	9,380	98.1%	9,271	98.3%
Black	25	0.3%	31	0.3%
American Indian	10	0.1%	0	0%
Asian	24	0.3%	24	0.3%
Native Hawaiian/ Pacific Islander	7	0.1%	0	0%
Other	39	0.4%	13	0.1%
Two or More Races	81	0.8%	91	1%
Total	9,566	100.0%	9,430	100.0%
Non-Hispanic	9,448	98.8%	9,286	98.5%
Hispanic	118	1.2%	144	1.5%

The population by race is broken down further by ethnicity in Table II.46.11. While the white non-Hispanic population changed by -4.9 percent between 2000 and 2010, the white Hispanic population changed by 57.1 percent. The black non-Hispanic population changed by 127.3 percent, while the black Hispanic population changed by 0 percent.

Table II.46.11					
Population by Race and Ethnicity					
Howard County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	9,797	99.2%	9,314	98.6%	-4.9%
Black	11	0.1%	25	0.3%	127.3%
American Indian	15	0.2%	9	0.1%	-40%
Asian	17	0.2%	24	0.3%	41.2%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%	
Other	0	0%	1	0%	
Two or More Races	37	0.4%	68	0.7%	83.8%
Total Non-Hispanic	9,877	100.0%	9,448	100.0%	-4.3%
Hispanic					
White	42	76.4%	66	55.9%	57.1%
Black	0	0%	0	0%	0%
American Indian	0	0%	1	0.8%	
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	8	14.5%	38	32.2%	375%
Two or More Races	5	9.1%	13	11%	160%
Total Hispanic	55	100.0%	118	100.0%	114.5 %
Total Population	9,932	100.0%	9,566	100.0%	-3.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.46.12. During this time, the total non-Hispanic population was 9,286 persons in 2016. The Hispanic population was 144.

Table II.46.12				
Population by Race and Ethnicity				
Howard County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	9,314	98.6%	9,129	98.3%
Black	25	0.3%	31	0.3%
American Indian	9	0.1%	0	0%
Asian	24	0.3%	24	0.3%
Native Hawaiian/ Pacific Islander	7	0.1%	0	0%
Other	1	0%	11	0.1%
Two or More Races	68	0.7%	91	1%
Total Non-Hispanic	9,448	100.0%	9,286	100.0%
Hispanic				
White	66	55.9%	142	98.6%
Black	0	0%	0	0%
American Indian	1	0.8%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	38	32.2%	2	1.4%
Two or More Races	13	11%	0	0%
Total Non-Hispanic	118	100.0	144	100.0%
Total Population	9,566	100.0%	9,430	100.0%

Households by type and tenure are shown in Table II.46.13. Family households represented 62.5 percent of households, while non-family households accounted for 37.5 percent. These changed from 64.6 and 35.4 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,547	64.6%	2,384	62.5%
Married-Couple Family	2,101	82.5%	2,039	85.5%
Owner-Occupied	1,911	91%	1,789	87.7%
Renter-Occupied	190	9%	250	12.3%
Other Family	446	17.5%	345	18.7%
Male Householder, No Spouse Present	172	38.6%	117	49.9%
Owner-Occupied	121	70.3%	92	78.6%
Renter-Occupied	51	29.7%	25	21.4%
Female Householder, No Spouse Present	274	61.4%	228	79.4%
Owner-Occupied	167	60.9%	147	64.5%
Renter-Occupied	107	39.1%	81	35.5%
Non-Family Households	1,397	35.4%	1,431	37.5%
Owner-Occupied	944	67.6%	1,019	71.2%
Renter-Occupied	453	32.4%	412	28.8%
Total	3,944	100.0%	3,815	100.0%

The group quarters population was 213 in 2010, compared to 272 in 2000. Institutionalized populations experienced a -5.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a -45 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	4	2.5%	9	5.9%	125%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	157	97.5%	138	90.8%	-12.1%
Other Institutions	0	0%	5	3.3%	
Total	161	100.0%	152	100.0%	-5.6 %
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	111	100%	61	100%	-45%
Total	111	100.0%	61	100.0%	-45%
Group Quarters Population	272	100.0%	213	100.0%	-21.7%

The number of foreign born persons are shown in Table II.46.15. An estimated 0.1 percent of the population was born in Canada, some 0.1 percent were born in China excluding Hong Kong and Taiwan, and another 0.1 percent were born in Other Western Europe.

Table II.46.15 Place of Birth for the Foreign-Born Population Howard County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Canada	14	0.1%
#2 country of origin	China excluding Hong Kong and Taiwan	11	0.1%
#3 country of origin	Other Western Europe	11	0.1%
#4 country of origin	Brazil	5	0.1%
#5 country of origin	Germany	3	0%
#6 country of origin	Korea	3	0%
#7 country of origin	Romania	3	0%
#8 country of origin	Guatemala	1	0%
#9 country of origin	Mexico	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.46.16. An estimated 1 percent of the population speaks German or other West Germanic languages at home, followed by 0.4 percent speaking Spanish.

Table II.46.16 Limited English Proficiency and Language Spoken at Home Howard County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	German or other West Germanic languages	89	1%
#2 LEP Language	Spanish	31	0.4%
#3 LEP Language	Russian, Polish, or other Slavic languages	4	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	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.46.17. Some 16.9 percent of the population was disabled in 2000, or a total of 1,558 persons. The disability rate was highest for those over 65, with 39.1 percent disabled.

Table II.46.17 Disability by Age Howard County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	46	2.7%
16 to 64	795	14.1%
65 and older	717	39.1%
Total	1,558	16.9%

Table II.46.18 shows disability by type in 2000. There were 727 physical disabilities in 2000, some 539 employment disabilities, and 558 go-outside-home disabilities.

Table II.46.18 Total Disabilities Tallied: Aged 5 and Older Howard County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	409
Physical disability	727
Mental disability	410
Self-care disability	221
Employment disability	539
Go-outside-home disability	558
Total	2,864

Disability by age, as estimated by the 2016 ACS, is shown in Table II.46.19. The disability rate for females was 9 percent, compared to 14.5 percent for males. The disability rate changed precipitously higher with age, with 41 percent of those over 75 experiencing a disability.

Table II.46.19 Disability by Age Howard 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	69	8.1%	0	0%	69	4%
18 to 34	57	6.6%	72	8.7%	129	7.6%
35 to 64	204	11.5%	130	7.8%	334	9.7%
65 to 74	144	32.7%	54	11.9%	198	22.1%
75 or Older	195	54.3%	159	31.5%	354	41%
Total	669	14.5%	415	9%	1,084	11.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.46.20. Some 6.2 percent have an ambulatory disability, 4.7 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.46.20		
Total Disabilities Tallied: Aged 5 and Older		
Howard County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	416	4.5%
Vision disability	168	1.8%
Cognitive disability	347	4%
Ambulatory disability	536	6.2%
Self-Care disability	178	2.1%
Independent living disability	326	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.46.21. In 2016, some 4,609 persons were employed and 175 were unemployed. This totaled a labor force of 4,784 persons. The unemployment rate for Howard County was estimated to be 3.7 percent in 2016.

Table II.46.21	
Employment, Labor Force and Unemployment	
Howard County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,609
Unemployed	175
Labor Force	4,784
Unemployment Rate	3.7%

In 2016, 88.4 percent of households in Howard County had a high school education or greater.

Table II.46.22	
High School or Greater Education	
Howard County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,374
Total Households	3,815
Percent High School or Above	88.4%

As seen in Table II.46.23, some 41.8 percent of the population had a high school diploma or equivalent, another 33.6 percent have some college, 8.8 percent have a Bachelor's Degree, and 3.8 percent of the population had a graduate or professional degree.

Table II.46.23		
Educational Attainment		
Howard County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	849	12%
High School or Equivalent	2,954	41.8%
Some College or Associates Degree	2,376	33.6%
Bachelor's Degree	620	8.8%
Graduate or Professional Degree	271	3.8%
Total Population Above 18 years	7,070	100.0%

ECONOMICS

Labor Force

Table II.46.24, shows the labor force statistics for Howard County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.7 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.8 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Howard County increased from 3.6 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Howard County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	184	4,423	4,607	4%	4.4%
1991	187	4,515	4,702	4%	4.7%
1992	201	4,692	4,893	4.1%	4.5%
1993	185	4,698	4,883	3.8%	4%
1994	182	5,137	5,319	3.4%	3.5%
1995	199	5,237	5,436	3.7%	3.4%
1996	215	5,285	5,500	3.9%	3.5%
1997	175	5,359	5,534	3.2%	3.1%
1998	169	5,397	5,566	3%	2.7%
1999	150	5,490	5,640	2.7%	2.6%
2000	160	4,954	5,114	3.1%	2.6%
2001	175	5,117	5,292	3.3%	3.3%
2002	215	5,038	5,253	4.1%	4%
2003	223	4,824	5,047	4.4%	4.5%
2004	234	4,924	5,158	4.5%	4.5%
2005	228	4,968	5,196	4.4%	4.3%
2006	191	5,131	5,322	3.6%	3.7%
2007	191	5,052	5,243	3.6%	3.7%
2008	247	4,968	5,215	4.7%	4.2%
2009	448	4,649	5,097	8.8%	6.4%
2010	336	5,003	5,339	6.3%	6%
2011	284	5,036	5,320	5.3%	5.5%
2012	240	4,960	5,200	4.6%	5%
2013	242	4,999	5,241	4.6%	4.7%
2014	217	5,116	5,333	4.1%	4.3%
2015	196	5,187	5,383	3.6%	3.8%
2016	196	5,167	5,363	3.7%	3.7%

Diagram II.46.3, shows the employment and labor force for Howard County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,167 persons, with the labor force reaching 5,363, indicating there were a total of 196 unemployed persons.

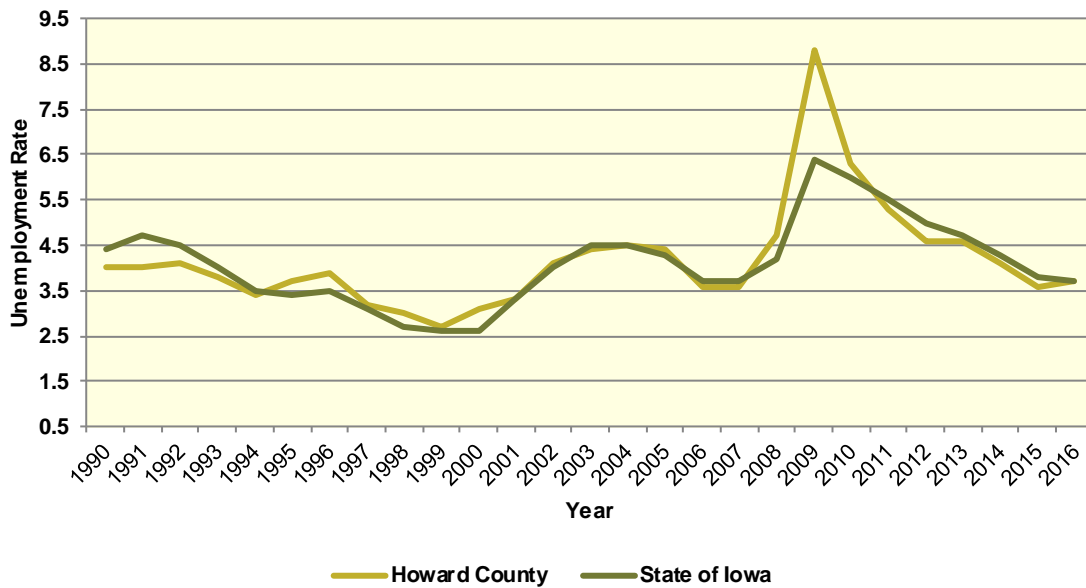
Diagram II.46.3
Employment and Labor Force
 Howard County
 1990 – 2016 BLS Data



Unemployment

Diagram II.46.4, shows the unemployment rate for both the State and Howard County. During the 1990’s the average rate for Howard County was 3.5 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.6 percent. Over the course of the entire period the Howard County had an average unemployment rate that higher than the State, 4.2 percent for Howard County, versus 4.1 statewide.

Diagram II.46.4
Annual Unemployment Rate
 Howard 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.46.25, shows total real earnings by industry for Howard County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$70,250,000. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 83.9 percent.

Table II.46.25
Real Earnings by Industry
 Howard 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	14,498	57,118	94,575	96,121	72,097	57,991	58,678	24,702	-57.9
Forestry, fishing, related activities, and other	0	0	2,785	3,786	4,176	0	0	4,397	0
Mining	0	0	0	0	0	0	52	95	83.9
Utilities	0	0	0	0	0	0	0	0	0
Construction	12,769	15,547	18,132	19,963	22,676	22,227	20,676	18,414	-10.9
Manufacturing	80,113	62,962	64,394	61,108	69,012	72,416	72,154	70,250	-2.6
Wholesale trade	10,032	9,405	10,488	13,991	14,680	13,610	13,854	12,538	-9.5
Retail trade	14,725	16,170	16,136	16,176	14,799	15,516	16,123	17,263	7.1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	1,340	1,333	1,493	1,456	1,332	1,304	1,334	1,492	11.8
Finance and insurance	8,878	11,549	8,968	9,928	8,946	9,079	8,922	9,124	2.3
Real estate and rental and leasing	519	1,250	1,405	1,757	2,025	1,909	1,921	1,830	-4.7
Professional and technical services	3,734	0	0	0	0	3,194	3,527	0	-100
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	1,860	3,645	0	4,133	2,898	0	0	4,439	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	0	385	321	0	352	389	349	0	-100
Accommodation and food services	2,114	2,157	2,367	0	2,368	2,090	2,121	0	-100
Other services, except public administration	5,839	5,434	5,342	5,834	5,817	6,094	6,443	6,256	-2.9
Government and government enterprises	34,081	42,642	38,888	37,835	38,424	39,820	39,411	38,585	-2.1
Total	211,626	258,885	296,343	304,722	282,995	274,727	278,685	244,972	-12.1



Table II.46.26, shows the total employment by industry for the Howard County. The most recent estimates show the manufacturing industry was the largest employer in Howard County, with employment reaching 1,276 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 7.4 percent to 468 jobs.

Table II.46.26
Employment by Industry
Howard County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,087	929	942	928	966	915	954	944	-1
Forestry, fishing, related activities, and other	0	0	94	105	108	0	0	102	0
Mining	0	0	12	17	13	17	14	14	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	308	375	398	426	434	451	412	380	-7.8
Manufacturing	1,673	1,187	1,199	1,174	1,295	1,342	1,333	1,276	-4.3
Wholesale trade	229	184	200	219	248	247	249	233	-6.4
Retail trade	618	665	659	682	671	651	665	714	7.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	63	65	65	60	56	60	51	50	-2
Finance and insurance	236	273	269	267	267	252	261	270	3.4
Real estate and rental and leasing	107	181	185	199	205	202	214	223	4.2
Professional and technical services	129	0	0	0	0	145	144	0	-100
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	103	140	0	168	164	0	0	162	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	0	70	69	0	71	73	63	0	-100
Accommodation and food services	286	240	258	0	229	227	235	0	-100
Other services, except public administration	298	311	319	324	320	294	302	310	2.6
Government and government enterprises	910	926	876	850	844	839	792	769	-2.9
Total	6,836	6,455	6,582	6,626	6,697	6,655	6,693	6,655	-0.6



Table II.46.27, shows the real average earnings per job by industry for Howard County. These figures are calculated by dividing the total real earning displayed in Tables II.46.25 and II.46.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 55,055 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 83.9 percent.

Table II.46.27
Real Earnings Per Job by Industry
 Howard County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	13,337	61,483	100,398	103,579	74,635	63,378	61,507	26,167	-57.5
Forestry, fishing, related activities, and other	0	0	29,631	36,053	38,666	0	0	43,108	0
Mining	0	0	0	0	0	0	3,691	6,786	83.9
Utilities	0	0	0	0	0	0	0	0	0
Construction	41,458	41,458	45,557	46,861	52,249	49,285	50,184	48,458	-3.4
Manufacturing	47,886	53,043	53,706	52,051	53,291	53,961	54,129	55,055	1.7
Wholesale trade	43,808	51,117	52,438	63,886	59,196	55,101	55,639	53,811	-3.3
Retail trade	23,827	24,315	24,485	23,719	22,056	23,834	24,245	24,178	-0.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	21,270	20,512	22,969	24,274	23,790	21,727	26,164	29,840	14.1
Finance and insurance	37,620	42,304	33,337	37,183	33,506	36,029	34,184	33,793	-1.1
Real estate and rental and leasing	4,850	6,904	7,592	8,830	9,880	9,450	8,977	8,206	-8.6
Professional and technical services	28,945	0	0	0	0	22,028	24,492	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	18,061	26,038	0	24,601	17,670	0	0	27,401	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	0	5,505	4,659	0	4,963	5,331	5,532	0	0
Accommodation and food services	7,393	8,987	9,174	0	10,342	9,208	9,024	0	0
Other services, except public administration	19,594	17,474	16,746	18,007	18,177	20,729	21,334	20,181	-5.4
Government and government enterprises	37,452	46,050	44,392	44,512	45,526	47,461	49,762	50,176	0.8
Total	30,958	40,106	45,023	45,989	42,257	41,281	41,638	36,810	-11.6

Table II.46.28 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 \$400,480,000 a -6.8 percent change between 2015 and 2016. Table II.46.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,455 and 6,655 in 2016, which a change of -0.6 percent over this period.

Table II.46.28
Total Employment and Real Personal Income
 Howard 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	119,454	6,277	5,721	29,042	19,078	167,019	14,331	4,850	24,629
1970	118,043	6,507	5,372	31,614	20,954	169,477	14,868	4,741	24,897
1971	113,859	6,471	5,642	33,212	22,179	168,422	14,958	4,678	24,339
1972	134,065	7,184	6,716	36,100	22,869	192,566	17,175	4,752	28,211
1973	188,811	8,790	8,764	41,684	24,444	254,913	22,560	4,831	39,082
1974	132,473	9,620	10,190	44,519	25,443	203,005	17,927	4,961	26,704
1975	134,900	9,652	10,686	47,722	28,340	211,997	18,461	5,086	26,525
1976	136,282	10,074	10,229	49,764	29,485	215,685	18,734	5,264	25,891
1977	155,953	9,648	12,226	54,551	29,781	242,864	21,212	5,226	29,841
1978	167,928	10,507	11,941	57,706	29,404	256,473	22,662	5,301	31,678
1979	150,638	11,552	13,446	60,468	30,285	243,285	21,834	5,513	27,323
1980	119,412	11,002	11,477	65,989	33,325	219,201	19,754	5,462	21,863
1981	132,161	11,406	9,387	72,333	34,929	237,405	21,573	5,422	24,375
1982	112,039	10,683	7,868	73,951	36,732	219,907	20,162	5,315	21,079
1983	103,508	10,649	6,325	77,056	38,629	214,869	19,935	5,421	19,095
1984	139,658	11,268	8,807	87,930	39,124	262,252	24,153	5,441	25,668
1985	125,265	11,534	5,627	83,485	38,843	241,686	22,872	5,304	23,618
1986	143,441	12,315	4,964	82,031	38,145	256,265	24,905	5,183	27,676
1987	151,044	13,116	4,363	74,804	36,870	253,964	25,060	5,189	29,109
1988	128,132	13,761	3,743	71,348	37,278	226,740	22,540	5,328	24,049
1989	150,239	14,033	4,536	71,689	39,836	252,267	25,448	5,363	28,013
1990	154,366	14,554	4,317	69,583	42,205	255,916	26,085	5,435	28,403
1991	147,298	15,332	3,489	68,617	44,620	248,692	25,094	5,525	26,660
1992	158,176	15,935	2,552	67,768	48,877	261,439	26,203	5,563	28,433
1993	140,398	16,677	1,225	63,472	49,371	237,788	23,759	5,669	24,766
1994	188,465	19,316	-2,765	62,025	50,615	279,024	28,059	6,029	31,260
1995	175,965	19,315	-2,685	72,636	50,502	277,103	27,867	6,108	28,809
1996	201,241	18,224	-3,301	75,340	50,594	305,650	30,626	6,134	32,807
1997	210,177	21,071	-5,060	80,931	50,751	315,729	31,680	6,263	33,559
1998	220,798	23,115	-8,332	90,157	49,999	329,507	32,954	6,640	33,253
1999	218,870	23,494	-8,536	86,907	52,546	326,293	32,794	6,623	33,047
2000	234,735	24,679	-12,614	87,505	54,193	339,140	34,140	6,785	34,596
2001	211,626	23,238	-8,636	86,572	54,757	321,082	32,406	6,836	30,958
2002	227,835	23,419	-6,964	83,028	57,420	337,901	34,269	6,674	34,137
2003	224,139	24,763	-5,260	78,625	57,216	329,956	33,641	6,631	33,802
2004	254,497	25,136	-3,425	71,392	59,715	357,043	36,462	6,766	37,614
2005	263,188	26,008	-1,375	65,670	60,744	362,218	37,113	6,799	38,710
2006	251,430	27,299	728	60,605	64,890	350,354	36,253	6,884	36,524
2007	258,265	25,972	2,837	72,869	66,148	374,148	38,829	6,963	37,091
2008	254,149	25,664	4,804	76,043	71,766	381,098	39,595	6,758	37,607
2009	222,166	24,997	6,600	74,886	77,260	355,914	37,198	6,491	34,227
2010	258,885	26,269	7,320	67,169	79,489	386,595	40,435	6,455	40,106
2011	296,343	24,441	6,795	78,716	76,936	434,350	45,539	6,582	45,024
2012	304,722	24,674	7,582	87,450	75,336	450,416	47,036	6,626	45,989
2013	282,995	27,964	5,547	84,968	74,242	419,787	44,300	6,697	42,257
2014	274,727	27,367	4,497	86,284	73,725	411,865	43,816	6,655	41,281
2015	278,685	26,483	4,849	96,327	76,485	429,863	45,892	6,693	41,638
2016	244,972	26,740	6,477	97,256	78,515	400,480	42,915	6,655	36,810

Diagram II.46.5, shows real average earnings per job for Howard County from 1990 to 2016. Over this period the average earning per job for Howard County was \$35,162, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.46.5
Real Average Earnings Per Job
 Howard County
 BEA Data 1990 - 2016

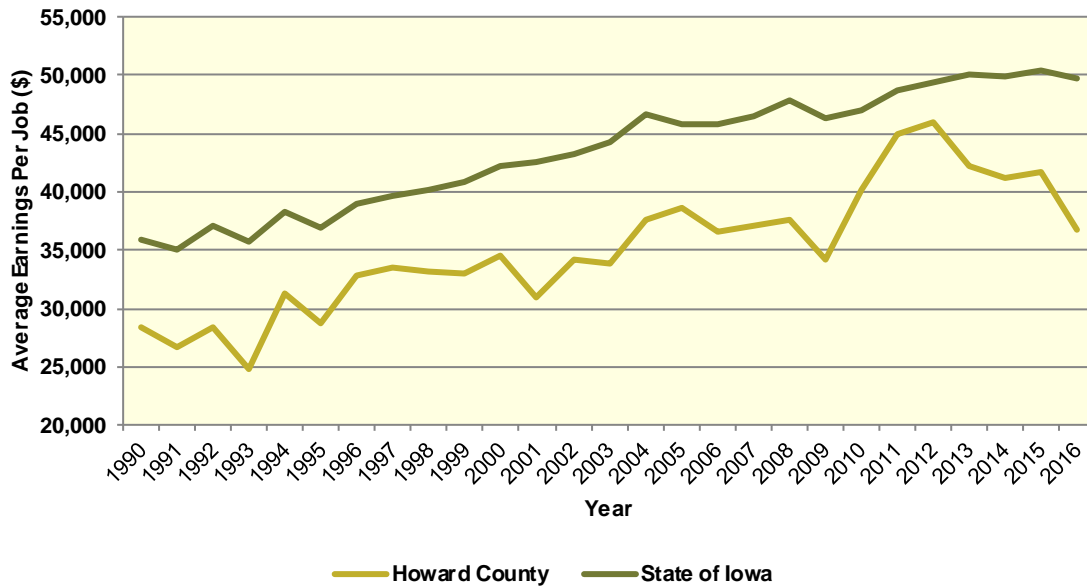
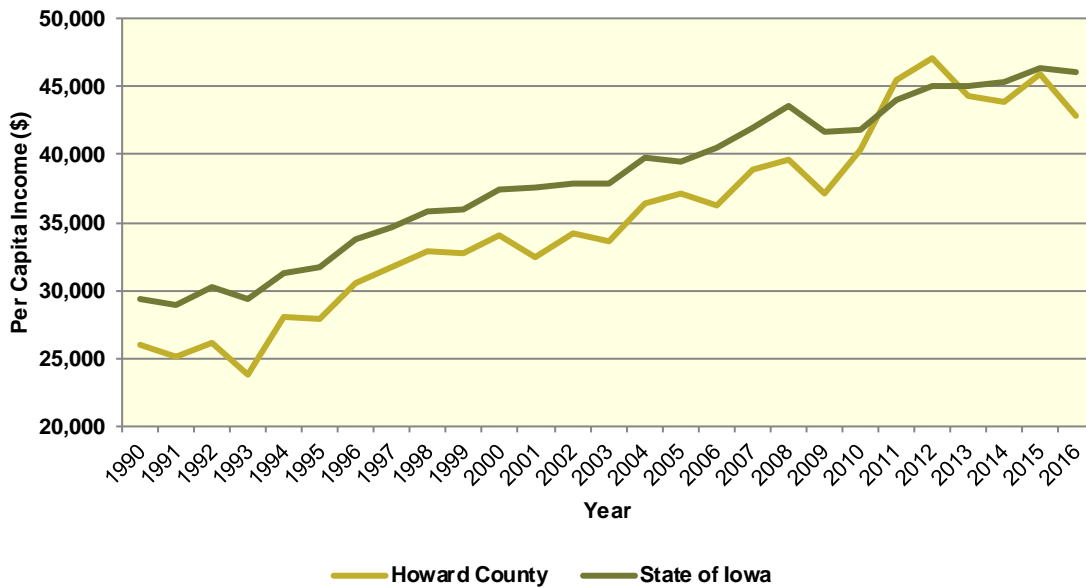


Diagram II.46.6, shows real per capita income for the Howard County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Howard County was \$35,369, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.46.6
Real Per Capita Income
 Howard 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.46.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 4,166 persons in 2015 to 4,105 in 2016, a change of -1.5 percent.

Table II.46.29
Total Monthly Employment
 Howard County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,359	4,499	4,385	4,115	3,843	3,963	3,973	4,022	4,063	4,117	4,106
Feb	4,357	4,414	4,254	3,894	3,819	3,941	3,954	3,980	4,057	4,119	4,057
Mar	4,452	4,486	4,355	3,960	3,891	4,005	3,981	4,043	4,136	4,176	4,146
Apr	4,532	4,615	4,410	4,012	3,988	4,087	4,092	4,102	4,127	4,223	4,214
May	4,599	4,623	4,467	4,045	4,036	4,107	4,149	4,250	4,238	4,226	4,240
Jun	4,649	4,613	4,494	4,110	4,046	4,146	4,145	4,237	4,272	4,222	4,198
Jul	4,567	4,356	4,310	3,962	4,002	4,125	4,099	4,108	4,187	4,200	4,114
Aug	4,508	4,339	4,309	3,976	3,989	4,097	4,073	4,083	4,117	4,243	4,050
Sep	4,529	4,355	4,305	3,976	3,991	3,999	4,047	4,096	4,088	4,155	4,012
Oct	4,545	4,422	4,232	4,011	3,996	4,038	4,064	4,127	4,129	4,099	4,071
Nov	4,577	4,492	4,219	3,989	4,032	4,046	4,086	4,169	4,108	4,093	4,035
Dec	4,533	4,525	4,176	3,985	4,024	4,071	4,127	4,174	4,159	4,119	4,022
Annual	4,517	4,478	4,326	4,003	3,971	4,052	4,066	4,116	4,140	4,166	4,105
% Change	.	-0.9%	-3.4%	-7.5%	-0.8%	2%	0.3%	1.2%	0.6%	0.6%	-1.5%

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 \$659 in 2015. In 2016, average weekly wages saw an increased of 0.5 percent over the prior year, rising to \$662, or by 3 dollars. These data are shown in Table II.46.30.

Table II.46.30						
Average Weekly Wages						
Howard County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	439	428	445	454	441	
2002	441	450	455	473	455	3.2%
2003	462	463	473	505	476	4.6%
2004	464	484	492	519	490	2.9%
2005	504	497	498	536	509	3.9%
2006	525	529	513	616	546	7.3%
2007	539	526	546	571	545	-0.2%
2008	536	569	546	582	558	2.4%
2009	543	568	563	600	568	1.8%
2010	526	588	602	615	583	2.6%
2011	570	608	599	619	599	2.7%
2012	593	622	603	641	615	2.7%
2013	597	628	641	641	627	2%
2014	606	640	649	685	645	2.9%
2015	617	646	657	719	659	2.2%
2016(p)	631	643	683	694	662	0.5%

Total business establishments reported by the QCEW are displayed in Table II.46.31. Between 2015 and 2016, the total number of business establishments in Howard County increased by 0.5 percent, from 341 to 342 establishments.

Table II.46.31						
Number of Business Establishments						
Howard County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	342	338	314	314	327	
2002	315	317	317	319	317	-3.1%
2003	319	329	324	319	323	1.9%
2004	324	325	321	319	322	-0.3%
2005	318	320	317	316	318	-1.2%
2006	321	323	326	326	324	1.9%
2007	325	328	326	330	327	0.9%
2008	328	328	330	327	328	0.3%
2009	324	333	335	333	331	0.9%
2010	328	336	334	336	334	0.9%
2011	330	328	331	326	329	-1.5%
2012	317	322	325	324	322	-2.1%
2013	323	322	323	331	325	0.9%
2014	338	331	331	332	333	2.5%
2015	336	340	344	343	341	2.4%
2016	342	343	342	341	342	0.3%

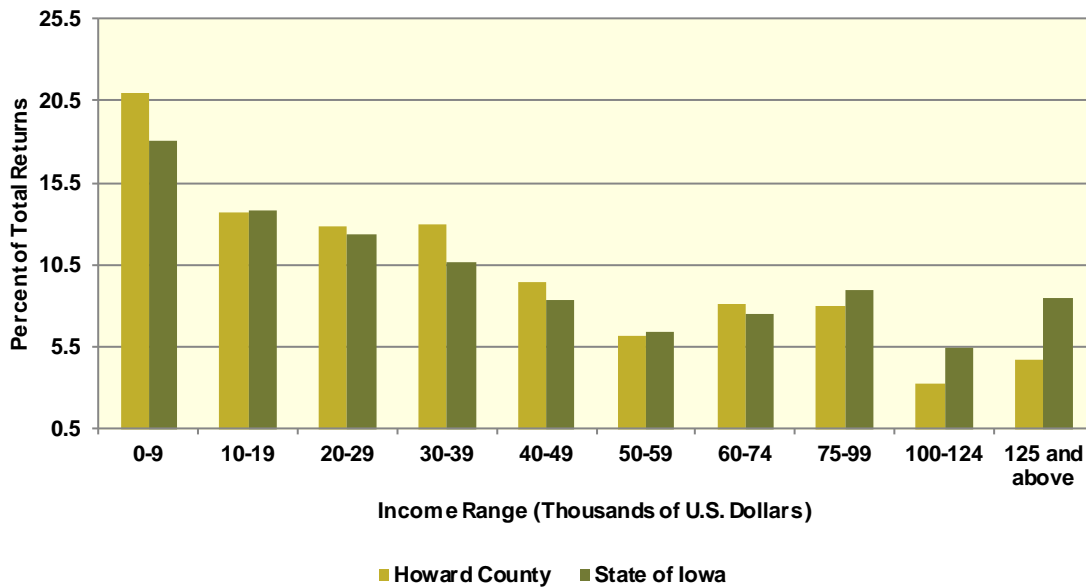
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.46.32, 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 Howard County.

As can be seen the total number of returns between 2010 and 2015 increased by 3 percent, with 217 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 65.6 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -9.7 percent.

Table II.46.32 Number of Tax Returns by Adjusted Gross Income Howard 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	1,205	766	780	479	383	288	255	113	28	49	4,346
2003	1,126	747	704	504	420	253	280	153	41	53	4,281
2004	1,157	734	657	530	398	293	275	183	45	65	4,337
2005	1,089	714	651	522	404	297	325	178	75	79	4,334
2006	1,056	716	623	560	384	326	336	221	90	102	4,414
2007	1,119	627	726	553	393	342	310	267	113	116	4,566
2008	1,032	708	682	559	378	305	344	272	116	132	4,528
2009	1,042	700	659	532	406	290	350	277	99	122	4,477
2010	1,025	693	582	563	411	271	341	330	107	131	4,454
2011	983	728	602	566	405	302	359	303	140	171	4,559
2012	933	679	617	564	409	298	358	341	146	203	4,548
2013	920	661	613	577	415	315	345	368	140	208	4,562
2014	958	620	594	557	399	306	366	376	155	231	4,562
2015	961	626	586	595	433	283	370	366	149	217	4,586
Change 10 - 15	-6.2%	-9.7%	0.7%	5.7%	5.4%	4.4%	8.5%	10.9%	39.3%	65.6%	3%

Diagram II.46.7
2015 Income Distribution
 Howard 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 1,190 in 2010 to 900 in 2016, with the poverty rate reaching 9.8 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.46.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	863	8.8%
2001	892	9.1%
2002	985	10.1%
2003	904	9.2%
2004	991	10.3%
2005	975	10.4%
2006	966	10.2%
2007	1,120	12%
2008	1,031	11.1%
2009	1,069	11.6%
2010	1,190	12.7%
2011	1,156	12.3%
2012	1,090	11.6%
2013	1,115	11.9%
2014	1,124	12.1%
2015	1,010	11%
2016	900	9.8%

The rate of poverty for Howard County is shown in Table II.46.34. In 2016, there were an estimated 1,063 persons living in poverty. This represented a 11.6 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2016, some 9.8 percent of those in poverty were under age 6, and 18.6 percent were 65 or older.

Table II.46.34 Poverty by Age Howard 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	72	7.9%	104	9.8%
6 to 17	165	18.2%	214	20.1%
18 to 64	509	56.1%	547	51.5%
65 or Older	162	17.8%	198	18.6%
Total	908	100.0%	1,063	100.0%
Poverty Rate	9.3%	.	11.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.3 percent in Howard County between 2010 and 2016, from 4,367 to 4,353. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.46.35.

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 Howard County increased from 2 authorizations in 2015 to 6 in 2016.

The real value of single-family building permits decreased from \$227,964 in 2015 to \$204,167 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.46.36.

Table II.46.35 Housing Units State of Iowa vs. Howard County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Howard County	% Growth Since Census
2000 Census Base	1,232,625	.	4,329	.
2010 Census	1,336,417	8.4%	4,367	0.9%
July 2011 Estimate	1,341,974	0.4%	4,365	0%
July 2012 Estimate	1,346,403	0.7%	4,363	-0.1%
July 2013 Estimate	1,353,274	1.3%	4,363	-0.1%
July 2014 Estimate	1,362,458	1.9%	4,364	-0.1%
July 2015 Estimate	1,370,778	2.6%	4,360	-0.2%
July 2016 Estimate	1,380,162	3.3%	4,353	-0.3%

Table II.46.36
Building Permits and Valuation
 Howard 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	4	0	0	0	4	87,268	0
1981	10	0	0	0	10	90,802	0
1982	13	0	0	0	13	58,980	0
1983	13	0	0	0	13	49,874	0
1984	7	0	8	0	15	66,042	0
1985	2	0	0	0	2	75,935	0
1986	2	0	0	0	2	90,649	0
1987	1	0	0	0	1	74,446	0
1988	7	0	0	12	19	74,228	45,926
1989	4	0	0	0	4	102,544	0
1990	10	0	0	0	10	108,278	0
1991	13	0	0	0	13	104,121	0
1992	7	0	0	0	7	108,970	0
1993	10	4	0	15	29	105,661	40,552
1994	25	0	0	0	25	87,236	0
1995	8	0	0	0	8	127,978	0
1996	10	0	0	16	26	77,521	57,214
1997	13	0	0	0	13	126,813	0
1998	17	0	0	0	17	136,958	0
1999	15	2	0	0	17	128,062	0
2000	16	0	0	0	16	116,103	0
2001	11	0	0	0	11	144,559	0
2002	12	0	0	0	12	143,132	0
2003	8	0	0	0	8	104,528	0
2004	12	0	0	0	12	116,606	0
2005	16	0	4	0	20	154,016	0
2006	12	0	0	0	12	188,744	0
2007	14	0	0	6	20	167,176	38,165
2008	26	0	0	0	26	174,635	0
2009	8	0	0	0	8	166,820	0
2010	7	0	0	0	7	212,280	0
2011	4	0	0	0	4	259,709	0
2012	4	2	0	0	6	225,082	0
2013	5	0	0	0	5	182,425	0
2014	1	0	0	0	1	327,701	0
2015	2	0	0	0	2	227,964	0
2016	6	0	0	0	6	204,167	0



Diagram II.46.8 Single Family Permits

Howard County
Census Bureau Data, 1980–2016

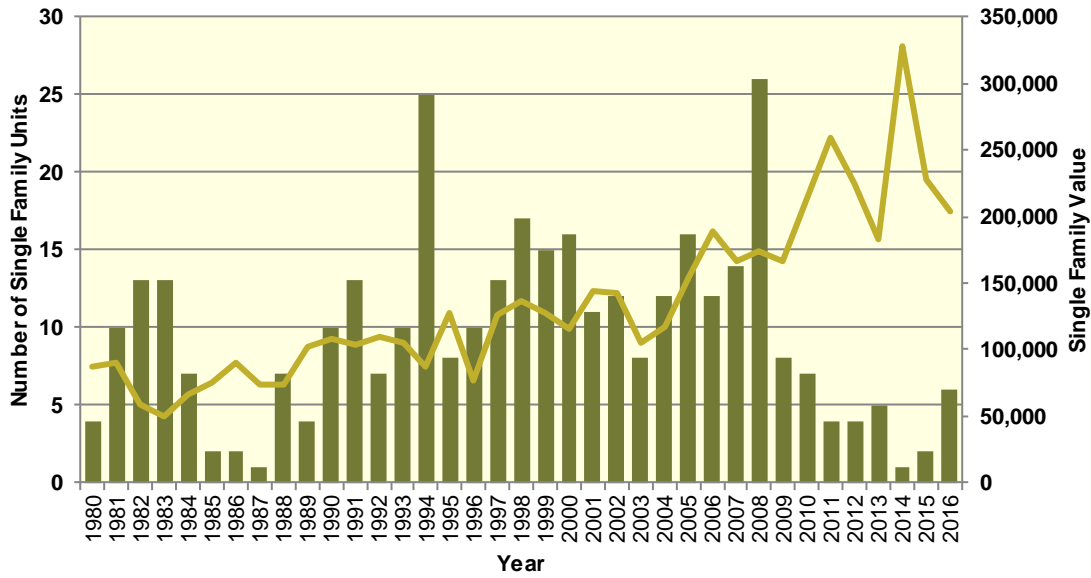
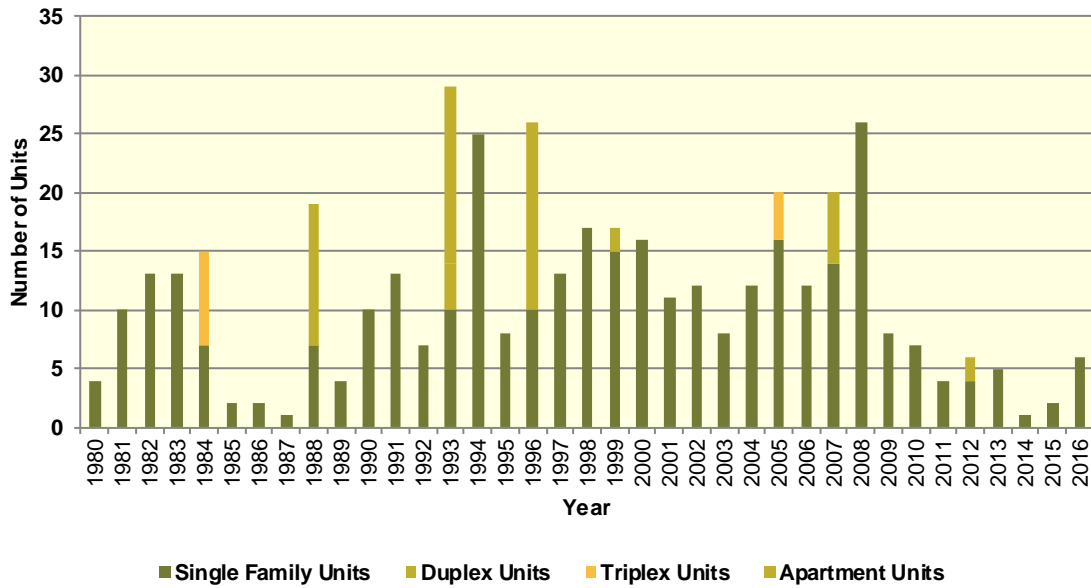


Diagram II.46.9 Total Permits by Unit Type

Howard County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.46.37. In 2016, there were 4,356 housing units, up from 4,327 in 2000. Single-family units accounted for 87.5 percent of units in 2016, compared to 86.3 in 2000. Apartment units accounted for 4.2 percent in 2016, compared to 2.6 percent in 2000.

Table II.46.37				
Housing Units by Type				
Howard 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	3,734	86.3%	3,810	87.5%
Duplex	104	2.4%	87	2%
Tri- or Four-Plex	156	3.6%	159	3.7%
Apartment	114	2.6%	182	4.2%
Mobile Home	219	5.1%	118	2.7%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	4,327	100.0%	4,356	100.0%

Some 90.3 percent of housing was occupied in 2010, compared to 91.8 percent in 2000. Owner-occupied housing changed -0.2 percent between 2000 and 2010, ending with owner-occupied units representing 79.7 percent of unit. Vacant units changed by 19.8 percent, resulting in 423 vacant units in 2010.

Table II.46.38					
Housing Units by Tenure					
Howard County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,974	91.8%	3,944	90.3%	-0.8%
Owner-Occupied	3,148	79.2%	3,143	79.7%	-0.2%
Renter-Occupied	826	20.8%	801	20.3%	-3%
Vacant Housing Units	353	8.2%	423	9.7%	19.8%
Total Housing Units	4,327	100.0%	4,367	100.0%	0.9%

Table II.46.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,356 housing units. An estimated 79.9 percent were owner-occupied, and 12.4 percent were vacant.

Table II.46.39				
Housing Units by Tenure				
Howard County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,944	90.3%	3,815	87.6%
Owner-Occupied	3,143	79.7%	3,047	79.9%
Renter-Occupied	801	20.3%	768	20.1%
Vacant Housing Units	423	9.7%	541	12.4%
Total Housing Units	4,367	100.0%	4,356	100.0%



Households by household size are shown in Table II.46.40. There were a total of 3,944 households in 2010, up from 3,974 in 2000. One person households changed by 3,974 percent between 2000 and 2010, while two person households changed by 5.4 percent. Three and four person households changed by -0.8 and -18.2 respectively, representing 12.5 percent and 10.7 percent of the population in 2010.

Table II.46.40					
Households by Household Size					
Howard County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,174	29.5%	1,198	30.4%	2%
Two Persons	1,405	35.4%	1,481	37.6%	5.4%
Three Persons	497	12.5%	493	12.5%	-0.8%
Four Persons	516	13%	422	10.7%	-18.2%
Five Persons	258	6.5%	198	5%	-23.3%
Six Persons	84	2.1%	93	2.4%	10.7%
Seven Persons or More	40	1%	59	1.5%	47.5%
Total	3,974	100.0%	3,944	100.0%	-0.8%

Households by income is shown in Table II.46.41. Households earning more than \$100,000 per year represented 14.7 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.5 percent of households in 2010, compared to 19.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.2 percent of households in 2016, compared to 17.6 percent in 2000.

Table II.46.41				
Households by Income				
Howard 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	701	17.6%	464	12.2%
\$15,000 to \$19,999	306	7.7%	168	4.4%
\$20,000 to \$24,999	341	8.6%	168	4.4%
\$25,000 to \$34,999	665	16.7%	524	13.7%
\$35,000 to \$49,999	807	20.3%	604	15.8%
\$50,000 to \$74,999	766	19.2%	857	22.5%
\$75,000 to \$99,999	207	5.2%	471	12.3%
\$100,000 or More	189	4.7%	559	14.7%
Total	3,982	100.0%	3,815	100.0%

Table II.46.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6 percent and 1.3 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.1 percent, 5.6 percent, and 10.5, respectively. Housing units built prior to 1939 represented 41.4 percent of households in 2016.

Table II.46.42				
Households by Year Home Built				
Howard 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	1,811	45.6%	1,579	41.4%
1940 to 1949	306	7.7%	171	4.5%
1950 to 1959	372	9.4%	235	6.2%
1960 to 1969	379	9.5%	438	11.5%
1970 to 1979	528	13.3%	500	13.1%
1980 to 1989	250	6.3%	214	5.6%
1990 to 1999	328	8.3%	399	10.5%
2000 to 2009	.	.	230	6%
2010 or Later	.	.	49	1.3%
Total	3,974	100.0%	3,815	100.0%

The distribution of unit types by race are shown in Table II.46.43. An estimated 88.7 percent of white households occupy single family homes, while 100 percent of black households do. Some 3.7 percent of white households occupied apartments, while 0 percent of black households do.

Table II.46.43							
Distribution of Units in Structure by Race							
Howard County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.7%	100%	0%	100%	0%	0%	100%
Duplex	1.9%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.6%	0%	0%	0%	0%	0%	0%
Apartment	3.7%	0%	0%	0%	0%	0%	0%
Mobile Home	3.1%	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.46.44. An estimated 17.7 percent of vacant units were for rent in 2010, a -11.8 percent change since 2000. In addition, some 15.4 percent of vacant units were for sale, a change of 80.6 percent between 2000 and 2010. “Other” vacant units represented 51.1 percent of vacant units in 2010. This is a change of 31.7 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.46.44					
Disposition of Vacant Housing Units					
Howard County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	85	24.1%	75	17.7%	-11.8%
For Sale	36	10.2%	65	15.4%	80.6%
Rented or Sold, Not Occupied	35	9.9%	21	5%	-40%
For Seasonal, Recreational, or Occasional Use	33	9.3%	46	10.9%	39.4%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	164	46.5%	216	51.1%	31.7%
Total	353	100.0%	423	100.0%	19.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.46.45. By 2016, for rent units accounted for 15.5 percent of vacant units, while for sale units accounted for 1.1 percent. “Other” vacant units accounted for 65.6 percent of vacant units, representing a total of 355 “other” vacant units.

Table II.46.45				
Disposition of Vacant Housing Units				
Howard County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	75	17.7%	84	15.5%
For Sale	65	15.4%	6	1.1%
Rented Not Occupied	3	0.7%	6	1.1%
Sold Not Occupied	18	4.3%	44	8.1%
For Seasonal, Recreational, or Occasional Use	46	10.9%	46	8.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	216	51.1%	355	65.6%
Total	423	100.0%	541	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.46.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.46.46 Overcrowding and Severe Overcrowding Howard County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,104	98.6%	37	1.2%	6	0.2%	3,147
2016 Five-Year ACS	3,028	99.4%	10	0.3%	9	0.3%	3,047
Renter							
2000 Census	808	97.7%	17	2.1%	2	0.2%	827
2016 Five-Year ACS	767	99.9%	1	0.1%	0	0%	3,815
Total							
2000 Census	3,912	98.4%	54	1.4%	8	0.2%	3,974
2016 Five-Year ACS	3,795	99.5%	11	0.3%	9	0.2%	3,815

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 42 households with incomplete plumbing facilities in 2016, representing 1.1 percent of households in Howard County. This is compared to 1.5 percent of households lacking complete plumbing facilities in 2000.

Table II.46.47 Households with Incomplete Plumbing Facilities Howard County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,914	3,773
Lacking Complete Plumbing Facilities	60	42
Total Households	3,974	3,815
Percent Lacking	1.1%	1.5 %

There were 45 households lacking complete kitchen facilities in 2016, compared to 44 households in 2000. This was a change from 1.1 percent of households in 2000 to 1.2 percent in 2016.

Table II.46.48 Households with Incomplete Kitchen Facilities Howard County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,930	3,770
Lacking Complete Kitchen Facilities	44	45
Total Households	3,974	3,815
Percent Lacking	1.1%	1.2%

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 Howard County, 12.3 of households had a cost burden and 10.5 percent had a severe cost burden. Some 19.8 percent of renters were cost burdened, and 16.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 2.2 percent and a severe cost burden rate of 9.2 percent. Owner occupied households with a mortgage had a cost burden rate of 17.4 percent, and severe cost burden at 8.8 percent.

Table II.46.49
Cost Burden and Severe Cost Burden by Tenure
 Howard 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	825	82.3%	146	14.6%	32	3.2%	0	0%	1,003
2016 Five-Year ACS	1,222	73.8%	288	17.4%	146	8.8%	0	0%	1,656
Owner Without a Mortgage									
2000 Census	1,067	90.8%	83	7.1%	18	1.5%	7	0.6%	1,175
2016 Five-Year ACS	1,209	86.9%	30	2.2%	128	9.2%	24	1.7%	1,391
Renter									
2000 Census	453	62.1%	123	16.9%	46	6.3%	107	14.7%	729
2016 Five-Year ACS	364	47.4%	152	19.8%	128	16.7%	124	16.1%	768
Total									
2000 Census	2,345	80.7%	352	12.1%	96	3.3%	114	3.9%	2,907
2016 Five-Year ACS	2,795	73.3%	470	12.3%	402	10.5%	148	3.9%	3,815

Housing Problems by Income

Table II.46.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Howard County. As can be seen in 2017 the MFI was \$60,300, which compared to \$69,900 for the State of Iowa.

Table II.46.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 315 owner-occupied and 165 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 254 owner-occupied 154 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,915 households without a housing problem.

Table II.46.50
Median Family Income
 Howard County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	43,600	49,100
2001	47,400	52,500
2002	48,100	53,700
2003	50,100	54,900
2004	50,100	55,800
2005	51,850	57,650
2006	52,100	57,800
2007	52,200	58,100
2008	53,000	58,500
2009	55,900	62,000
2010	56,300	62,400
2011	56,500	64,000
2012	57,200	64,800
2013	59,100	64,700
2014	57,000	65,300
2015	57,500	67,500
2016	57,000	68,400
2017	60,300	69,900

Table II.46.51
Housing Problems by Income and Tenure
 Howard 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	20	20	10	10	70
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	15	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	150	70	30	4	0	254
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	55	180	25	15	315
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	25	105	455	295	1,560	2,440
Total	240	250	695	349	1,585	3,119
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
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)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	135	15	4	0	0	154
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	65	35	0	30	165
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	45	90	90	95	155	475
Total	219	170	129	95	185	798
Total						
Lacking complete plumbing or kitchen facilities	14	20	20	10	10	74
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	15	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	285	85	34	4	0	408
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	120	215	25	45	480
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	70	195	545	390	1,715	2,915
Total	459	420	824	444	1,770	3,917

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.46.52 of the 32 loans in 2016, 13 loans were for Home Purchases, 7 were for Home Improvement and 12 were for refinancing.

Table II.46.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Howard County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	26	3	37	66
2009	8	2	23	33
2010	4	1	25	30
2011	9	3	14	26
2012	14	1	34	49
2013	16	6	20	42
2014	10	6	19	35
2015	15	4	11	30
2016	13	7	12	32

Table II.46.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$76,643 in 2012 and \$104,769 in 2016. Overall, average loans were \$91,242 in 2008 and \$83,219 in 2016.

Table II.46.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Howard County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$100,808	\$30,000	\$89,486	\$91,242
2009	\$83,500	\$34,000	\$103,696	\$94,576
2010	\$153,500	\$7,000	\$136,760	\$134,667
2011	\$79,222	\$20,333	\$100,714	\$84,000
2012	\$76,643	\$10,000	\$98,206	\$90,245
2013	\$105,938	\$35,167	\$158,100	\$120,667
2014	\$90,200	\$53,333	\$104,632	\$91,714
2015	\$85,000	\$42,500	\$95,727	\$83,267
2016	\$104,769	\$22,571	\$95,250	\$83,219

Table II.46.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$1,073,000 in 2012 and \$1,362,000 in 2016. Overall, average loans were \$6,022,000 in 2008 and \$2,663,000 in 2016.

Table II.46.54 Total Volume of Owner-Occupied Single Family Loans Howard County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$2,621,000	\$90,000	\$3,311,000	\$6,022,000
2009	\$668,000	\$68,000	\$2,385,000	\$3,121,000
2010	\$614,000	\$7,000	\$3,419,000	\$4,040,000
2011	\$713,000	\$61,000	\$1,410,000	\$2,184,000
2012	\$1,073,000	\$10,000	\$3,339,000	\$4,422,000
2013	\$1,695,000	\$211,000	\$3,162,000	\$5,068,000
2014	\$902,000	\$320,000	\$1,988,000	\$3,210,000
2015	\$1,275,000	\$170,000	\$1,053,000	\$2,498,000
2016	\$1,362,000	\$158,000	\$1,143,000	\$2,663,000

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.46.55 presents some basic statistics about the completed surveys.

Table II.46.55 Survey of Rental Properties Howard County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	3	40	7.5	45

Table II.46.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 5 single family units in Howard County, with 1 of them available. This translates into a vacancy rate of 20 percent in Howard County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 35 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of 2.9 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.46.56 Rental Vacancy Survey by Type Howard County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	5	1	20%
Apartments	35	1	2.9%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	1	
Total	40	3	7.5%

Table II.46.57, reports units by bedroom size. As can be seen there were 6 two bedroom apartment units and 0 three bedroom units. Overall, the 9 two bedroom units accounted for 22.5 percent of all units, and the 0 three bedroom units accounted for 0 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 0 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.46.57 Rental Units by Bedroom Size Howard County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	3	0	0	·	3
One	2	26	0	0	·	28
Two	3	6	0	0	·	9
Three	0	0	0	0	·	0
Four	0	0	0	0	·	0
Don’t Know	0	0	0	0	0	0
Total	5	35	0	0	0	40

Table II.46.58, 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.46.58 Single Family Units by Bedroom Size Howard County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	2	1	50%
Two	3	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	5	1	20%

Table II.46.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 3.8 percent.

Table II.46.59 Apartment Units by Bedroom Size Howard County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	3	0	0%
One	26	1	3.8%
Two	6	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	35	1	2.9%

Average market-rate rents by unit type are shown in Table II.46.60. 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.46.60 Average Market Rate Rents by Bedroom Size Howard 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	\$300	\$0	\$0	\$0	\$300
Two	\$400	\$0	\$0	\$0	\$400
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$350	\$417	\$0	\$0	\$383.5

Table II.46.61, 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.46.61 Average Assisted Rate Rents by Bedroom Size Howard 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.46.62, shows vacancy rates for single family units by average rental rates for Howard County. The most common rent for single family units was less than 500 dollars and the units in this price range had a vacancy rate of 20 percent.

Table II.46.62 Single Family Market Rate Rents by Vacancy Status Howard County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	5	1	20%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
Total	5	1	20%

The average rent and availability of apartment units is displayed in Table II.46.63. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 4.3 percent.

Table II.46.63 Apartment Market Rate Rents by Vacancy Status Howard County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	23	1	4.3%
\$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	12	0	0%
Total	35	1	2.9%

Respondents were asked if utilities are included in the rent and as shown in Table II.46.64 below 3 respondents, or 100 percent, included some sort of utility in the rent.

Table II.46.64 Are there any utilities included with the rent? Howard 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.46.65. There were 1 respondent who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.46.65 Which utilities are included with the rent? Howard County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
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.46.66 there were 24 accessible apartment units. Respondents also indicated there were a total of 1 persons with disabilities currently residing in accessible units.

Table II.46.66						
Accessible Units by Bedroom Size						
Howard County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	1	0	0		1
One	0	18	0	0		18
Two	0	6	0	0		6
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	-1	0	0	0	-1
Total	0	24	0	0	0	24

Table II.46.67, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.46.67				
Single Family Units by Accessibility and Bedroom Size				
Howard County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	2	0	2	0%
Two	3	0	3	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	5	0	5	0%

Table II.46.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 100 percent or 6 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 68.6 percent of all apartment units were considered accessible by survey respondents.

Table II.46.68 Apartment Units by Accessibility and Bedroom Size Howard County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	2	1	3	33.3%
One	8	18	26	69.2%
Two	0	6	6	100%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	1	-1	0	#NAME?%
Total	11	24	35	68.6%

Perceived Need for Rental Units

Table II.46.69, 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 8 number of persons on the wait list.

Table II.46.69 Do you keep a waiting list? Howard County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
Waitlist Size	8

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.46.70, 0 respondents said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.46.70 How would you rate the need for renovation of existing units in the city? Howard County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	1	1	0	0
Extreme Need	1	1	1	1
Average Need	4.5	4.5	5	5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.46.71, 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.46.71
How would you rate the need for construction of new units in the city?
 Howard 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.46.72, shows the *strong growth scenario* for the Howard County. As can be seen there were 3,047 owner-occupied and 768 renter-occupied households in 2016, for a total of 3,815 households. In 2030, there will be a projected 4,047 households, of which 3,285 are projected to be owner occupied and the remaining 762 are expected to be renter-occupied.

By 2050, there are projected to be 3,197 owner-occupied households, of which 250 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 711 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 718 renter households, of which 196 renter households are expected to have incomes between 0 and 30.0 percent of median family income 120 renter households with incomes between 50.1-80.0 percent



of MFI. Overall households are projected to reach 3,915 occupied units by 2050, of which 446 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.46.72 Housing Demand Forecast								
Howard County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	238	254	256	256	256	254	252	250
30.1-50%	244	261	262	263	262	261	258	256
50.1-80%	677	724	728	730	729	725	718	711
80.1-95%	283	302	304	305	304	302	300	297
95.1-115%	242	258	260	261	260	259	256	254
115+%	1,364	1,458	1,466	1,470	1,467	1,459	1,446	1,431
Total	3,047	3,257	3,276	3,285	3,279	3,260	3,231	3,197
Renter								
0-30%	210	212	210	209	206	204	200	196
30.1-50%	158	159	158	156	155	153	150	147
50.1-80%	128	129	128	127	126	124	122	120
80.1-95%	62	63	62	62	61	60	59	58
95.1-115%	67	67	67	66	66	65	64	63
115+%	143	144	143	142	141	139	136	134
Total	768	774	769	762	754	744	732	718
Total								
0-30%	448	466	466	465	462	458	452	446
30.1-50%	401	419	420	419	417	413	409	403
50.1-80%	805	853	857	857	855	849	840	831
80.1-95%	345	365	366	366	365	363	359	355
95.1-115%	309	326	327	327	326	323	320	316
115+%	1,507	1,602	1,610	1,612	1,608	1,598	1,583	1,565
Total	3,815	4,031	4,045	4,047	4,033	4,003	3,963	3,915