

**VOLUME II:
JACKSON COUNTY**

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Jackson County

DEMOGRAPHICS

Population Estimates

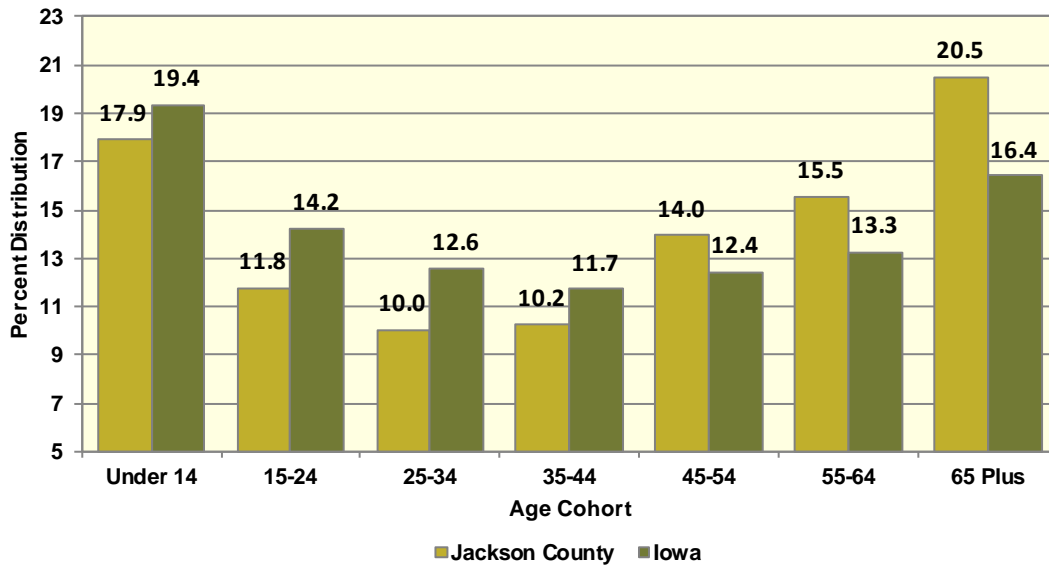
The Census Bureau's current census estimates indicate that Jackson County's population decreased from 19,848 in 2010 to 19,472 in 2016, or by 1.9 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 0.5 percent, and the number of people from 55 to 64 years of age increased by 13.5 percent. The white population decreased by 3 percent, while the black population increased by 136.8 percent. The Hispanic population increased from 220 to 258 people between 2010 and 2016 or by 17.3 percent. These data are presented in Table II.50.1.

Table II.50.1						
Profile of Population Characteristics						
Jackson County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Jackson County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	19,848	19,472	-1.9%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,731	3,487	-6.5%	603,673	607,020	0.6%
15 to 24 years	2,190	2,295	4.8%	430,187	445,808	3.6%
25 to 34 years	1,966	1,956	-0.5%	382,583	394,373	3.1%
35 to 44 years	2,340	1,995	-14.7%	364,548	367,535	0.8%
45 to 54 years	3,261	2,719	-16.6%	439,726	389,744	-11.4%
55 to 64 years	2,667	3,026	13.5%	372,750	415,998	11.6%
65 and Over	3,693	3,994	8.2%	452,888	514,215	13.5%
Race						
White	19,423	18,841	-3%	2,839,615	2,864,884	0.9%
Black	68	161	136.8%	91,695	114,874	25.3%
American Indian and Alaskan Native	43	58	34.9%	13,563	15,924	17.4%
Asian	47	66	40.4%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	89	126	41.6%	2,419	3,592	48.5%
Two or more races	178	220	23.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	220	258	17.3%	151,544	182,606	20.5%

Table II.50.2, presents the population of Jackson County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 9,846 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 10,002 persons, were female. In 2016, the number of males rose to 9,713 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 9,759 persons being female.

Table II.50.2 Population by Age and Gender Jackson 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	1,923	1,808	3,731	1,788	1,699	3,487	-6.5%
15 to 24 years	1,136	1,054	2,190	1,233	1,062	2,295	4.8%
25 to 34 years	1,003	963	1,966	1,012	944	1,956	-0.5%
35 to 44 years	1,168	1,172	2,340	1,007	988	1,995	-14.7%
45 to 54 years	1,168	1,172	2,340	1,007	988	1,995	-14.7%
55 to 64 years	1,628	1,633	3,261	1,348	1,371	2,719	-16.6%
65 and Over	1,360	1,307	2,667	1,534	1,492	3,026	13.5%
Total	9,846	10,002	19,848	9,713	9,759	19,472	-1.9%
% of Total	49.6%	50.4%	.	49.9%	50.1%	.	

Diagram II.50.1
Age Distribution
Jackson County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Jackson County increased from 19,950 to 20,296 persons, or by 1.7 percent. Between 2000 and 2010, Jackson County population, changed by -448 persons, to a total population of 19,848 persons. The most recent estimates indicated that Jackson County’s population fell an additional -376 persons since the 2010 Census, to 19,472 persons in July 2016.

Table II.50.3 Population Estimates: Births, Deaths, and Migration Jackson County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	19,950
Natural Increase 90-00	261
Net Migration 90-00	85
2000 Census	20,296
Natural Increase 00-09	47
Net Migration 00-09	-502
2009 Population Estimate	19,841
2010 Census	19,848
Natural Increase 10-16	-156
Net Migration 10-16	-220
2016 Population Estimate	19,472

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.50.3, Jackson County had a natural increase, of 261 persons between 1990 and 2000. During the April 2000 to July 2009 period, Jackson County’s natural increase was estimated at 47 persons. Between 2010 and 2016, the natural increase was estimated at -156 persons, and the net migration was -220 persons.

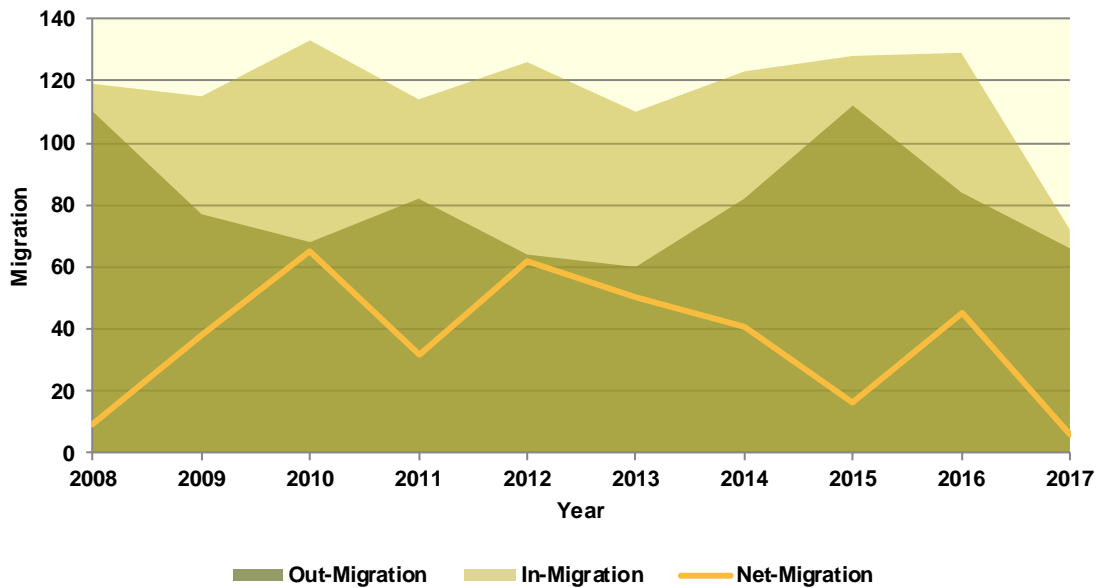
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.50.4 in 2008 there was a total of 119 in-migrations with a total of 110 out-migrations, which led to a net-migration of 9 persons. The most recent first half 2017 data saw a net-migration of 6 persons, with 72 persons entering Jackson County and 66 persons leaving Jackson County.

Diagram II.50.2, 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 65 people entering and the migration lowest net migration occurred in 2008 with 9 entering Jackson County.

Diagram II.50.2
Net In-migration by Gender
 Jackson County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.50.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 117 percent of net-migrants, or 7 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	60	60	76	61	60	55	67	62	70	45
Female	59	55	57	53	66	55	56	66	59	27
Total	119	115	133	114	126	110	123	128	129	72
Out										
Male	63	34	36	42	24	32	45	53	45	38
Female	47	43	32	40	40	28	37	59	39	28
Total	110	77	68	82	64	60	82	112	84	66
Net										
Male	-3	26	40	19	36	23	22	9	25	7
Female	12	12	25	13	26	27	19	7	20	-1
Total	9	38	65	32	62	50	41	16	45	6

Table II.50.5, shows net-migration for Jackson County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 10 persons entering Jackson County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 8 persons leaving Jackson County.

Table II.50.5										
Migration by Age Range										
Jackson County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	3	2	1	1	1	1	1	2
18-22	10	16	20	16	21	10	13	15	10	11
23-25	12	12	7	9	9	13	15	13	7	1
26-35	33	39	32	32	33	20	30	35	46	22
36-45	24	13	24	27	24	22	25	20	17	9
46-55	18	14	20	13	21	17	17	18	26	12
56-65	18	14	17	10	15	14	12	15	13	7
66 +	3	6	10	5	2	13	10	11	9	8
Total	119	115	133	114	126	110	123	128	129	72
Out										
14-17	4	1	1	2	0	2	0	4	0	0
18-22	14	17	13	12	6	8	5	18	14	12
23-25	15	11	14	12	3	4	10	15	15	9
26-35	23	18	13	25	23	21	29	30	18	17
36-45	20	15	12	10	11	11	20	11	8	8
46-55	13	7	7	10	9	6	8	13	15	2
56-65	13	4	5	7	10	3	3	7	9	11
66 +	8	4	3	4	2	5	7	14	5	7
Total	110	77	68	82	64	60	82	112	84	66
Net										
14-17	-3	0	2	0	1	-1	1	-3	1	2
18-22	-4	-1	7	4	15	2	8	-3	-4	-1
23-25	-3	1	-7	-3	6	9	5	-2	-8	-8
26-35	10	21	19	7	10	-1	1	5	28	5
36-45	4	-2	12	17	13	11	5	9	9	1
46-55	5	7	13	3	12	11	9	5	11	10
56-65	5	10	12	3	5	11	9	8	4	-4
66 +	-5	2	7	1	0	8	3	-3	4	1
Total	9	38	65	32	62	50	41	16	45	6

School Age Enrollment

Table II.50.6, show the school enrollment from the Iowa Department of Education for Jackson County. The school enrollment figures below are for both public and private schools. As can be seen in 2010 total enrollment was 3,678 students and was 3,244 in 2017, a change of -11.8 percent. Enrollment for students in grades 1 to 5 was 1,197 students in 2010 and 1,044 in 2017, which was a change of -12.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,219 and 999 in 2017, which was a change of -18 percent.

Table II.50.6
School Enrollment

Jackson County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	352	1,402	910	1,304	695	4,152
2001	353	1,354	911	1,306	187	4,111
2002	321	1,376	932	1,338	6	3,973
2003	367	1,294	873	1,352	86	3,972
2004	346	1,237	863	1,347	88	3,881
2005	390	1,271	945	1,299	94	3,905
2006	380	1,261	912	1,278	100	3,831
2007	424	1,244	861	1,275	101	3,804
2008	388	1,273	792	1,260	88	3,713
2009	353	1,255	805	1,250	96	3,636
2010	455	1,197	807	1,219	197	3,678
2011	487	1,167	785	1,146	228	3,585
2012	488	1,148	732	1,046	223	3,414
2013	512	1,083	748	1,020	245	3,363
2014	528	1,022	739	1,013	236	3,302
2015	475	1,033	714	999	209	3,221
2016	526	1,027	679	982	254	3,214
2017	542	1,044	659	999	243	3,244
% Change 10-17	19.1%	-12.8%	-18.3%	-18%	23.4%	-11.8%

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.50.7, shows population by age for the 2000 and 2010 Census. The population changed by -2.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 5.3 percent to a total of 3,693 persons in 2010. Those aged 25 to 34 changed by -9.1 percent, and those aged under 5 changed by -6 percent.

Table II.50.7					
Population by Age					
Jackson County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,193	5.9%	1,122	5.7%	-6%
5 to 19	4,563	22.5%	3,962	20%	-13.2%
20 to 24	937	4.6%	837	4.2%	-10.7%
25 to 34	2,163	10.7%	1,966	9.9%	-9.1%
35 to 54	5,906	29.1%	5,601	28.2%	-5.2%
55 to 64	2,026	10%	2,667	13.4%	31.6%
65 or Older	3,508	17.3%	3,693	18.6%	5.3%
Total	20,296	100.0%	19,848	100.0%	-2.2%

The elderly population is further explored in Table II.50.8. Those aged 65 to 66 changed by 20.9 percent between 2000 and 2010, resulting in a population of 457 persons. Those aged 85 or older changed by 9.5 percent during the same time period, and resulted in 566 persons over age 85 in 2010.

Table II.50.8					
Elderly Population by Age					
Jackson County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	378	10.8%	457	12.4%	20.9%
67 to 69	565	16.1%	591	16%	4.6%
70 to 74	815	23.2%	812	22%	-0.4%
75 to 79	713	20.3%	752	20.4%	5.5%
80 to 84	520	14.8%	515	13.9%	-1%
85 or Older	517	14.7%	566	15.3%	9.5%
Total	3,508	100.0%	3,693	100.0%	5.3%

Population by race and ethnicity is shown in Table II.50.9. The white population changed by -3.7 percent between 2000 and 2010, and resulted in representing 97.4 percent of the population in 2010. The black population changed by 205 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 81.8 percent between 2000 and 2010, compared to the -2.7 percent growth rate for non-Hispanics.

Table II.50.9					
Population by Race and Ethnicity					
Jackson County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	20,085	99%	19,339	97.4%	-3.7%
Black	20	0.1%	61	0.3%	205%
American Indian	24	0.1%	40	0.2%	66.7%
Asian	19	0.1%	47	0.2%	147.4%
Native Hawaiian/ Pacific Islander	23	0.1%	89	0.4%	287%
Other	30	0.1%	67	0.3%	123.3%
Two or More Races	95	0.5%	205	1%	115.8%
Total	20,296	100.0%	19,848	100.0%	-2.2%
Hispanic	121	0.6%	220	1.1%	81.8%
Non-Hispanic	20,175	99.4%	19,628	98.9%	-2.7%

Population by race and ethnicity through 2016 is shown in Table II.50.10. The white population represented 97 percent of the population in 2016, compared with black households accounting for 0.4 percent of the population. Hispanic households represented 1.4 percent of the population in 2016.

Table II.50.10				
Population by Race and Ethnicity				
Jackson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	19,339	97.4%	18,947	97%
Black	61	0.3%	70	0.4%
American Indian	40	0.2%	15	0.1%
Asian	47	0.2%	78	0.4%
Native Hawaiian/ Pacific Islander	89	0.4%	120	0.6%
Other	67	0.3%	33	0.2%
Two or More Races	205	1%	266	1.4%
Total	19,848	100.0%	19,529	100.0%
Non-Hispanic	19,628	98.9%	19,265	98.6%
Hispanic	220	1.1%	264	1.4%

The population by race is broken down further by ethnicity in Table II.50.11. While the white non-Hispanic population changed by -3.9 percent between 2000 and 2010, the white Hispanic population changed by 36.5 percent. The black non-Hispanic population changed by 205.3 percent, while the black Hispanic population changed by 200 percent.

Table II.50.11					
Population by Race and Ethnicity					
Jackson County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	20,000	99.1%	19,223	97.9%	-3.9%
Black	19	0.1%	58	0.3%	205.3%
American Indian	22	0.1%	37	0.2%	68.2%
Asian	19	0.1%	47	0.2%	147.4%
Native Hawaiian/ Pacific Islander	23	0.1%	88	0.4%	282.6%
Other	7	0%	2	0%	-71.4%
Two or More Races	85	0.4%	173	0.9%	103.5%
Total Non-Hispanic	20,175	100.0%	19,628	100.0%	-2.7%
Hispanic					
White	85	70.2%	116	52.7%	36.5%
Black	1	0.8%	3	1.4%	200%
American Indian	2	1.7%	3	1.4%	50%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	1	0.5%	
Other	23	19%	65	29.5%	182.6%
Two or More Races	10	8.3%	32	14.5%	220%
Total Hispanic	121	100.0%	220	100.0%	81.8 %
Total Population	20,296	100.0%	19,848	100.0%	-2.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.50.12. During this time, the total non-Hispanic population was 19,265 persons in 2016. The Hispanic population was 264.

Table II.50.12				
Population by Race and Ethnicity				
Jackson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	19,223	97.9%	18,729	97.2%
Black	58	0.3%	70	0.4%
American Indian	37	0.2%	12	0.1%
Asian	47	0.2%	78	0.4%
Native Hawaiian/ Pacific Islander	88	0.4%	120	0.6%
Other	2	0%	0	0%
Two or More Races	173	0.9%	256	1.3%
Total Non-Hispanic	19,628	100.0%	19,265	100.0%
Hispanic				
White	116	52.7%	218	82.6%
Black	3	1.4%	0	0%
American Indian	3	1.4%	3	1.1%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	1	0.5%	0	0%
Other	65	29.5%	33	12.5%
Two or More Races	32	14.5%	10	3.8%
Total Non-Hispanic	220	100.0	264	100.0%
Total Population	19,848	100.0%	19,529	100.0%

Households by type and tenure are shown in Table II.50.13. Family households represented 66.8 percent of households, while non-family households accounted for 33.2 percent. These changed from 67.3 and 32.7 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,576	67.3%	5,626	66.8%
Married-Couple Family	4,544	81.5%	4,424	78.6%
Owner-Occupied	4,082	89.8%	3,919	88.6%
Renter-Occupied	462	10.2%	505	11.4%
Other Family	1,032	18.5%	1,202	18.3%
Male Householder, No Spouse Present	331	32.1%	463	27.5%
Owner-Occupied	225	68%	296	63.9%
Renter-Occupied	106	32%	167	36.1%
Female Householder, No Spouse Present	701	67.9%	739	58.3%
Owner-Occupied	352	50.2%	354	47.9%
Renter-Occupied	349	49.8%	385	52.1%
Non-Family Households	2,713	32.7%	2,801	33.2%
Owner-Occupied	1,640	60.4%	1,708	61%
Renter-Occupied	1,073	39.6%	1,093	39%
Total	8,289	100.0%	8,427	100.0%

The group quarters population was 201 in 2010, compared to 310 in 2000. Institutionalized populations experienced a -29 percent change between 2000 and 2010. Non-institutionalized populations experienced a -62.1 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	5	2%	5	2.8%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	247	98%	174	97.2%	-29.6%
Other Institutions	0	0%	0	0%	0%
Total	252	100.0%	179	100.0%	-29%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	58	100%	22	100%	-62.1%
Total	58	100.0%	22	100.0%	-62.1%
Group Quarters Population	310	100.0%	201	100.0%	-35.2%

The number of foreign born persons are shown in Table II.50.15. An estimated 0.2 percent of the population was born in Philippines, some 0.1 percent were born in Oceania n.e.c, and another 0.1 percent were born in Canada.

Table II.50.15
Place of Birth for the Foreign-Born Population
 Jackson County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Philippines	43	0.2%
#2 country of origin	Oceania n.e.c	20	0.1%
#3 country of origin	Canada	19	0.1%
#4 country of origin	Germany	18	0.1%
#5 country of origin	China excluding Hong Kong and Taiwan	15	0.1%
#6 country of origin	Russia	13	0.1%
#7 country of origin	Norway	10	0.1%
#8 country of origin	Korea	8	0%
#9 country of origin	Netherlands	8	0%
#10 country of origin	England	7	0%

Limited English Proficiency and the language spoken at home are shown in Table II.50.16e. An estimated 0.2 percent of the population speaks Tagalog at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

Table II.50.16
Limited English Proficiency and Language Spoken at Home
 Jackson County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Tagalog	30	0.2%
#2 LEP Language	Other Asian and Pacific Island languages	22	0.1%
#3 LEP Language	Spanish	19	0.1%
#4 LEP Language	Chinese	13	0.1%
#5 LEP Language	Russian, Polish, or other Slavic languages	1	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.50.17. Some 18.2 percent of the population was disabled in 2000, or a total of 3,434 persons. The disability rate was highest for those over 65, with 35.8 percent disabled.

Table II.50.17 Disability by Age Jackson County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	231	6.8%
16 to 64	2,032	16.7%
65 and older	1,171	35.8%
Total	3,434	18.2%

Table II.50.18 shows disability by type in 2000. There were 1,484 physical disabilities in 2000, some 1,396 employment disabilities, and 1,050 go-outside-home disabilities.

Table II.50.18 Total Disabilities Tallied: Aged 5 and Older Jackson County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	818
Physical disability	1,484
Mental disability	828
Self-care disability	417
Employment disability	1,396
Go-outside-home disability	1,050
Total	5,993

Disability by age, as estimated by the 2016 ACS, is shown in Table II.50.19. The disability rate for females was 11.7 percent, compared to 13.6 percent for males. The disability rate changed precipitously higher with age, with 39.9 percent of those over 75 experiencing a disability.

Table II.50.19 Disability by Age Jackson County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	10	1.9%	0	0%	10	1%
5 to 17	170	9.9%	65	4%	235	7.1%
18 to 34	190	10.6%	103	6.5%	293	8.7%
35 to 64	378	9.6%	385	9.7%	763	9.6%
65 to 74	261	27.1%	204	19.6%	465	23.2%
75 or Older	294	42.5%	383	38.1%	677	39.9%
Total	1,303	13.6%	1,140	11.7%	2,443	12.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.50.20. Some 6.8 percent have an ambulatory disability, 5 have an independent living disability, and 2.3 percent have a self-care disability.

Table II.50.20		
Total Disabilities Tallied: Aged 5 and Older		
Jackson County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	817	4.2%
Vision disability	284	1.5%
Cognitive disability	819	4.5%
Ambulatory disability	1,246	6.8%
Self-Care disability	414	2.3%
Independent living disability	748	5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.50.21. In 2016, some 9,379 persons were employed and 478 were unemployed. This totaled a labor force of 9,857 persons. The unemployment rate for Jackson County was estimated to be 4.8 percent in 2016.

Table II.50.21	
Employment, Labor Force and Unemployment	
Jackson County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	9,379
Unemployed	478
Labor Force	9,857
Unemployment Rate	4.8%

In 2016, 92.1 percent of households in Jackson County had a high school education or greater.

Table II.50.22	
High School or Greater Education	
Jackson County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	7,759
Total Households	8,427
Percent High School or Above	92.1%

As seen in Table II.50.23, some 42.8 percent of the population had a high school diploma or equivalent, another 32.4 percent have some college, 11.1 percent have a Bachelor's Degree, and 4.7 percent of the population had a graduate or professional degree.

Table II.50.23		
Educational Attainment		
Jackson County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,383	9.1%
High School or Equivalent	6,493	42.8%
Some College or Associates Degree	4,910	32.4%
Bachelor's Degree	1,680	11.1%
Graduate or Professional Degree	708	4.7%
Total Population Above 18 years	15,174	100.0%



ECONOMICS

Labor Force

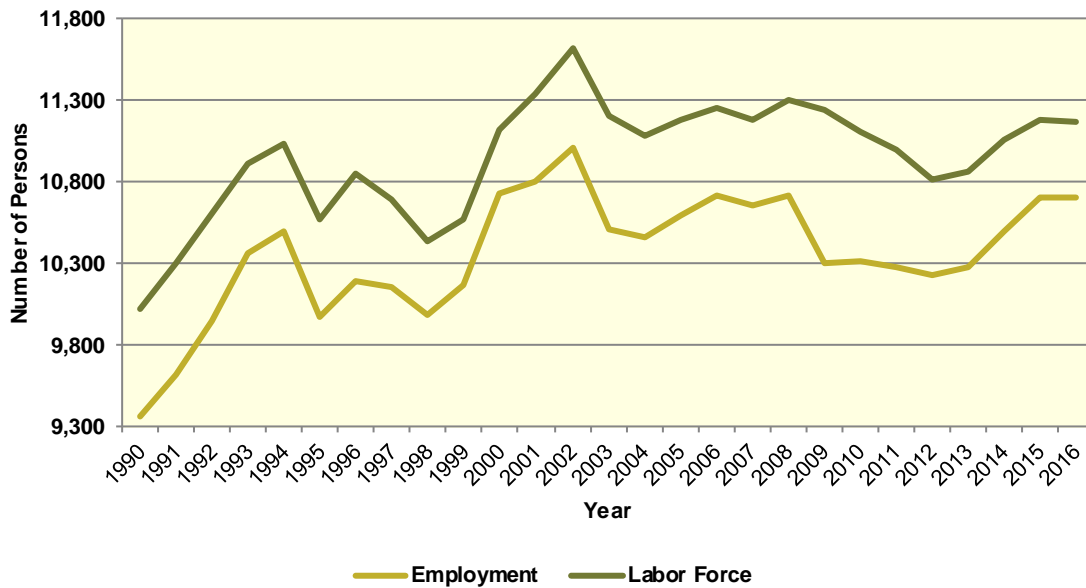
Table II.50.24, shows the labor force statistics for Jackson County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.6 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.4 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Jackson County decreased from 4.3 percent in 2015 to 4.2 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Jackson County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	667	9,357	10,024	6.7%	4.4%
1991	682	9,622	10,304	6.6%	4.7%
1992	656	9,946	10,602	6.2%	4.5%
1993	551	10,366	10,917	5%	4%
1994	543	10,493	11,036	4.9%	3.5%
1995	598	9,974	10,572	5.7%	3.4%
1996	653	10,197	10,850	6%	3.5%
1997	540	10,158	10,698	5%	3.1%
1998	454	9,986	10,440	4.3%	2.7%
1999	408	10,166	10,574	3.9%	2.6%
2000	397	10,723	11,120	3.6%	2.6%
2001	535	10,801	11,336	4.7%	3.3%
2002	605	11,009	11,614	5.2%	4%
2003	685	10,514	11,199	6.1%	4.5%
2004	617	10,462	11,079	5.6%	4.5%
2005	590	10,593	11,183	5.3%	4.3%
2006	539	10,717	11,256	4.8%	3.7%
2007	520	10,654	11,174	4.7%	3.7%
2008	589	10,715	11,304	5.2%	4.2%
2009	940	10,300	11,240	8.4%	6.4%
2010	794	10,312	11,106	7.1%	6%
2011	714	10,277	10,991	6.5%	5.5%
2012	591	10,227	10,818	5.5%	5%
2013	586	10,282	10,868	5.4%	4.7%
2014	563	10,493	11,056	5.1%	4.3%
2015	479	10,704	11,183	4.3%	3.8%
2016	473	10,700	11,173	4.2%	3.7%

Diagram II.50.3, shows the employment and labor force for Jackson County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,700 persons, with the labor force reaching 11,173, indicating there were a total of 473 unemployed persons.



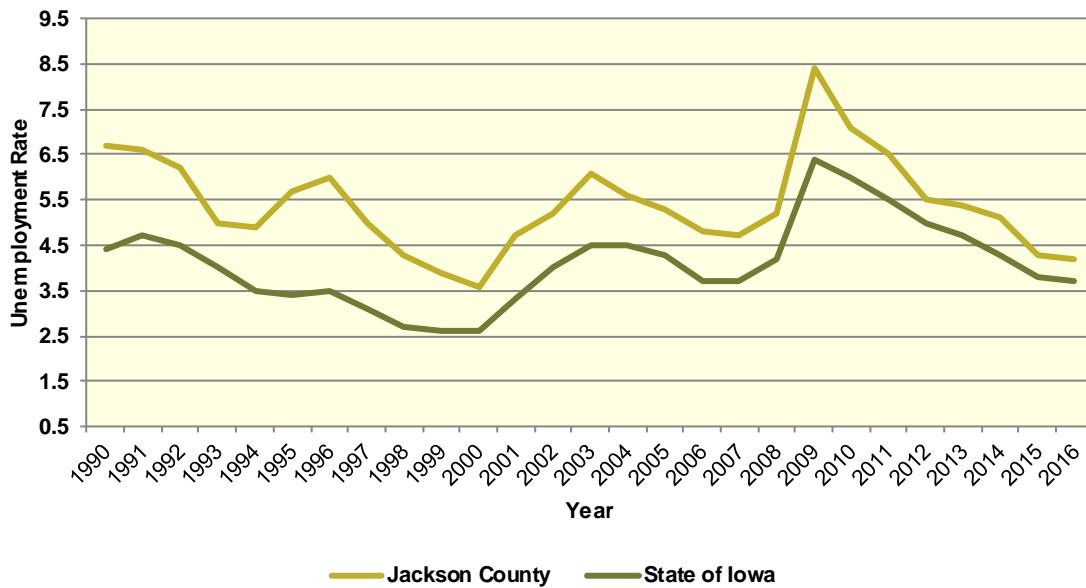
Diagram II.50.3
Employment and Labor Force
 Jackson County
 1990 – 2016 BLS Data



Unemployment

Diagram II.50.4, shows the unemployment rate for both the State and Jackson County. During the 1990’s the average rate for Jackson County was 5.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.4 percent. Over the course of the entire period the Jackson County had an average unemployment rate that higher than the State, 5.4 percent for Jackson County, versus 4.1 statewide.

Diagram II.50.4
Annual Unemployment Rate
 Jackson 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.50.25, shows total real earnings by industry for Jackson County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$59,349,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 17.6 percent.

Table II.50.25
Real Earnings by Industry
 Jackson 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	18,270	19,516	45,677	38,830	67,084	39,871	41,662	26,050	-37.5
Forestry, fishing, related activities, and other	0	2,027	2,454	3,078	2,852	3,091	3,940	4,542	15.3
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	24,096	23,859	26,708	31,667	26,259	26,221	24,852	29,219	17.6
Manufacturing	51,690	35,320	38,913	42,836	44,064	46,522	50,191	51,124	1.9
Wholesale trade	23,605	0	0	0	0	0	17,948	17,608	-1.9
Retail trade	31,609	29,655	26,756	27,073	26,112	27,244	28,493	29,227	2.6
Transportation and warehousing	0	26,546	25,858	25,150	23,772	22,645	0	0	0
Information	6,060	6,105	5,936	6,225	5,805	5,770	6,135	6,236	1.7
Finance and insurance	11,731	18,227	15,141	17,467	15,896	21,418	24,233	23,872	-1.5
Real estate and rental and leasing	1,204	2,261	2,198	2,376	3,184	3,355	3,776	3,998	5.9
Professional and technical services	5,332	6,143	6,516	6,962	6,533	6,890	7,768	8,405	8.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	5,472	0	0	0	0	0	0	0	0
Educational services	0	0	2,888	3,171	3,285	3,705	3,706	0	-100
Health care and social assistance	0	0	26,041	25,612	26,617	26,801	28,590	0	-100
Arts, entertainment, and recreation	1,542	1,643	1,757	1,500	1,330	1,659	1,882	2,082	10.6
Accommodation and food services	6,090	5,657	6,932	7,460	7,911	8,650	9,438	9,529	1
Other services, except public administration	14,712	14,949	14,989	15,763	15,524	16,735	17,275	17,609	1.9
Government and government enterprises	58,347	65,740	60,410	57,686	56,925	57,069	58,144	59,349	2.1
Total	292,367	314,535	335,834	333,433	354,032	338,187	352,991	348,159	-1.4



Table II.50.26, shows the total employment by industry for the Jackson County. The most recent estimates show the retail trade industry was the largest employer in Jackson County, with employment reaching 1,327 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 4.3 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,529	1,198	1,214	1,204	1,240	1,194	1,230	1,220	-0.8
Forestry, fishing, related activities, and other	0	148	158	139	136	140	142	138	-2.8
Mining	0	0	12	17	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	683	671	647	729	670	676	678	707	4.3
Manufacturing	1,329	818	865	935	953	953	969	935	-3.5
Wholesale trade	431	0	0	0	0	0	426	428	0.5
Retail trade	1,243	1,250	1,265	1,268	1,259	1,299	1,328	1,327	-0.1
Transportation and warehousing	0	600	587	568	572	500	0	0	0
Information	160	147	144	150	145	140	132	133	0.8
Finance and insurance	346	455	509	481	494	591	625	639	2.2
Real estate and rental and leasing	216	321	352	334	351	354	354	369	4.2
Professional and technical services	249	241	257	267	230	247	267	273	2.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	323	0	0	0	0	0	0	0	0
Educational services	0	0	159	163	177	188	190	0	-100
Health care and social assistance	0	0	858	827	848	852	868	0	-100
Arts, entertainment, and recreation	211	178	206	190	188	187	179	183	2.2
Accommodation and food services	625	566	614	637	662	665	698	684	-2
Other services, except public administration	603	633	636	646	629	642	666	678	1.8
Government and government enterprises	1,428	1,254	1,202	1,173	1,153	1,151	1,157	1,158	0.1
Total	10,751	10,118	10,314	10,304	10,314	10,418	10,597	10,640	0.4



Table II.50.27, shows the real average earnings per job by industry for Jackson County. These figures are calculated by dividing the total real earning displayed in Tables II.50.25 and II.50.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 54,678 dollars. Between 2015 and 2016 the forestry, fishing, and related activities industry saw the largest percentage increase, rising by 18.6 percent.

Table II.50.27
Real Earnings Per Job by Industry
 Jackson County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	11,949	16,290	37,626	32,250	54,100	33,393	33,871	21,352	-37
Forestry, fishing, related activities, and other	0	13,695	15,533	22,144	20,971	22,076	27,748	32,913	18.6
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,279	35,557	41,279	43,439	39,192	38,789	36,655	41,328	12.7
Manufacturing	38,894	43,178	44,986	45,813	46,238	48,817	51,797	54,678	5.6
Wholesale trade	54,767	0	0	0	0	0	42,132	41,140	-2.4
Retail trade	25,429	23,724	21,151	21,351	20,740	20,973	21,456	22,025	2.7
Transportation and warehousing	0	44,244	44,050	44,278	41,559	45,290	0	0	0
Information	37,874	41,529	41,225	41,500	40,036	41,211	46,475	46,887	0.9
Finance and insurance	33,905	40,060	29,747	36,315	32,178	36,241	38,773	37,358	-3.6
Real estate and rental and leasing	5,575	7,045	6,246	7,113	9,070	9,477	10,667	10,835	1.6
Professional and technical services	21,414	25,491	25,353	26,076	28,404	27,894	29,094	30,788	5.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	16,940	0	0	0	0	0	0	0	0
Educational services	0	0	18,162	19,456	18,558	19,708	19,506	0	0
Health care and social assistance	0	0	30,351	30,969	31,388	31,456	32,937	0	0
Arts, entertainment, and recreation	7,309	9,228	8,530	7,894	7,075	8,872	10,517	11,377	8.2
Accommodation and food services	9,745	9,994	11,290	11,711	11,950	13,008	13,521	13,931	3
Other services, except public administration	24,398	23,616	23,568	24,401	24,680	26,067	25,938	25,972	0.1
Government and government enterprises	40,859	52,425	50,258	49,178	49,371	49,582	50,254	51,251	2
Total	27,194	31,087	32,561	32,360	34,325	32,462	33,310	32,722	-1.8

Table II.50.28 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 \$817,153,000 a -0.4 percent change between 2015 and 2016. Table II.50.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 10,118 and 10,640 in 2016, which a change of 0.4 percent over this period.

Table II.50.28
Total Employment and Real Personal Income
 Jackson 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	225,206	13,048	51,035	59,212	31,694	354,099	17,080	8,350	26,972
1970	222,084	12,794	52,471	63,307	35,851	360,920	17,231	8,254	26,908
1971	215,526	13,506	54,520	66,304	39,497	362,342	16,974	8,274	26,047
1972	225,274	13,815	61,272	70,286	39,420	382,436	18,068	8,047	27,996
1973	277,766	16,801	65,844	77,224	42,120	446,153	21,058	8,178	33,965
1974	223,183	18,587	72,438	81,421	45,598	404,053	18,960	8,497	26,266
1975	230,185	18,035	71,343	84,616	52,708	420,817	19,485	8,520	27,018
1976	236,544	18,791	77,854	86,730	54,763	437,100	19,970	8,774	26,959
1977	230,596	18,757	88,246	93,863	54,916	448,865	20,276	8,914	25,867
1978	262,765	19,905	95,095	97,943	57,910	493,809	22,131	9,025	29,114
1979	228,218	21,429	101,733	102,250	59,253	470,025	20,969	9,496	24,032
1980	191,595	19,990	102,971	112,602	66,444	453,621	20,186	9,345	20,502
1981	214,986	20,567	92,938	123,769	67,669	478,794	21,475	9,407	22,855
1982	184,855	19,825	76,734	134,500	77,409	453,674	20,551	9,238	20,011
1983	157,697	19,003	71,852	140,476	79,397	430,418	19,573	9,331	16,900
1984	215,754	20,004	74,179	152,102	77,294	499,325	22,843	9,327	23,132
1985	205,208	20,530	72,052	148,217	77,296	482,243	22,358	9,194	22,319
1986	210,065	21,689	68,895	144,330	76,044	477,645	22,616	9,215	22,796
1987	245,954	23,443	72,040	133,065	74,508	502,124	24,135	9,399	26,168
1988	230,744	25,282	72,869	124,951	75,271	478,554	23,249	9,535	24,200
1989	246,627	26,052	73,429	128,020	76,975	498,998	24,718	9,692	25,447
1990	261,797	27,702	72,829	120,431	79,813	507,168	25,474	9,848	26,584
1991	232,202	28,020	76,450	116,392	84,573	481,596	24,187	10,000	23,221
1992	248,680	28,624	83,795	120,967	89,894	514,711	25,600	10,103	24,615
1993	240,498	29,608	85,775	124,590	96,859	518,115	25,693	10,428	23,063
1994	267,993	30,950	91,719	115,501	91,729	535,992	26,454	10,442	25,665
1995	243,435	30,047	97,556	121,622	98,580	531,145	26,300	10,505	23,174
1996	268,842	27,460	101,475	127,621	104,301	574,779	28,455	10,662	25,215
1997	281,160	31,177	107,174	134,364	106,034	597,556	29,649	10,775	26,094
1998	278,575	31,796	114,912	143,611	101,771	607,073	30,016	10,694	26,050
1999	284,937	32,197	118,573	136,553	104,964	612,831	30,313	10,640	26,780
2000	292,765	32,127	123,710	142,662	107,101	634,111	31,241	10,653	27,482
2001	292,367	33,142	121,832	140,498	116,177	637,733	31,466	10,751	27,195
2002	302,575	34,390	129,607	132,642	125,624	656,058	32,571	10,897	27,767
2003	307,501	34,580	131,014	124,823	123,896	652,653	32,392	10,644	28,890
2004	326,417	34,357	134,736	124,856	124,559	676,211	33,565	10,641	30,675
2005	310,025	35,280	139,623	117,690	128,734	660,792	32,836	10,610	29,220
2006	299,957	34,921	141,153	124,386	137,828	668,403	33,268	10,563	28,397
2007	299,284	35,750	153,975	140,709	141,719	699,937	34,970	10,587	28,269
2008	315,417	36,696	160,851	143,288	155,373	738,234	37,062	10,540	29,926
2009	297,711	37,378	154,546	142,088	165,009	721,977	36,388	10,204	29,176
2010	314,535	38,922	166,683	135,124	170,547	747,967	37,716	10,118	31,087
2011	335,834	35,463	175,364	154,132	169,995	799,861	40,552	10,314	32,561
2012	333,433	34,899	191,588	150,442	164,879	805,442	40,900	10,304	32,360
2013	354,032	38,305	173,853	145,487	162,593	797,660	40,803	10,314	34,325
2014	338,187	38,808	175,547	152,349	168,712	795,988	40,870	10,418	32,462
2015	352,991	40,031	174,368	160,565	172,874	820,767	42,190	10,597	33,310
2016	348,159	41,814	173,561	161,781	175,466	817,153	41,966	10,640	32,722

Diagram II.50.5, shows real average earnings per job for Jackson County from 1990 to 2016. Over this period the average earning per job for Jackson County was \$28,381, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.50.5
Real Average Earnings Per Job
 Jackson County
 BEA Data 1990 - 2016

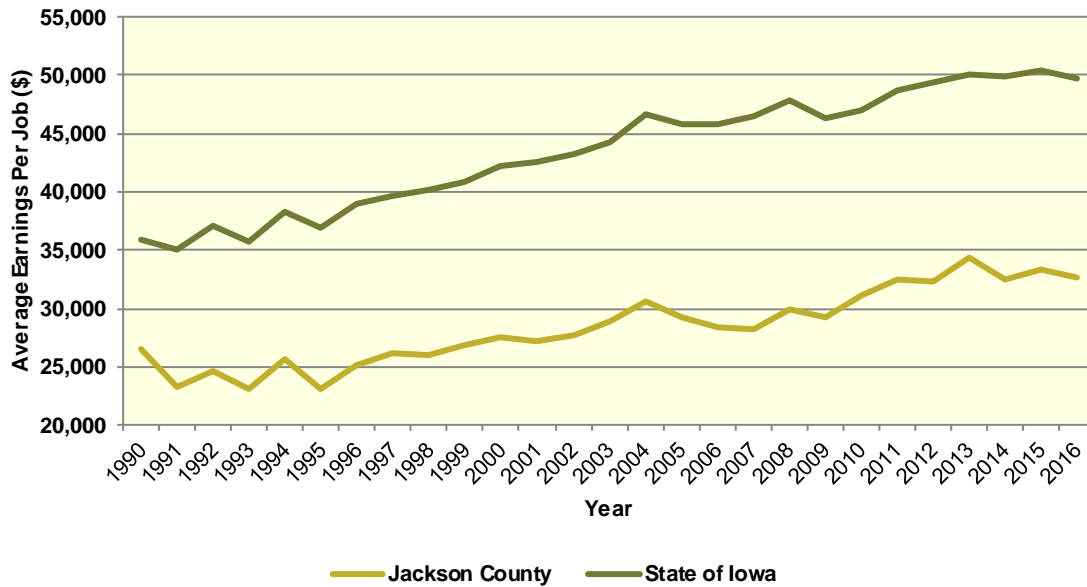
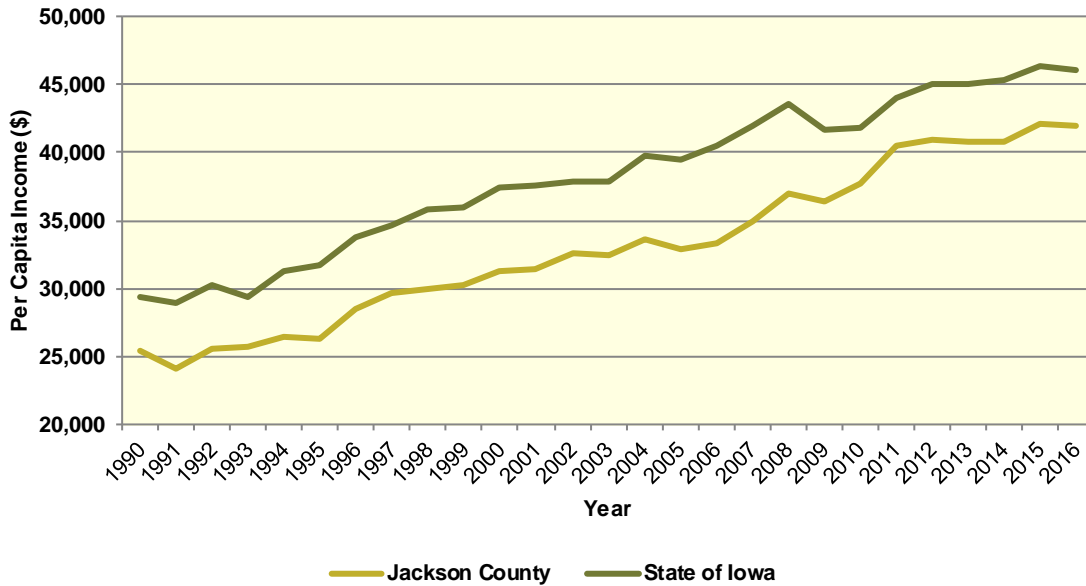


Diagram II.50.6, shows real per capita income for the Jackson County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Jackson County was \$33,070, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.50.6
Real Per Capita Income
 Jackson 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.50.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 6,308 persons in 2015 to 6,307 in 2016, a change of (ND) percent.

Table II.50.29
Total Monthly Employment
 Jackson County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	6,169	6,121	6,173	5,904	5,642	5,832	5,806	5,893	5,876	6,116	6,055
Feb	6,154	6,030	6,136	5,893	5,651	5,867	5,809	5,834	5,830	6,062	6,104
Mar	6,266	6,203	6,239	5,982	5,720	5,919	5,933	5,860	5,821	6,180	6,173
Apr	6,397	6,293	6,436	6,115	6,025	6,140	6,121	6,021	6,031	6,353	6,359
May	6,486	6,446	6,568	6,156	6,126	6,227	6,234	6,289	6,231	6,465	6,406
Jun	6,594	6,574	6,638	6,222	6,148	6,261	6,307	6,266	6,271	6,563	6,510
Jul	6,581	6,451	6,488	6,130	6,089	6,052	6,326	6,202	6,287	6,433	6,453
Aug	6,501	6,474	6,824	6,428	6,136	6,283	6,213	6,223	6,456	6,264	6,405
Sep	6,398	6,238	6,471	6,102	6,077	6,010	6,134	6,067	6,282	6,288	6,375
Oct	6,377	6,196	6,452	6,238	6,079	6,054	6,170	6,152	6,349	6,384	6,310
Nov	6,289	6,209	6,309	6,140	6,029	6,014	6,148	6,093	6,278	6,326	6,291
Dec	6,395	6,153	6,222	6,079	5,951	6,038	6,096	6,026	6,241	6,266	6,243
Annual	6,384	6,282	6,413	6,116	5,973	6,058	6,108	6,077	6,163	6,308	6,307
% Change	.	-1.6%	2.1%	-4.6%	-2.3%	1.4%	0.8%	-0.5%	1.4%	2.4%	(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 \$614 in 2015. In 2016, average weekly wages saw an increased of 1.3 percent over the prior year, rising to \$622, or by 8 dollars. These data are shown in Table II.50.30.

Table II.50.30						
Average Weekly Wages						
Jackson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	393	374	382	416	391	
2002	394	382	397	440	403	3.1%
2003	410	409	403	457	419	4%
2004	417	415	414	474	430	2.6%
2005	433	441	450	470	449	4.4%
2006	445	429	436	487	449	(ND)%
2007	468	450	462	527	476	6%
2008	506	491	501	574	518	8.8%
2009	540	515	508	600	541	4.4%
2010	528	519	528	612	547	1.1%
2011	544	534	539	584	550	0.5%
2012	551	521	522	600	548	-0.4%
2013	555	528	545	610	559	2%
2014	573	563	565	657	590	5.5%
2015	586	580	593	698	614	4.1%
2016(p)	582	602	627	678	622	1.3%

Total business establishments reported by the QCEW are displayed in Table II.50.31. Between 2015 and 2016, the total number of business establishments in Jackson County increased by 1.3 percent, from 681 to 682 establishments.

Table II.50.31						
Number of Business Establishments						
Jackson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	682	683	625	632	656	
2002	629	640	636	634	635	-3.2%
2003	653	658	665	660	659	3.8%
2004	670	671	677	672	673	2.1%
2005	672	674	679	673	675	0.3%
2006	674	677	674	666	673	-0.3%
2007	683	681	687	675	682	1.3%
2008	671	677	671	666	671	-1.6%
2009	670	673	681	676	675	0.6%
2010	678	675	674	673	675	(ND)%
2011	670	672	672	670	671	-0.6%
2012	664	666	668	673	668	-0.4%
2013	675	677	675	670	674	0.9%
2014	669	680	685	682	679	0.7%
2015	677	680	685	682	681	0.3%
2016	683	683	682	680	682	0.1%

Iowa Department of Revenue

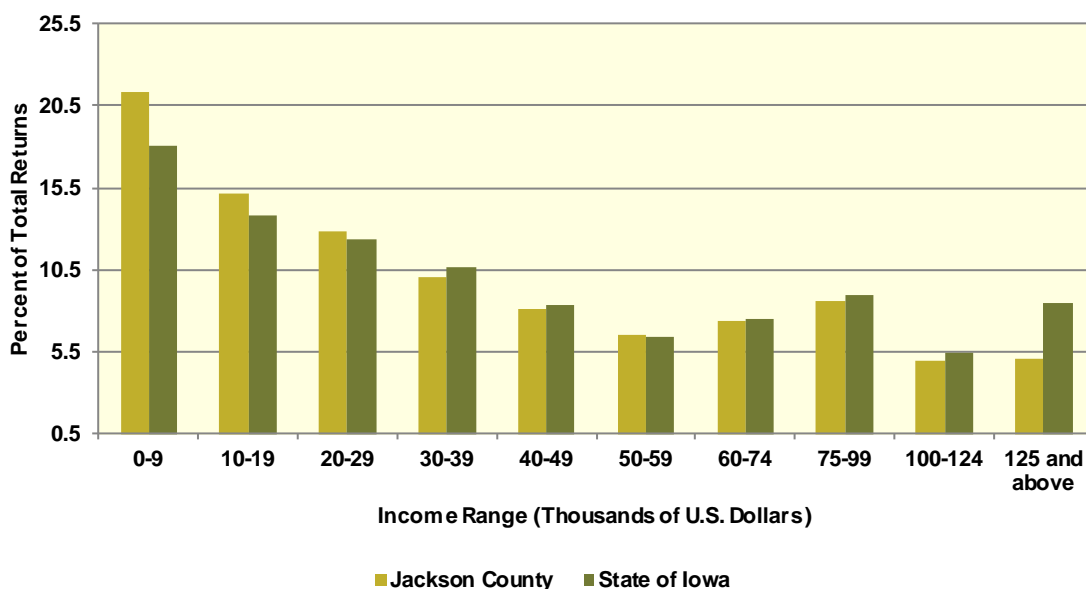
The Iowa Department of Revenue releases annual income tax statistics. Table II.50.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Jackson County.

As can be seen the total number of returns between 2010 and 2015 increased by 3.6 percent, with 462 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 \$125,000 and above with a change of 73.4 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -5.7 percent.

Table II.50.32
Number of Tax Returns by Adjusted Gross Income
 Jackson 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	2,358	1,599	1,245	924	763	577	595	336	89	130	8,616
2003	2,313	1,513	1,250	894	705	580	625	403	111	127	8,521
2004	2,322	1,508	1,235	901	697	587	673	457	136	148	8,664
2005	2,268	1,500	1,196	922	782	539	690	522	141	176	8,736
2006	2,117	1,522	1,206	927	735	598	712	594	190	192	8,793
2007	2,190	1,493	1,258	964	752	620	711	639	227	240	9,094
2008	2,088	1,446	1,196	949	709	637	714	690	240	248	8,917
2009	2,119	1,431	1,257	913	710	559	729	654	256	233	8,861
2010	2,015	1,431	1,249	970	670	565	722	707	263	274	8,866
2011	2,094	1,411	1,199	890	736	609	692	750	295	300	8,976
2012	2,037	1,395	1,206	944	729	582	694	789	318	354	9,048
2013	2,025	1,405	1,224	893	715	591	686	782	343	374	9,038
2014	1,992	1,382	1,185	957	693	580	692	830	409	423	9,143
2015	1,954	1,395	1,184	918	745	595	681	792	456	462	9,182
Change 10 - 15	-3%	-2.5%	-5.2%	-5.4%	11.2%	5.3%	-5.7%	12%	73.4%	68.6%	3.6%

Diagram II.50.7
2015 Income Distribution
 Jackson 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 2,580 in 2010 to 2,497 in 2016, with the poverty rate reaching 13 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.50.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,908	9.4%
2001	2,003	9.9%
2002	2,068	10.2%
2003	2,001	9.9%
2004	2,262	11.1%
2005	2,660	13.3%
2006	2,567	12.8%
2007	2,122	10.8%
2008	2,469	12.5%
2009	2,058	10.6%
2010	2,580	13.2%
2011	2,184	11.2%
2012	3,040	15.6%
2013	2,272	11.8%
2014	2,172	11.3%
2015	2,481	12.9%
2016	2,497	13%

The rate of poverty for Jackson County is shown in Table II.50.34. In 2016, there were an estimated 2,653 persons living in poverty. This represented a 13.8 percent poverty rate, compared to 10.3 percent poverty in 2000. In 2016, some 8.7 percent of those in poverty were under age 6, and 16.7 percent were 65 or older.

Table II.50.34				
Poverty by Age				
Jackson 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	254	12.4%	231	8.7%
6 to 17	485	23.7%	553	20.8%
18 to 64	1,018	49.7%	1,425	53.7%
65 or Older	291	14.2%	444	16.7%
Total	2,048	100.0%	2,653	100.0%
Poverty Rate	10.3%	.	13.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.7 percent in Jackson County between 2010 and 2016, from 9,415 to 9,482. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.50.35.

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 Jackson County increased from 35 authorizations in 2015 to 38 in 2016.

The real value of single-family building permits increased from \$161,048 in 2015 to \$180,108 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.50.36.

Table II.50.35				
Housing Units				
State of Iowa vs. Jackson County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Jackson County	% Growth Since Census
2000 Census Base	1,232,625	.	8,948	.
2010 Census	1,336,417	8.4%	9,415	5.2%
July 2011 Estimate	1,341,974	0.4%	9,407	-0.1%
July 2012 Estimate	1,346,403	0.7%	9,416	0%
July 2013 Estimate	1,353,274	1.3%	9,434	0.2%
July 2014 Estimate	1,362,458	1.9%	9,443	0.3%
July 2015 Estimate	1,370,778	2.6%	9,464	0.5%
July 2016 Estimate	1,380,162	3.3%	9,482	0.7%

Table II.50.36
Building Permits and Valuation
 Jackson 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	44	0	0	0	44	106,003	0
1981	51	0	0	0	51	96,734	0
1982	38	0	0	0	38	104,250	0
1983	34	0	12	8	54	86,458	52,018
1984	21	0	4	0	25	90,005	0
1985	13	0	4	0	17	90,057	0
1986	10	0	0	0	10	88,626	0
1987	17	0	0	0	17	101,354	0
1988	14	0	0	0	14	97,682	0
1989	18	0	4	0	22	98,574	0
1990	14	4	0	0	18	103,195	0
1991	32	2	0	0	34	115,699	0
1992	45	0	3	0	48	117,862	0
1993	47	0	0	0	47	123,432	0
1994	64	0	0	0	64	112,603	0
1995	49	6	0	0	55	133,226	0
1996	55	2	0	9	66	136,335	88,798
1997	41	2	0	0	43	128,539	0
1998	50	0	4	0	54	141,148	0
1999	63	0	4	0	67	149,740	0
2000	49	0	0	18	67	128,232	58,217
2001	64	0	0	12	76	149,224	39,208
2002	63	0	0	0	63	166,767	0
2003	82	0	0	0	82	158,751	0
2004	87	8	0	0	95	165,477	0
2005	70	4	8	0	82	169,441	0
2006	54	0	0	35	89	162,021	193,096
2007	45	0	0	0	45	153,135	0
2008	36	2	0	0	38	153,846	0
2009	24	0	0	0	24	166,864	0
2010	20	0	0	0	20	164,416	0
2011	25	0	0	0	25	147,538	0
2012	38	0	0	0	38	158,520	0
2013	35	0	0	0	35	161,801	0
2014	31	0	4	0	35	172,762	0
2015	35	0	0	0	35	161,048	0
2016	38	0	0	0	38	180,108	0



Diagram II.50.8 Single Family Permits

Jackson County
Census Bureau Data, 1980–2016

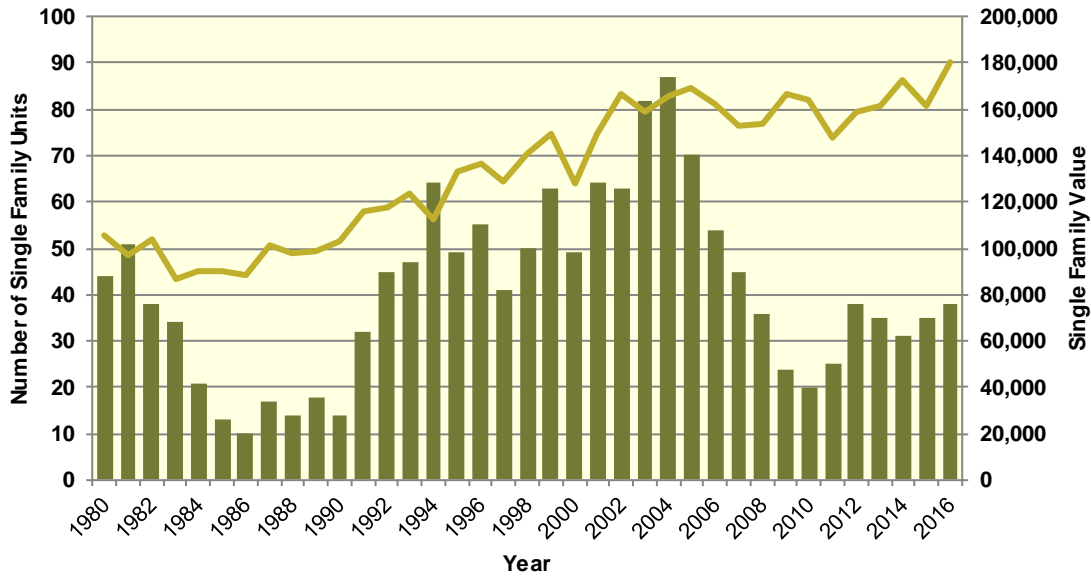
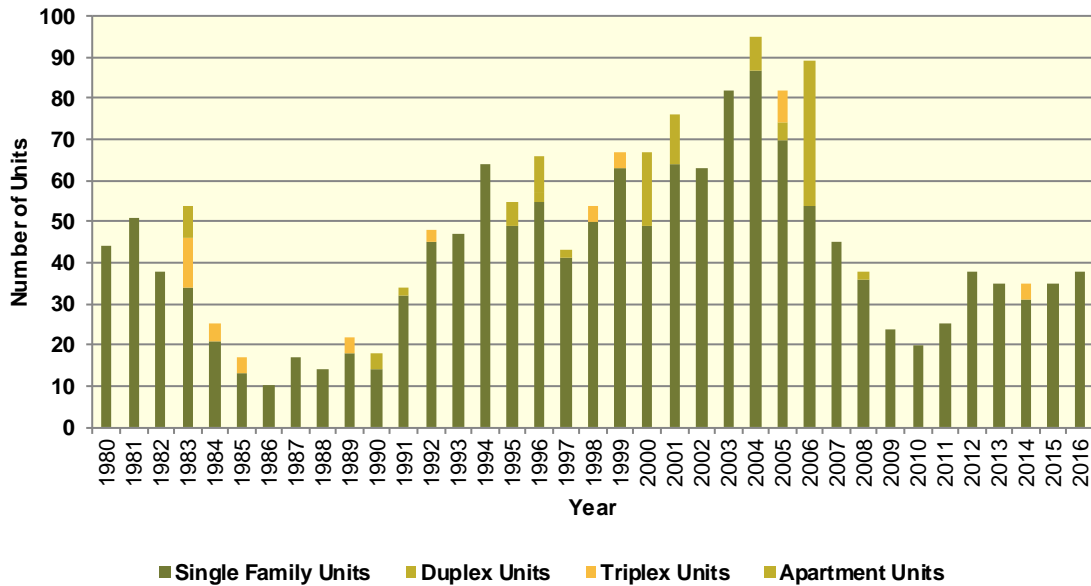


Diagram II.50.9 Total Permits by Unit Type

Jackson County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.50.37. In 2016, there were 9,441 housing units, up from 8,949 in 2000. Single-family units accounted for 78.7 percent of units in 2016, compared to 78.7 in 2000. Apartment units accounted for 5.2 percent in 2016, compared to 4.7 percent in 2000.

Table II.50.37 Housing Units by Type Jackson 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	7,046	78.7%	7,428	78.7%
Duplex	269	3%	268	2.8%
Tri- or Four-Plex	320	3.6%	452	4.8%
Apartment	424	4.7%	489	5.2%
Mobile Home	851	9.5%	804	8.5%
Boat, RV, Van, Etc.	39	0.4%	0	0%
Total	8,949	100.0%	9,441	100.0%

Some 88 percent of housing was occupied in 2010, compared to 90.3 percent in 2000. Owner-occupied housing changed 2.6 percent between 2000 and 2010, ending with owner-occupied units representing 76 percent of unit. Vacant units changed by 29.3 percent, resulting in 1,126 vacant units in 2010.

Table II.50.38 Housing Units by Tenure Jackson County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	8,078	90.3%	8,289	88%	2.6%
Owner-Occupied	6,137	76%	6,299	76%	2.6%
Renter-Occupied	1,941	24%	1,990	24%	2.5%
Vacant Housing Units	871	9.7%	1,126	12%	29.3%
Total Housing Units	8,949	100.0%	9,415	100.0%	5.2%

Table II.50.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 9,441 housing units. An estimated 74.5 percent were owner-occupied, and 10.7 percent were vacant.

Table II.50.39 Housing Units by Tenure Jackson County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	8,289	88%	8,427	89.3%
Owner-Occupied	6,299	76%	6,277	74.5%
Renter-Occupied	1,990	24%	2,150	25.5%
Vacant Housing Units	1,126	12%	1,014	10.7%
Total Housing Units	9,415	100.0%	9,441	100.0%

Households by household size are shown in Table II.50.40. There were a total of 8,289 households in 2010, up from 8,078 in 2000. One person households changed by 7.2 percent between 2000 and 2010, while two person households changed by 10.5 percent. Three and four person households changed by 1.2 and -16.1 respectively, representing 14 percent and 11.3 percent of the population in 2010.

Table II.50.40					
Households by Household Size					
Jackson County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	2,184	27%	2,342	28.3%	7.2%
Two Persons	2,865	35.5%	3,165	38.2%	10.5%
Three Persons	1,146	14.2%	1,160	14%	1.2%
Four Persons	1,116	13.8%	936	11.3%	-16.1%
Five Persons	522	6.5%	475	5.7%	-9%
Six Persons	184	2.3%	143	1.7%	-22.3%
Seven Persons or More	61	0.8%	68	0.8%	11.5%
Total	8,078	100.0%	8,289	100.0%	2.6%

Households by income is shown in Table II.50.41. Households earning more than \$100,000 per year represented 15 percent of households in 2016, compared to 3.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.2 percent of households in 2010, compared to 18.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.6 percent of households in 2016, compared to 17.7 percent in 2000.

Table II.50.41				
Households by Income				
Jackson 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	1,432	17.7%	1,147	13.6%
\$15,000 to \$19,999	689	8.5%	426	5.1%
\$20,000 to \$24,999	684	8.4%	447	5.3%
\$25,000 to \$34,999	1,309	16.2%	991	11.8%
\$35,000 to \$49,999	1,598	19.7%	1,291	15.3%
\$50,000 to \$74,999	1,526	18.8%	1,700	20.2%
\$75,000 to \$99,999	559	6.9%	1,162	13.8%
\$100,000 or More	299	3.7%	1,263	15%
Total	8,096	100.0%	8,427	100.0%

Table II.50.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 9.8 percent and 1.9 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.8 percent, 8.3 percent, and 8.1, respectively. Housing units built prior to 1939 represented 30.5 percent of households in 2016.

Table II.50.42				
Households by Year Home Built				
Jackson 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	2,932	36.3%	2,572	30.5%
1940 to 1949	471	5.8%	444	5.3%
1950 to 1959	880	10.9%	808	9.6%
1960 to 1969	788	9.8%	897	10.6%
1970 to 1979	1,518	18.8%	1,335	15.8%
1980 to 1989	664	8.2%	702	8.3%
1990 to 1999	825	10.2%	681	8.1%
2000 to 2009	.	.	826	9.8%
2010 or Later	.	.	162	1.9%
Total	8,078	100.0%	8,427	100.0%

The distribution of unit types by race are shown in Table II.50.43. An estimated 81.4 percent of white households occupy single family homes, while 55.6 percent of black households do. Some 5.1 percent of white households occupied apartments, while 0 percent of black households do. An estimated 84.6 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.50.43							
Distribution of Units in Structure by Race							
Jackson County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.4%	55.6%	100%	84.6%	100%	0%	78.1%
Duplex	2.4%	44.4%	0%	15.4%	0%	0%	0%
Tri- or Four-Plex	4.2%	0%	0%	0%	0%	0%	0%
Apartment	5.1%	0%	0%	0%	0%	0%	21.9%
Mobile Home	6.8%	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.50.44. An estimated 15.4 percent of vacant units were for rent in 2010, a 58.7 percent change since 2000. In addition, some 13.4 percent of vacant units were for sale, a change of 79.8 percent between 2000 and 2010. "Other" vacant units represented 23.6 percent of vacant units in 2010. This is a change of 48.6 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.



Table II.50.44 Disposition of Vacant Housing Units Jackson County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	109	12.5%	173	15.4%	58.7%
For Sale	84	9.6%	151	13.4%	79.8%
Rented or Sold, Not Occupied	84	9.6%	55	4.9%	-34.5%
For Seasonal, Recreational, or Occasional Use	415	47.6%	481	42.7%	15.9%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	179	20.6%	266	23.6%	48.6%
Total	871	100.0%	1,126	100.0%	29.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.50.45. By 2016, for rent units accounted for 11.3 percent of vacant units, while for sale units accounted for 4.6 percent. “Other” vacant units accounted for 30 percent of vacant units, representing a total of 304 “other” vacant units.

Table II.50.45 Disposition of Vacant Housing Units Jackson County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	173	15.4%	115	11.3%
For Sale	151	13.4%	47	4.6%
Rented Not Occupied	21	1.9%	58	5.7%
Sold Not Occupied	34	3%	109	10.7%
For Seasonal, Recreational, or Occasional Use	481	42.7%	381	37.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	266	23.6%	304	30%
Total	1,126	100.0%	1,014	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.50.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.50.46 Overcrowding and Severe Overcrowding Jackson 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	6,048	98.7%	63	1%	16	0.3%	6,127
2016 Five-Year ACS	6,252	99.6%	18	0.3%	7	0.1%	6,277
Renter							
2000 Census	1,895	97.1%	45	2.3%	11	0.6%	1,951
2016 Five-Year ACS	2,125	98.8%	5	0.2%	20	0.9%	8,427
Total							
2000 Census	7,943	98.3%	108	1.3%	27	0.3%	8,078
2016 Five-Year ACS	8,377	99.4%	23	0.3%	27	0.3%	8,427

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 17 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Jackson County. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2000.

Table II.50.47 Households with Incomplete Plumbing Facilities Jackson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	8,015	8,410
Lacking Complete Plumbing Facilities	63	17
Total Households	8,078	8,427
Percent Lacking	0.8 %	0.2%

There were 82 households lacking complete kitchen facilities in 2016, compared to 59 households in 2000. This was a change from 0.7 percent of households in 2000 to 1 percent in 2016.

Table II.50.48 Households with Incomplete Kitchen Facilities Jackson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	8,019	8,345
Lacking Complete Kitchen Facilities	59	82
Total Households	8,078	8,427
Percent Lacking	0.7%	1%

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

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

In Jackson County, 14.9 of households had a cost burden and 7.9 percent had a severe cost burden. Some 23.5 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 7.3 percent and a severe cost burden rate of 3.7 percent. Owner occupied households with a mortgage had a cost burden rate of 16.2 percent, and severe cost burden at 5.9 percent.

Table II.50.49
Cost Burden and Severe Cost Burden by Tenure
 Jackson 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	1,765	80.2%	271	12.3%	151	6.9%	14	0.6%	2,201
2016 Five-Year ACS	2,540	76.9%	534	16.2%	196	5.9%	33	1%	3,303
Owner Without a Mortgage									
2000 Census	1,701	89.9%	129	6.8%	32	1.7%	31	1.6%	1,893
2016 Five-Year ACS	2,608	87.7%	218	7.3%	110	3.7%	38	1.3%	2,974
Renter									
2000 Census	1,098	64.8%	260	15.3%	151	8.9%	186	11%	1,695
2016 Five-Year ACS	1,066	49.6%	506	23.5%	362	16.8%	216	10%	2,150
Total									
2000 Census	4,564	78.8%	660	11.4%	334	5.8%	231	4%	5,789
2016 Five-Year ACS	6,214	73.7%	1,258	14.9%	668	7.9%	287	3.4%	8,427

Housing Problems by Income

Table II.50.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Jackson County. As can be seen in 2017 the MFI was \$59,300, which compared to \$69,900 for the State of Iowa.

Table II.50.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 805 owner-occupied and 360 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 290 owner-occupied 330 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,465 households without a housing problem.

Table II.50.50
Median Family Income
 Jackson County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	42,000	49,100
2001	45,000	52,500
2002	45,000	53,700
2003	48,400	54,900
2004	50,800	55,800
2005	51,400	57,650
2006	51,600	57,800
2007	51,700	58,100
2008	51,800	58,500
2009	54,700	62,000
2010	55,300	62,400
2011	56,800	64,000
2012	57,500	64,800
2013	57,600	64,700
2014	58,000	65,300
2015	59,200	67,500
2016	58,000	68,400
2017	59,300	69,900

Table II.50.51
Housing Problems by Income and Tenure
 Jackson 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	20	10	0	0	4	34
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	35	4	0	15	58
Housing cost burden greater than 50% of income (and none of the above problems)	190	60	30	10	0	290
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	115	175	275	100	140	805
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	80	345	930	615	3,205	5,175
Total	434	625	1,243	725	3,368	6,395
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	20	10	15	4	59
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	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)	285	30	15	0	0	330
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	110	215	35	0	0	360
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
has none of the 4 housing problems	160	145	355	205	425	1,290
Total	623	410	415	220	429	2,097
Total						
Lacking complete plumbing or kitchen facilities	30	30	10	15	8	93
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	4	0	4	12
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	35	4	0	15	62
Housing cost burden greater than 50% of income (and none of the above problems)	475	90	45	10	0	620
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	225	390	310	100	140	1,165
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
has none of the 4 housing problems	240	490	1,285	820	3,630	6,465
Total	1,057	1,035	1,658	945	3,797	8,492

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.50.52 of the 291 loans in 2016, 128 loans were for Home Purchases, 15 were for Home Improvement and 148 were for refinancing.

Table II.50.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Jackson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	91	23	170	284
2009	91	21	313	425
2010	99	17	297	413
2011	99	16	245	360
2012	83	29	334	446
2013	100	20	205	325
2014	104	25	107	236
2015	114	18	115	247
2016	128	15	148	291

Table II.50.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$119,361 in 2012 and \$119,055 in 2016. Overall, average loans were \$109,718 in 2008 and \$127,512 in 2016.

Table II.50.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Jackson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$115,165	\$38,739	\$116,406	\$109,718
2009	\$103,385	\$35,810	\$123,805	\$115,085
2010	\$100,758	\$61,059	\$115,690	\$109,862
2011	\$118,010	\$52,000	\$109,804	\$109,492
2012	\$119,361	\$61,414	\$118,102	\$114,650
2013	\$112,670	\$52,550	\$116,283	\$111,249
2014	\$103,519	\$33,080	\$115,664	\$101,564
2015	\$120,246	\$55,278	\$116,470	\$113,753
2016	\$119,055	\$53,667	\$142,311	\$127,512

Table II.50.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$9,907,000 in 2012 and \$15,239,000 in 2016. Overall, average loans were \$31,160,000 in 2008 and \$37,106,000 in 2016.

Table II.50.54 Total Volume of Owner-Occupied Single Family Loans Jackson County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$10,480,000	\$891,000	\$19,789,000	\$31,160,000
2009	\$9,408,000	\$752,000	\$38,751,000	\$48,911,000
2010	\$9,975,000	\$1,038,000	\$34,360,000	\$45,373,000
2011	\$11,683,000	\$832,000	\$26,902,000	\$39,417,000
2012	\$9,907,000	\$1,781,000	\$39,446,000	\$51,134,000
2013	\$11,267,000	\$1,051,000	\$23,838,000	\$36,156,000
2014	\$10,766,000	\$827,000	\$12,376,000	\$23,969,000
2015	\$13,708,000	\$995,000	\$13,394,000	\$28,097,000
2016	\$15,239,000	\$805,000	\$21,062,000	\$37,106,000

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.50.55 presents some basic statistics about the completed surveys.

Table II.50.55 Survey of Rental Properties Jackson County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	9	142	4.2	26

Table II.50.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 13 single family units in Jackson County, with 1 of them available. This translates into a vacancy rate of 7.7 percent in Jackson County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 125 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 3.2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.50.56 Rental Vacancy Survey by Type Jackson County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	13	1	7.7%
Apartments	125	4	3.2%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	4	1	25%
Total	142	6	4.2%

Table II.50.57, reports units by bedroom size. As can be seen there were 60 two bedroom apartment units and 26 three bedroom units. Overall, the 66 two bedroom units accounted for 46.5 percent of all units, and the 26 three bedroom units accounted for 18.3 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 22 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.50.57						
Rental Units by Bedroom Size						
Jackson 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	28	0	0	.	28
Two	6	60	0	0	.	66
Three	0	26	0	0	.	26
Four	0	0	0	0	.	0
Don’t Know	7	11	0	0	4	22
Total	13	125	0	0	4	142

Table II.50.58, 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.50.58			
Single Family Units by Bedroom Size			
Jackson County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	6	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	7	1	14.3%
Total	13	1	7.7%

Table II.50.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 5 percent.

Table II.50.59			
Apartment Units by Bedroom Size			
Jackson County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	28	0	0%
Two	60	3	5%
Three	26	0	0%
Four	0	0	0%
Don’t know	11	1	9.1%
Total	125	4	3.2%

Average market-rate rents by unit type are shown in Table II.50.60. 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.50.60					
Average Market Rate Rents by Bedroom Size					
Jackson 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	\$720	\$0	\$0	\$720
Three	\$0	\$934	\$0	\$0	\$934
Four	\$0	\$0	\$0	\$0	\$0
Total	\$656	\$634	\$0	\$0	\$642.6

Table II.50.61, 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.50.61					
Average Assisted Rate Rents by Bedroom Size					
Jackson 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.50.62, shows vacancy rates for single family units by average rental rates for Jackson County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 7.7 percent.

Table II.50.62			
Single Family Market Rate Rents by Vacancy Status			
Jackson County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	13	1	7.7%
\$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	13	1	7.7%

The average rent and availability of apartment units is displayed in Table II.50.63. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 5.4 percent.

Table II.50.63 Apartment Market Rate Rents by Vacancy Status Jackson County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	20	0	0%
\$500 to \$750	11	1	9.1%
\$750 to \$1,000	56	3	5.4%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	38	0	0%
Total	125	4	3.2%

Respondents were asked if utilities are included in the rent and as shown in Table II.50.64, 3 respondents, or 75 percent, included some sort of utility in the rent.

Table II.50.64 Are there any utilities included with the rent? Jackson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.50.65. There were 1 respondent who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.50.65 Which utilities are included with the rent? Jackson County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	2
Trash Collection	2

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.50.66 there were 2 single family units which property managers considered accessible, with an additional 18 accessible apartment units. Respondents also indicated there were a total of 9 persons with disabilities currently residing in accessible units.

Table II.50.66 Accessible Units by Bedroom Size Jackson 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	3	0	0		3
Two	2	8	0	0		10
Three	0	5	0	0		5
Four	0	0	0	0		0
Don't Know	0	2	0	0	0	2
Total	2	18	0	0	0	20

Table II.50.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 33.3 percent or 2 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 15.4 percent of all single family units were considered accessible by survey respondents.

Table II.50.67 Single Family Units by Accessibility and Bedroom Size Jackson County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	4	2	6	33.3%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	7	0	7	0%
Total	11	2	13	15.4%

Table II.50.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 13.3 percent or 8 two bedroom apartment units are accessible, with 19.2 percent of three bedroom units were considered accessible. Overall, 14.4 percent of all apartment units were considered accessible by survey respondents.

Table II.50.68 Apartment Units by Accessibility and Bedroom Size Jackson County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	25	3	28	10.7%
Two	52	8	60	13.3%
Three	21	5	26	19.2%
Four	0	0	0	0%
Don't know	9	2	11	18.2%
Total	107	18	125	14.4%

Perceived Need for Rental Units

Table II.50.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.50.69 Do you keep a waiting list? Jackson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	3
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.50.70, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.50.70 How would you rate the need for renovation of existing units in the city? Jackson County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.50.71, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.50.71
How would you rate the need for construction of new units in the city?
 Jackson County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	0	0

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.50.72, shows the *strong growth scenario* for the Jackson County. As can be seen there were 6,277 owner-occupied and 2,150 renter-occupied households in 2016, for a total of 8,427 households. In 2030, there will be a projected 8,660 households, of which 6,617 are projected to be owner occupied and the remaining 2,042 are expected to be renter-occupied.

By 2050, there are projected to be 6,518 owner-occupied households, of which 439 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,270 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,960 renter households, of which 586 renter households are expected to have incomes between 0 and 30.0 percent of median family income 390 renter households with incomes between 50.1-80.0

percent of MFI. Overall households are projected to reach 8,478 occupied units by 2050, of which 1,024 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.50.72 Housing Demand Forecast								
Jackson County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	422	441	444	445	445	444	442	439
30.1-50%	614	641	645	647	647	646	642	638
50.1-80%	1,223	1,277	1,285	1,289	1,290	1,286	1,279	1,270
80.1-95%	481	503	506	507	508	506	503	500
95.1-115%	796	831	836	839	839	837	832	826
115+%	2,741	2,863	2,879	2,889	2,890	2,882	2,866	2,846
Total	6,277	6,557	6,593	6,617	6,620	6,600	6,564	6,518
Renter								
0-30%	642	618	614	610	606	600	593	586
30.1-50%	423	407	404	402	399	395	391	386
50.1-80%	428	412	409	407	404	400	396	390
80.1-95%	194	186	185	184	183	181	179	177
95.1-115%	158	152	151	150	149	148	146	144
115+%	305	293	291	290	288	285	282	278
Total	2,150	2,067	2,055	2,042	2,028	2,009	1,987	1,960
Total								
0-30%	1,065	1,059	1,057	1,055	1,051	1,044	1,035	1,024
30.1-50%	1,037	1,048	1,049	1,049	1,047	1,041	1,033	1,023
50.1-80%	1,651	1,689	1,694	1,696	1,694	1,686	1,674	1,660
80.1-95%	675	689	691	691	690	687	682	676
95.1-115%	954	983	987	989	988	984	978	970
115+%	3,045	3,156	3,170	3,179	3,178	3,167	3,147	3,124
Total	8,427	8,624	8,648	8,660	8,648	8,609	8,550	8,478