

**VOLUME II:  
KEOKUK COUNTY**

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# Keokuk County

## DEMOGRAPHICS

### Population Estimates

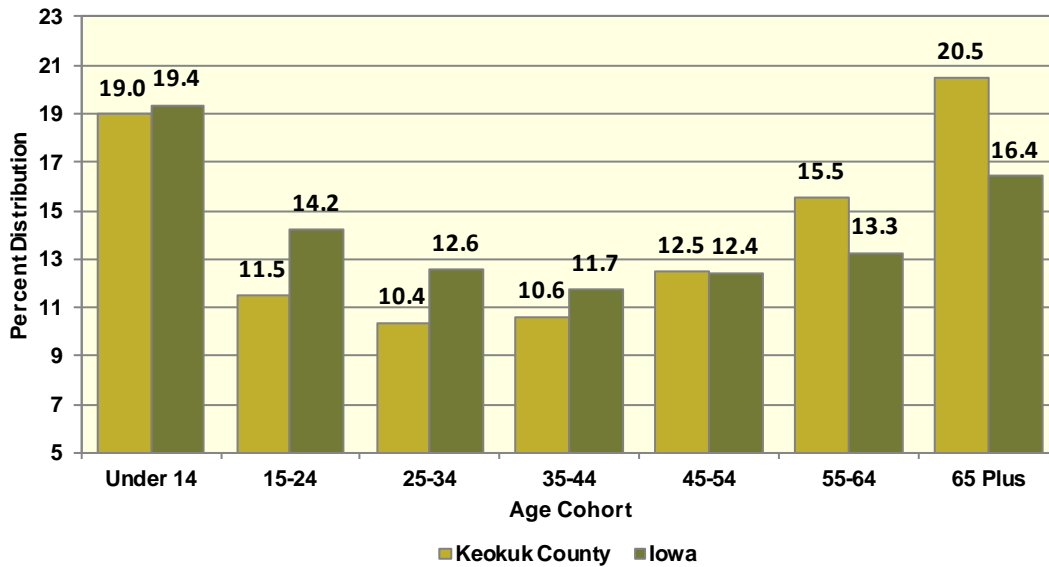
The Census Bureau’s current census estimates indicate that Keokuk County’s population decreased from 10,511 in 2010 to 10,119 in 2016, or by 3.7 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 7.6 percent, and the number of people from 55 to 64 years of age increased by 14.7 percent. The white population decreased by 4.3 percent, while the black population increased by 26 percent. The Hispanic population increased from 90 to 166 people between 2010 and 2016 or by 84.4 percent. These data are presented in Table II.55.1.

Table II.55.1 Profile of Population Characteristics Keokuk County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Keokuk County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>10,511</b>	<b>10,119</b>	<b>-3.7%</b>	<b>3,046,355</b>	<b>3,134,693</b>	<b>2.9%</b>
<b>Age</b>						
Under 14 years	1,976	1,920	-2.8%	603,673	607,020	0.6%
15 to 24 years	1,160	1,164	0.3%	430,187	445,808	3.6%
25 to 34 years	1,134	1,048	-7.6%	382,583	394,373	3.1%
35 to 44 years	1,139	1,075	-5.6%	364,548	367,535	0.8%
45 to 54 years	1,709	1,265	-26%	439,726	389,744	-11.4%
55 to 64 years	1,372	1,573	14.7%	372,750	415,998	11.6%
65 and Over	2,021	2,074	2.6%	452,888	514,215	13.5%
<b>Race</b>						
White	10,372	9,924	-4.3%	2,839,615	2,864,884	0.9%
Black	50	63	26%	91,695	114,874	25.3%
American Indian and Alaskan Native	18	24	33.3%	13,563	15,924	17.4%
Asian	20	23	15%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	0	0	0%	2,419	3,592	48.5%
Two or more races	51	85	66.7%	44,831	56,684	26.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	90	166	84.4%	151,544	182,606	20.5%

Table II.55.2, presents the population of Keokuk County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,226 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 5,285 persons, were female. In 2016, the number of males rose to 5,140 persons, and accounted for 50.8 percent of the population, with the remaining 49.2 percent, or 4,979 persons being female.

Table II.55.2 Population by Age and Gender Keokuk 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	1,029	947	1,976	1,033	887	1,920	-2.8%
15 to 24 years	597	563	1,160	601	563	1,164	0.3%
25 to 34 years	572	562	1,134	562	486	1,048	-7.6%
35 to 44 years	593	546	1,139	552	523	1,075	-5.6%
45 to 54 years	593	546	1,139	552	523	1,075	-5.6%
55 to 64 years	864	845	1,709	630	635	1,265	-26%
65 and Over	866	1,155	2,021	936	1,138	2,074	-3.7%
<b>Total</b>	<b>5,226</b>	<b>5,285</b>	<b>10,511</b>	<b>5,140</b>	<b>4,979</b>	<b>10,119</b>	<b>-3.7%</b>
<b>% of Total</b>	49.7%	50.3%	.	50.8%	49.2%	.	

**Diagram II.55.1**  
**Age Distribution**  
Keokuk County  
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Keokuk County decreased from 11,624 to 11,400 persons, or by -1.9 percent. Between 2000 and 2010, Keokuk County population, changed by -889 persons, to a total population of 10,511 persons. The most recent estimates indicated that Keokuk County’s population fell an additional -392 persons since the 2010 Census, to 10,119 persons in July 2016.

<b>1990 Census</b>	<b>11,624</b>
Natural Increase 90-00	33
Net Migration 90-00	-257
<b>2000 Census</b>	<b>11,400</b>
Natural Increase 00-09	32
Net Migration 00-09	-880
<b>2009 Population Estimate</b>	<b>10,552</b>
<b>2010 Census</b>	<b>10,511</b>
Natural Increase 10-16	91
Net Migration 10-16	-483
<b>2016 Population Estimate</b>	<b>10,119</b>

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.55.3, Keokuk County had a natural increase, of 33 persons between 1990 and 2000. During the April 2000 to July 2009 period, Keokuk County’s natural increase was estimated at 32 persons. Between 2010 and 2016, the natural increase was estimated at 91 persons, and the net migration was -483 persons.

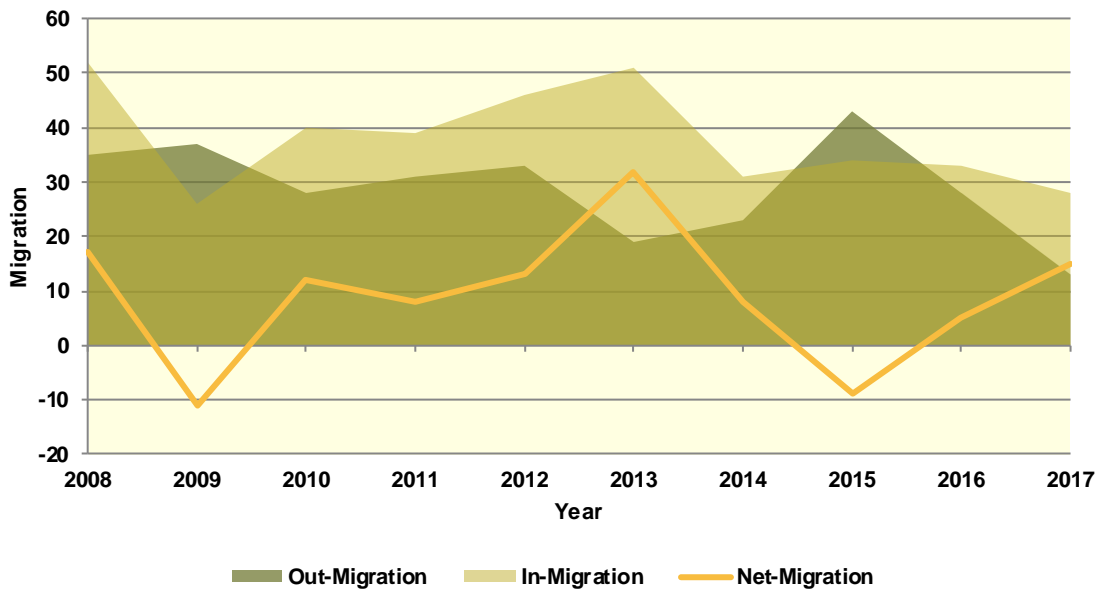
### Population Migration Trends

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.55.4 in 2008 there was a total of 52 in-migrations with a total of 35 out-migrations, which led to a net-migration of 17 persons. The most recent first half 2017 data saw a net-migration of 15 persons, with 28 persons entering Keokuk County and 13 persons leaving Keokuk County.

Diagram II.55.2, 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 32 people entering and the migration lowest net migration occurred in 2009 with 11 entering Keokuk County.

**Diagram II.55.2**  
**Net In-migration by Gender**  
 Keokuk County  
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.55.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 20 percent of net-migrants, or 3 persons were male, with the remaining 80 percent, or 12 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
<b>In</b>										
Male	27	7	19	19	24	26	15	23	17	9
Female	25	19	21	20	22	25	16	11	16	19
<b>Total</b>	<b>52</b>	<b>26</b>	<b>40</b>	<b>39</b>	<b>46</b>	<b>51</b>	<b>31</b>	<b>34</b>	<b>33</b>	<b>28</b>
<b>Out</b>										
Male	22	19	17	15	13	8	10	24	18	6
Female	13	18	11	16	20	11	13	19	10	7
<b>Total</b>	<b>35</b>	<b>37</b>	<b>28</b>	<b>31</b>	<b>33</b>	<b>19</b>	<b>23</b>	<b>43</b>	<b>28</b>	<b>13</b>
<b>Net</b>										
Male	5	-12	2	4	11	18	5	-1	-1	3
Female	12	1	10	4	2	14	3	-8	6	12
<b>Total</b>	<b>17</b>	<b>-11</b>	<b>12</b>	<b>8</b>	<b>13</b>	<b>32</b>	<b>8</b>	<b>-9</b>	<b>5</b>	<b>15</b>

Table II.55.5, shows net-migration for Keokuk County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 7 persons entering Keokuk County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 3 persons leaving Keokuk County.

<b>Table II.55.5</b>										
<b>Migration by Age Range</b>										
Keokuk County										
Iowa DOT Data										
<b>Age Range</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017 – First Half</b>
<b>In</b>										
14-17	1	2	0	0	2	1	0	0	1	0
18-22	9	3	9	6	1	8	2	3	4	3
23-25	6	6	2	1	3	7	3	6	4	3
26-35	8	3	10	10	21	19	9	5	6	10
36-45	11	2	5	6	5	2	5	4	5	7
46-55	7	7	7	10	6	7	2	4	8	0
56-65	7	1	1	4	5	2	4	6	3	3
66 +	3	2	6	2	3	5	6	6	2	2
<b>Total</b>	<b>52</b>	<b>26</b>	<b>40</b>	<b>39</b>	<b>46</b>	<b>51</b>	<b>31</b>	<b>34</b>	<b>33</b>	<b>28</b>
<b>Out</b>										
14-17	0	1	0	0	1	0	0	0	0	0
18-22	4	4	6	1	5	2	4	7	2	2
23-25	8	2	4	5	6	3	2	6	2	2
26-35	5	10	4	11	12	4	6	12	7	3
36-45	6	8	3	7	3	5	3	2	5	0
46-55	3	7	1	3	2	2	6	5	6	3
56-65	5	4	5	1	3	1	2	7	4	2
66 +	4	1	5	3	1	2	0	4	2	1
<b>Total</b>	<b>35</b>	<b>37</b>	<b>28</b>	<b>31</b>	<b>33</b>	<b>19</b>	<b>23</b>	<b>43</b>	<b>28</b>	<b>13</b>
<b>Net</b>										
14-17	1	1	0	0	1	1	0	0	1	0
18-22	5	-1	3	5	-4	6	-2	-4	2	1
23-25	-2	4	-2	-4	-3	4	1	0	2	1
26-35	3	-7	6	-1	9	15	3	-7	-1	7
36-45	5	-6	2	-1	2	-3	2	2	0	7
46-55	4	0	6	7	4	5	-4	-1	2	-3
56-65	2	-3	-4	3	2	1	2	-1	-1	1
66 +	-1	1	1	-1	2	3	6	2	0	1
<b>Total</b>	<b>17</b>	<b>-11</b>	<b>12</b>	<b>8</b>	<b>13</b>	<b>32</b>	<b>8</b>	<b>-9</b>	<b>5</b>	<b>15</b>

### School Age Enrollment

Table II.55.6, show the school enrollment from the Iowa Department of Education for Keokuk County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,001 students and was 1,899 in 2017, a change of -5.1 percent. Enrollment for students in grades 1 to 5 was 689 students in 2010 and 647 in 2017, which was a change of -6.1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 662 and 554 in 2017, which was a change of -16.3 percent.

**Table II.55.6**  
**School Enrollment**

Keokuk County  
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	212	947	478	728	37	2,402
2001	208	876	496	705	32	2,317
2002	237	856	533	678	24	2,328
2003	215	797	566	659	22	2,259
2004	229	750	579	683	13	2,254
2005	161	700	558	692	8	2,111
2006	204	698	506	728	30	2,136
2007	188	715	475	780	35	2,158
2008	242	707	439	753	75	2,141
2009	240	712	426	743	73	2,121
2010	250	689	400	662	112	2,001
2011	315	664	394	604	144	1,977
2012	271	654	424	564	139	1,913
2013	290	651	410	531	132	1,882
2014	281	649	415	532	137	1,877
2015	293	641	397	568	136	1,899
2016	276	669	393	533	132	1,871
2017	277	647	421	554	137	1,899
<b>% Change 10-17</b>	<b>10.8%</b>	<b>-6.1%</b>	<b>5.2%</b>	<b>-16.3%</b>	<b>22.3%</b>	<b>-5.1%</b>

## 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.55.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -12.2 percent to a total of 2,021 persons in 2010. Those aged 25 to 34 changed by -3.3 percent, and those aged under 5 changed by -10 percent.



Table II.55.7 Population by Age Keokuk County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	678	5.9%	610	5.8%	-10%
5 to 19	2,551	22.4%	2,074	19.7%	-18.7%
20 to 24	504	4.4%	452	4.3%	-10.3%
25 to 34	1,173	10.3%	1,134	10.8%	-3.3%
35 to 54	3,153	27.7%	2,848	27.1%	-9.7%
55 to 64	1,040	9.1%	1,372	13.1%	31.9%
65 or Older	2,301	20.2%	2,021	19.2%	-12.2%
<b>Total</b>	<b>11,400</b>	<b>100.0%</b>	<b>10,511</b>	<b>100.0%</b>	<b>-7.8%</b>

The elderly population is further explored in Table II.55.8. Those aged 65 to 66 changed by -8 percent between 2000 and 2010, resulting in a population of 195 persons. Those aged 85 or older changed by -8.7 percent during the same time period, and resulted in 356 persons over age 85 in 2010.

Table II.55.8 Elderly Population by Age Keokuk County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	212	9.2%	195	9.6%	-8%
67 to 69	342	14.9%	326	16.1%	-4.7%
70 to 74	488	21.2%	420	20.8%	-13.9%
75 to 79	496	21.6%	419	20.7%	-15.5%
80 to 84	373	16.2%	305	15.1%	-18.2%
85 or Older	390	16.9%	356	17.6%	-8.7%
<b>Total</b>	<b>2,301</b>	<b>100.0%</b>	<b>2,021</b>	<b>100.0%</b>	<b>-12.2%</b>

Population by race and ethnicity is shown in Table II.55.9. The white population changed by -8.4 percent between 2000 and 2010, and resulted in representing 98.4 percent of the population in 2010. The black population changed by 525 percent, represented 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 47.5 percent between 2000 and 2010, compared to the -8.1 percent growth rate for non-Hispanics.

Table II.55.9 Population by Race and Ethnicity Keokuk County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	11,286	99%	10,339	98.4%	-8.4%
Black	8	0.1%	50	0.5%	525%
American Indian	13	0.1%	14	0.1%	7.7%
Asian	26	0.2%	18	0.2%	-30.8%
Native Hawaiian/ Pacific Islander	2	0%	0	0%	-100%
Other	24	0.2%	28	0.3%	16.7%
Two or More Races	41	0.4%	62	0.6%	51.2%
<b>Total</b>	<b>11,400</b>	<b>100.0%</b>	<b>10,511</b>	<b>100.0%</b>	<b>-7.8%</b>
<b>Hispanic</b>	61	0.5%	90	0.9%	47.5%
<b>Non-Hispanic</b>	11,339	99.5%	10,421	99.1%	-8.1%

Population by race and ethnicity through 2016 is shown in Table II.55.10. The white population represented 98 percent of the population in 2016, compared with black households accounting for 0 percent of the population. Hispanic households represented 1.4 percent of the population in 2016.

<b>Table II.55.10</b>				
<b>Population by Race and Ethnicity</b>				
Keokuk County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,339	98.4%	10,026	98%
Black	50	0.5%	1	0%
American Indian	14	0.1%	7	0.1%
Asian	18	0.2%	51	0.5%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%
Other	28	0.3%	35	0.3%
Two or More Races	62	0.6%	107	1%
<b>Total</b>	<b>10,511</b>	<b>100.0%</b>	<b>10,234</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	10,421	99.1%	10,087	98.6%
<b>Hispanic</b>	90	0.9%	147	1.4%

The population by race is broken down further by ethnicity in Table II.55.11. While the white non-Hispanic population changed by -8.7 percent between 2000 and 2010, the white Hispanic population changed by 103.8 percent. The black non-Hispanic population changed by 525 percent, while the black Hispanic population changed by 0 percent.

<b>Table II.55.11</b>					
<b>Population by Race and Ethnicity</b>					
Keokuk County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	11,260	99.3%	10,286	98.7%	-8.7%
Black	8	0.1%	50	0.5%	525%
American Indian	10	0.1%	14	0.1%	40%
Asian	26	0.2%	16	0.2%	-38.5%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	1	0%	1	0%	0%
Two or More Races	34	0.3%	54	0.5%	58.8%
<b>Total Non-Hispanic</b>	<b>11,339</b>	<b>100.0%</b>	<b>10,421</b>	<b>100.0%</b>	<b>-8.1%</b>
<b>Hispanic</b>					
White	26	42.6%	53	58.9%	103.8%
Black	0	0%	0	0%	0%
American Indian	3	4.9%	0	0%	-100%
Asian	0	0%	2	2.2%	
Native Hawaiian/ Pacific Islander	2	3.3%	0	0%	-100%
Other	23	37.7%	27	30%	17.4%
Two or More Races	7	11.5%	8	8.9%	14.3%
<b>Total Hispanic</b>	<b>61</b>	<b>100.0%</b>	<b>90</b>	<b>100.0%</b>	<b>47.5%</b>
<b>Total Population</b>	<b>11,400</b>	<b>100.0%</b>	<b>10,511</b>	<b>100.0%</b>	<b>-7.8%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.55.12. During this time, the total non-Hispanic population was 10,087 persons in 2016. The Hispanic population was 147.

<b>Table II.55.12</b>				
<b>Population by Race and Ethnicity</b>				
Keokuk County				
2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	10,286	98.7%	9,924	98.4%
Black	50	0.5%	1	0%
American Indian	14	0.1%	7	0.1%
Asian	16	0.2%	51	0.5%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%
Other	1	0%	0	0%
Two or More Races	54	0.5%	97	1%
<b>Total Non-Hispanic</b>	<b>10,421</b>	<b>100.0%</b>	<b>10,087</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	53	58.9%	102	69.4%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	2	2.2%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	27	30%	35	23.8%
Two or More Races	8	8.9%	10	6.8%
<b>Total Non-Hispanic</b>	<b>90</b>	<b>100.0</b>	<b>147</b>	<b>100.0%</b>
<b>Total Population</b>	<b>10,511</b>	<b>100.0%</b>	<b>10,234</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.55.13. Family households represented 62.8 percent of households, while non-family households accounted for 37.2 percent. These changed from 66.7 and 33.3 percent, respectively.

<b>Table II.55.13</b>				
<b>Household Type by Tenure</b>				
Keokuk County				
2010 Census SF1 & 2016 Five-Year ACS Data				
<b>Household Type</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>Households</b>	<b>Households</b>	<b>% of Total</b>
Family Households	2,941	66.7%	2,771	62.8%
Married-Couple Family	2,407	81.8%	2,319	83.7%
Owner-Occupied	2,156	89.6%	2,042	88.1%
Renter-Occupied	251	10.4%	277	11.9%
Other Family	534	18.2%	452	19.3%
Male Householder, No Spouse Present	198	37.1%	150	43.8%
Owner-Occupied	148	74.7%	93	62%
Renter-Occupied	50	25.3%	57	38%
Female Householder, No Spouse Present	336	62.9%	302	74.3%
Owner-Occupied	214	63.7%	206	68.2%
Renter-Occupied	122	36.3%	96	31.8%
Non-Family Households	1,467	33.3%	1,643	37.2%
Owner-Occupied	1,024	69.8%	1,078	65.6%
Renter-Occupied	443	30.2%	565	34.4%
<b>Total</b>	<b>4,408</b>	<b>100.0%</b>	<b>4,414</b>	<b>100.0%</b>

The group quarters population was 140 in 2010, compared to 180 in 2000. Institutionalized populations experienced a -31.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 1,600 percent change during this same time period.

<b>Table II.55.14</b>					
<b>Group Quarters Population</b>					
Keokuk County					
2000 & 2010 Census SF1 Data					
<b>Group Quarters Type</b>	<b>2000 Census</b>		<b>2010 Census</b>		<b>% Change 00-10</b>
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>	
<b>Institutionalized</b>					
Correctional Institutions	6	3.4%	2	1.6%	-66.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	165	92.2%	121	98.4%	-26.7%
Other Institutions	8	4.5%	0	0%	-100%
<b>Total</b>	<b>179</b>	<b>100.0%</b>	<b>123</b>	<b>100.0%</b>	<b>-31.3 %</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	1	100%	17	100%	1600%
<b>Total</b>	<b>1</b>	<b>100.0%</b>	<b>17</b>	<b>100.0%</b>	<b>1600%</b>
<b>Group Quarters Population</b>	<b>180</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>	<b>-22.2%</b>

The number of foreign born persons are shown in Table II.55.15. An estimated 0.1 percent of the population was born in Honduras, some 0.1 percent were born in India, and another 0.1 percent were born in Czechoslovakia.

<b>Table II.55.15</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Keokuk County			
2016 Five-Year ACS			
<b>Number</b>	<b>County</b>	<b>Number of Person</b>	<b>Percent of Total Population</b>
#1 country of origin	Honduras	11	0.1%
#2 country of origin	India	10	0.1%
#3 country of origin	Czechoslovakia	9	0.1%
#4 country of origin	Korea	9	0.1%
#5 country of origin	Poland	8	0.1%
#6 country of origin	Guatemala	7	0.1%
#7 country of origin	Laos	6	0.1%
#8 country of origin	Mexico	6	0.1%
#9 country of origin	Germany	4	0%
#10 country of origin	Netherlands	2	0%

Limited English Proficiency and the language spoken at home are shown in Table II.55.16. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0 percent speaking German or other West Germanic languages.

**Table II.55.16**  
**Limited English Proficiency and Language Spoken at Home**  
 Keokuk County  
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	29	0.3%
#2 LEP Language	German or other West Germanic languages	1	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table II.55.17. Some 18.1 percent of the population was disabled in 2000, or a total of 1,903 persons. The disability rate was highest for those over 65, with 38.9 percent disabled.

**Table II.55.17**  
**Disability by Age**  
 Keokuk County  
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	114	5.9%
16 to 64	951	14.7%
65 and older	838	38.9%
<b>Total</b>	<b>1,903</b>	<b>18.1%</b>

Table II.55.18 shows disability by type in 2000. There were 1,026 physical disabilities in 2000, some 589 employment disabilities, and 628 go-outside-home disabilities.

**Table II.55.18**  
**Total Disabilities Tallied: Aged 5 and Older**  
 Keokuk County  
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	455
Physical disability	1,026
Mental disability	419
Self-care disability	255
Employment disability	589
Go-outside-home disability	628
<b>Total</b>	<b>3,372</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.55.19. The disability rate for females was 14.7 percent, compared to 15.4 percent for males. The disability rate changed precipitously higher with age, with 47.4 percent of those over 75 experiencing a disability.

<b>Table II.55.19</b> <b>Disability by Age</b> Keokuk 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	75	8.1%	47	5.9%	122	7.1%
18 to 34	43	4.7%	38	4.4%	81	4.5%
35 to 64	353	17.1%	267	13.9%	620	15.6%
65 to 74	131	26.7%	93	18.5%	224	22.5%
75 or Older	186	44.5%	286	49.5%	472	47.4%
<b>Total</b>	<b>788</b>	<b>15.4%</b>	<b>731</b>	<b>14.7%</b>	<b>1,519</b>	<b>15%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.55.20. Some 7.9 percent have an ambulatory disability, 5 have an independent living disability, and 2.4 percent have a self-care disability.

<b>Table II.55.20</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Keokuk County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	593	5.9%
Vision disability	278	2.7%
Cognitive disability	447	4.7%
Ambulatory disability	752	7.9%
Self-Care disability	224	2.4%
Independent living disability	392	5%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.55.21. In 2016, some 4,855 persons were employed and 284 were unemployed. This totaled a labor force of 5,139 persons. The unemployment rate for Keokuk County was estimated to be 5.5 percent in 2016.

<b>Table II.55.21</b> <b>Employment, Labor Force and Unemployment</b> Keokuk County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,855
Unemployed	284
<b>Labor Force</b>	<b>5,139</b>
Unemployment Rate	5.5%

In 2016, 92.5 percent of households in Keokuk County had a high school education or greater.

<b>Table II.55.22</b>	
<b>High School or Greater Education</b>	
Keokuk County	
2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	4,084
Total Households	4,414
<b>Percent High School or Above</b>	<b>92.5%</b>

As seen in Table II.55.23, some 41.2 percent of the population had a high school diploma or equivalent, another 33.6 percent have some college, 11.9 percent have a Bachelor's Degree, and 4.2 percent of the population had a graduate or professional degree.

<b>Table II.55.23</b>		
<b>Educational Attainment</b>		
Keokuk County		
2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	725	9.2%
High School or Equivalent	3,247	41.2%
Some College or Associates Degree	2,646	33.6%
Bachelor's Degree	937	11.9%
Graduate or Professional Degree	329	4.2%
<b>Total Population Above 18 years</b>	<b>7,884</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

Table II.55.24, shows the labor force statistics for Keokuk County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 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 Keokuk County increased from 4.3 percent in 2015 to 4.4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Keokuk County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	246	5,085	5,331	4.6%	4.4%
1991	270	4,999	5,269	5.1%	4.7%
1992	303	4,922	5,225	5.8%	4.5%
1993	258	4,895	5,153	5%	4%
1994	222	4,969	5,191	4.3%	3.5%
1995	241	4,896	5,137	4.7%	3.4%
1996	243	5,092	5,335	4.6%	3.5%
1997	237	5,185	5,422	4.4%	3.1%
1998	231	5,021	5,252	4.4%	2.7%
1999	232	4,927	5,159	4.5%	2.6%
2000	184	5,626	5,810	3.2%	2.6%
2001	243	5,839	6,082	4%	3.3%
2002	276	5,875	6,151	4.5%	4%
2003	279	5,803	6,082	4.6%	4.5%
2004	279	5,547	5,826	4.8%	4.5%
2005	276	5,539	5,815	4.7%	4.3%
2006	235	5,585	5,820	4%	3.7%
2007	235	5,394	5,629	4.2%	3.7%
2008	258	5,383	5,641	4.6%	4.2%
2009	456	5,255	5,711	8%	6.4%
2010	362	5,186	5,548	6.5%	6%
2011	335	5,137	5,472	6.1%	5.5%
2012	297	5,127	5,424	5.5%	5%
2013	279	5,210	5,489	5.1%	4.7%
2014	247	5,288	5,535	4.5%	4.3%
2015	236	5,197	5,433	4.3%	3.8%
2016	233	5,116	5,349	4.4%	3.7%

Diagram II.55.3, shows the employment and labor force for Keokuk County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,116 persons, with the labor force reaching 5,349, indicating there were a total of 233 unemployed persons.





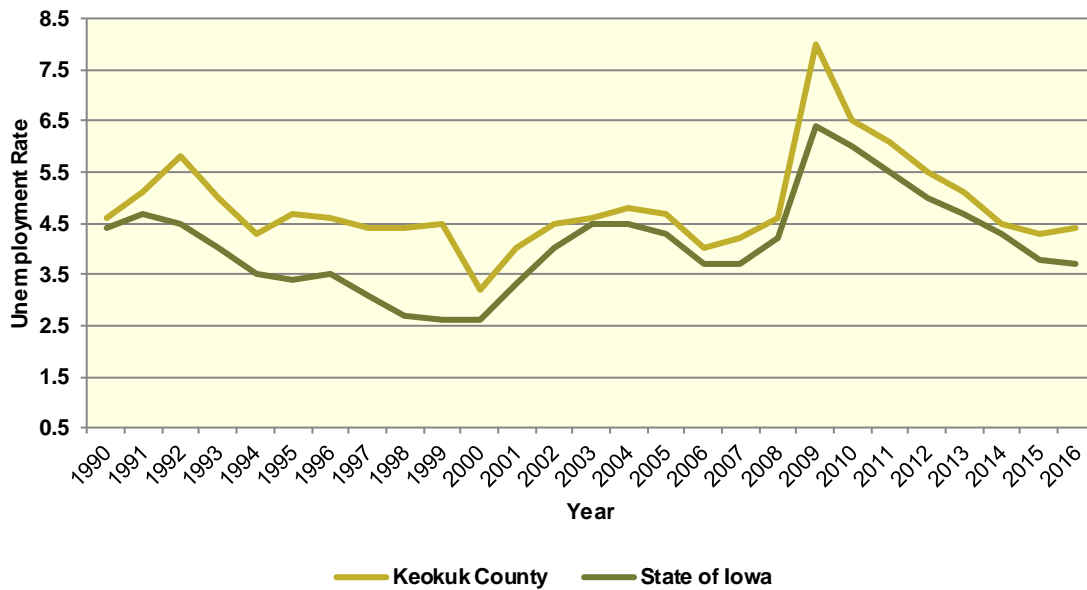
**Diagram II.55.3**  
**Employment and Labor Force**  
 Keokuk County  
 1990 – 2016 BLS Data



**Unemployment**

Diagram II.55.4, shows the unemployment rate for both the State and Keokuk County. During the 1990’s the average rate for Keokuk County was 4.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.6 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.2 percent. Over the course of the entire period the Keokuk County had an average unemployment rate that higher than the State, 4.8 percent for Keokuk County, versus 4.1 statewide.

**Diagram II.55.4**  
**Annual Unemployment Rate**  
 Keokuk 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.55.25, shows total real earnings by industry for Keokuk County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$31,627,000. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 8.1 percent to 1,874,000 dollars.

**Table II.55.25**  
**Real Earnings by Industry**  
 Keokuk 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	16,451	29,408	67,208	65,820	80,254	55,447	37,041	31,627	-14.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	12,774	12,196	12,084	12,760	11,294	12,972	10,330	9,742	-5.7
Manufacturing	22,402	8,341	9,220	8,590	9,360	10,370	9,545	8,479	-11.2
Wholesale trade	8,846	13,649	14,806	15,768	16,284	14,547	14,161	14,298	1
Retail trade	14,291	8,999	10,391	12,097	13,519	11,076	8,565	6,429	-24.9
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	3,267	1,307	1,204	1,181	1,112	1,028	1,044	990	-5.1
Finance and insurance	6,609	7,254	6,091	6,383	5,670	7,797	5,297	5,143	-2.9
Real estate and rental and leasing	0	948	861	943	1,275	1,453	1,712	1,851	8.1
Professional and technical services	2,873	3,642	3,262	0	0	0	3,433	3,416	-0.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	922	1,112	1,112	0	2,930	2,717	0	0	0
Educational services	0	142	60	65	0	0	0	0	0
Health care and social assistance	10,330	10,670	10,268	9,988	10,050	10,136	9,628	9,649	0.2
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	7,397	7,347	7,296	8,431	8,152	8,116	8,184	8,410	2.8
Government and government enterprises	25,799	29,879	29,218	28,672	29,396	29,634	29,670	30,771	3.7
<b>Total</b>	<b>147,207</b>	<b>164,590</b>	<b>203,422</b>	<b>211,409</b>	<b>229,474</b>	<b>207,725</b>	<b>180,182</b>	<b>172,397</b>	<b>-4.3</b>



Table II.55.26, shows the total employment by industry for the Keokuk County. The most recent estimates show the farm industry was the largest employer in Keokuk County, with employment reaching 947 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 7.1 percent.

**Table II.55.26**  
**Employment by Industry**  
Keokuk County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,170	968	957	924	958	917	956	947	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	359	318	316	328	305	330	302	293	-3
Manufacturing	477	209	217	172	178	188	190	172	-9.5
Wholesale trade	201	261	275	288	296	316	312	303	-2.9
Retail trade	617	415	408	393	396	415	439	454	3.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	72	37	39	33	33	31	34	32	-5.9
Finance and insurance	198	226	227	204	184	132	134	130	-3
Real estate and rental and leasing	0	104	112	107	105	115	125	130	4
Professional and technical services	100	111	105	0	0	0	99	101	2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	65	94	78	0	153	150	0	0	0
Educational services	0	11	12	0	11	14	14	15	7.1
Health care and social assistance	445	395	397	381	387	390	368	328	-10.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	356	326	338	350	349	336	342	355	3.8
Government and government enterprises	652	622	633	633	635	627	616	619	0.5
<b>Total</b>	<b>5,272</b>	<b>4,791</b>	<b>4,783</b>	<b>4,707</b>	<b>4,763</b>	<b>4,766</b>	<b>4,744</b>	<b>4,681</b>	<b>-1.3</b>

Table II.55.27, shows the real average earnings per job by industry for Keokuk County. These figures are calculated by dividing the total real earning displayed in Tables II.55.25 and II.55.26, by industry. In 2016, the government and government enterprises industry had the highest average earnings reaching 49,711 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 12.4 percent.

**Table II.55.27**  
**Real Earnings Per Job by Industry**  
 Keokuk County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	14,061	30,380	70,228	71,234	83,773	60,466	38,745	33,397	-13.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,583	38,353	38,241	38,903	37,028	39,309	34,206	33,249	-2.8
Manufacturing	46,964	39,908	42,489	49,943	52,584	55,158	50,237	49,297	-1.9
Wholesale trade	44,011	52,293	53,839	54,752	55,013	46,034	45,388	47,188	4
Retail trade	23,163	21,685	25,467	30,782	34,139	26,690	19,511	14,161	-27.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	45,372	35,320	30,869	35,788	33,705	33,167	30,693	30,938	0.8
Finance and insurance	33,381	32,098	26,831	31,288	30,814	59,070	39,529	39,562	0.1
Real estate and rental and leasing	0	9,115	7,686	8,810	12,142	12,636	13,698	14,238	3.9
Professional and technical services	28,729	32,811	31,068	0	0	0	34,673	33,822	-2.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	14,187	11,829	14,259	0	19,152	18,112	0	0	0
Educational services	0	12,911	5,034	0	0	0	0	0	0
Health care and social assistance	23,213	27,014	25,863	26,216	25,969	25,990	26,163	29,418	12.4
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	20,779	22,536	21,585	24,089	23,358	24,154	23,931	23,690	-1
Government and government enterprises	39,569	48,037	46,158	45,295	46,294	47,264	48,165	49,711	3.2
<b>Total</b>	<b>27,922</b>	<b>34,354</b>	<b>42,530</b>	<b>44,914</b>	<b>48,178</b>	<b>43,585</b>	<b>37,981</b>	<b>36,829</b>	<b>-3</b>

Table II.55.28 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 \$434,279,000 a -0.4 percent change between 2015 and 2016. Table II.55.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,791 and 4,681 in 2016, which a change of -1.3 percent over this period.

**Table II.55.28**  
**Total Employment and Real Personal Income**  
 Keokuk 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	167,781	8,213	25,860	45,108	27,436	257,971	18,069	5,982	28,048
1970	155,460	7,573	28,023	48,214	30,083	254,207	18,190	5,705	27,250
1971	155,615	8,450	26,615	50,652	31,895	256,327	18,115	5,880	26,466
1972	172,066	8,559	26,546	54,436	33,271	277,760	19,982	5,503	31,267
1973	222,556	9,860	26,966	60,279	36,877	336,818	24,278	5,507	40,415
1974	155,171	10,563	27,508	61,964	37,469	271,549	20,277	5,429	28,583
1975	177,850	10,451	26,798	67,129	40,839	302,164	22,328	5,410	32,875
1976	153,311	10,920	28,899	69,138	41,920	282,348	20,926	5,528	27,733
1977	151,183	10,415	29,886	75,630	42,861	289,144	21,453	5,570	27,142
1978	180,231	10,782	30,578	77,988	43,239	321,254	24,146	5,569	32,362
1979	148,525	11,955	30,441	81,588	44,432	293,030	22,332	5,663	26,228
1980	112,577	10,892	30,171	90,299	46,655	268,810	20,839	5,330	21,123
1981	120,145	10,395	27,758	100,478	48,411	286,396	22,409	5,191	23,144
1982	112,967	10,783	25,175	110,701	49,756	287,816	22,772	5,319	21,239
1983	92,815	10,341	26,099	115,751	50,920	275,243	21,887	5,345	17,366
1984	139,731	11,539	27,627	111,989	51,503	319,311	25,537	5,270	26,514
1985	144,973	12,444	25,524	105,744	52,309	316,106	25,506	5,523	26,248
1986	148,385	12,561	25,710	102,590	53,311	317,435	26,183	5,196	28,557
1987	167,971	12,730	28,671	95,520	52,488	331,921	27,893	5,075	33,097
1988	129,996	13,375	30,811	86,712	52,273	286,417	24,214	5,066	25,660
1989	152,613	13,723	32,606	89,261	55,104	315,862	27,094	5,343	28,564
1990	145,040	13,466	34,139	84,741	57,467	307,921	26,542	5,184	27,979
1991	137,432	13,631	36,870	82,654	59,073	302,397	26,031	5,136	26,758
1992	141,188	13,367	42,974	81,129	60,531	312,454	26,954	5,003	28,220
1993	117,495	13,065	47,325	75,397	58,988	286,141	24,668	4,939	23,790
1994	141,341	13,516	52,158	72,530	61,181	313,694	27,301	4,996	28,290
1995	111,731	13,836	54,758	85,051	62,058	299,762	25,848	5,023	22,244
1996	144,776	12,761	58,214	85,357	64,048	339,635	29,570	5,107	28,348
1997	163,169	16,161	62,704	89,001	63,193	361,906	31,624	5,191	31,433
1998	137,578	16,026	70,322	89,539	64,446	345,859	30,322	5,100	26,976
1999	139,130	15,732	77,024	82,483	64,266	347,171	30,677	4,987	27,898
2000	158,596	15,887	80,113	84,503	66,647	373,971	32,753	5,140	30,855
2001	147,207	16,294	87,025	87,211	70,156	375,304	33,011	5,272	27,923
2002	152,257	16,538	90,109	83,053	74,136	383,017	33,806	5,182	29,381
2003	157,484	17,119	95,015	74,425	71,097	380,902	34,051	5,141	30,633
2004	181,569	15,993	90,385	71,643	71,242	398,846	36,059	5,009	36,249
2005	157,750	16,195	90,726	60,978	71,066	364,325	33,483	5,057	31,195
2006	151,884	15,944	92,944	56,917	73,741	359,543	33,561	5,034	30,172
2007	156,547	15,982	96,744	66,075	76,139	379,523	35,510	4,952	31,613
2008	172,481	16,692	102,609	73,647	82,648	414,693	39,049	4,975	34,669
2009	169,195	16,978	94,034	71,231	88,298	405,782	38,455	4,885	34,636
2010	164,590	17,304	94,440	69,818	89,694	401,239	38,224	4,791	34,354
2011	203,422	16,145	95,029	75,561	89,575	447,442	43,156	4,783	42,530
2012	211,409	16,501	99,909	79,404	88,571	462,791	44,512	4,707	44,914
2013	229,474	18,474	99,019	77,205	91,807	479,031	46,485	4,763	48,179
2014	207,725	18,549	101,401	81,040	87,872	459,489	44,960	4,766	43,584
2015	180,182	17,361	105,687	77,489	89,898	435,896	43,034	4,744	37,981
2016	172,397	17,469	109,410	78,669	91,272	434,279	42,917	4,681	36,829



Diagram II.55.5, shows real average earnings per job for Keokuk County from 1990 to 2016. Over this period the average earning per job for Keokuk County was \$32,505, which was lower than the statewide average of \$43,526 over the same period.

**Diagram II.55.5**  
**Real Average Earnings Per Job**  
 Keokuk County  
 BEA Data 1990 - 2016

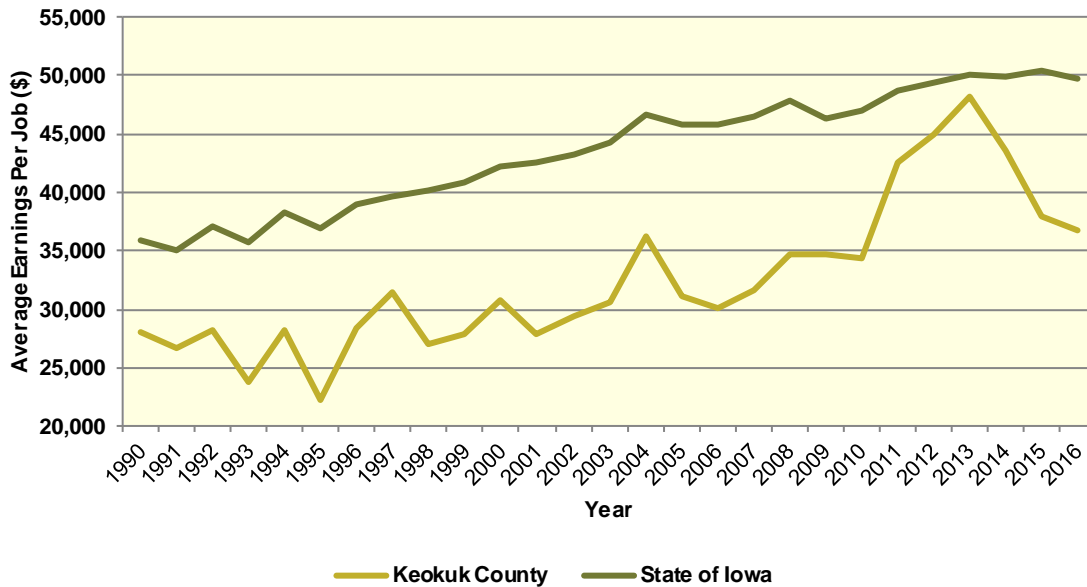
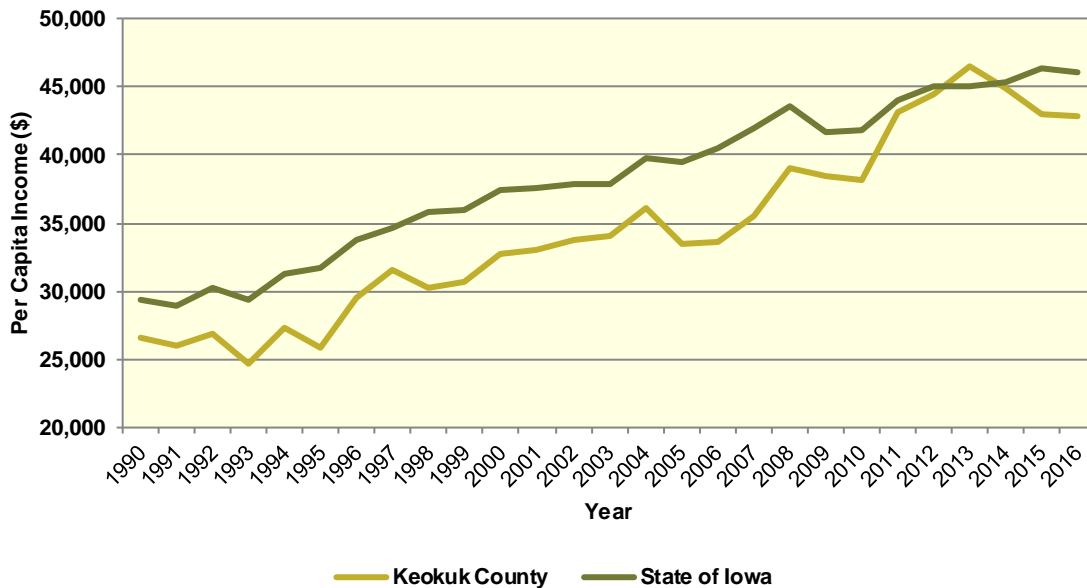


Diagram II.55.6, shows real per capita income for the Keokuk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Keokuk County was \$34,539, which was lower than the statewide average of \$38,254 over the same period.

**Diagram II.55.6**  
**Real Per Capita Income**  
 Keokuk 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.55.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 2,319 persons in 2015 to 2,238 in 2016, a change of -3.5 percent.

**Table II.55.29**  
**Total Monthly Employment**  
 Keokuk County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,460	2,389	2,320	2,335	2,217	2,283	2,297	2,358	2,314	2,339	2,232
Feb	2,458	2,310	2,295	2,342	2,213	2,213	2,283	2,335	2,319	2,318	2,234
Mar	2,529	2,385	2,332	2,340	2,244	2,246	2,329	2,347	2,317	2,295	2,253
Apr	2,634	2,439	2,401	2,382	2,368	2,391	2,428	2,431	2,407	2,360	2,295
May	2,640	2,463	2,463	2,379	2,380	2,391	2,425	2,447	2,488	2,395	2,297
Jun	2,637	2,541	2,476	2,432	2,404	2,439	2,474	2,469	2,509	2,428	2,297
Jul	2,402	2,253	2,258	2,193	2,192	2,278	2,303	2,336	2,367	2,275	2,193
Aug	2,403	2,247	2,270	2,224	2,187	2,220	2,258	2,306	2,302	2,228	2,165
Sep	2,632	2,388	2,432	2,333	2,320	2,322	2,311	2,422	2,489	2,252	2,183
Oct	2,619	2,462	2,436	2,383	2,395	2,374	2,415	2,494	2,473	2,286	2,228
Nov	2,626	2,437	2,458	2,397	2,424	2,390	2,444	2,467	2,443	2,313	2,228
Dec	2,598	2,450	2,432	2,371	2,399	2,424	2,453	2,441	2,418	2,344	2,254
<b>Annual</b>	<b>2,553</b>	<b>2,397</b>	<b>2,381</b>	<b>2,343</b>	<b>2,312</b>	<b>2,331</b>	<b>2,368</b>	<b>2,404</b>	<b>2,404</b>	<b>2,319</b>	<b>2,238</b>
% Change	.	-6.1%	-0.7%	-1.6%	-1.3%	0.8%	1.6%	1.5%	(ND)%	-3.5%	-3.5%



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 \$640 in 2015. In 2016, average weekly wages saw an increased of 1.6 percent over the prior year, rising to \$650, or by 10 dollars. These data are shown in Table II.55.30.

<b>Table II.55.30</b>						
<b>Average Weekly Wages</b>						
Keokuk County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	421	467	425	479	449	
2002	472	494	432	486	471	4.9%
2003	440	464	436	510	463	-1.7%
2004	426	462	426	503	455	-1.7%
2005	434	479	450	485	463	1.8%
2006	450	477	446	497	468	1.1%
2007	466	521	471	526	497	6.2%
2008	494	535	500	564	524	5.4%
2009	500	538	508	582	532	1.5%
2010	509	566	523	601	551	3.6%
2011	540	585	561	632	580	5.3%
2012	579	602	567	658	602	3.8%
2013	596	633	577	655	616	2.3%
2014	611	643	675	669	650	5.5%
2015	608	650	614	686	640	-1.5%
2016(p)	596	655	656	693	650	1.6%

Total business establishments reported by the QCEW are displayed in Table II.55.31. Between 2015 and 2016, the total number of business establishments in Keokuk County remained unchanged by 1.6 percent, from 316 to 316 establishments.

<b>Table II.55.31</b>						
<b>Number of Business Establishments</b>						
Keokuk County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	323	321	303	301	312	
2002	301	298	308	304	303	-2.9%
2003	301	304	306	304	304	0.3%
2004	303	301	299	297	300	-1.3%
2005	288	287	289	287	288	-4%
2006	286	286	289	284	286	-0.7%
2007	296	299	295	298	297	3.8%
2008	301	309	314	311	309	4%
2009	314	309	308	304	309	(ND)%
2010	308	311	311	310	310	0.3%
2011	305	308	314	312	310	(ND)%
2012	315	315	311	321	316	1.9%
2013	317	322	318	314	318	0.6%
2014	313	323	327	330	323	1.6%
2015	318	313	318	314	316	-2.2%
2016	313	316	317	317	316	(ND)%

## Iowa Department of Revenue

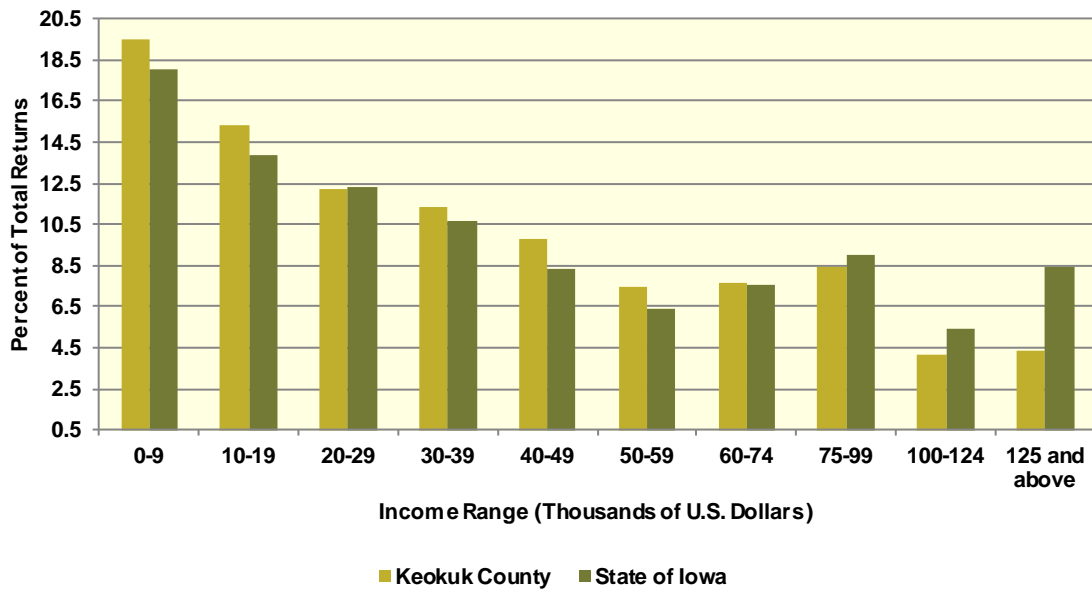
The Iowa Department of Revenue releases annual income tax statistics. Table II.55.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Keokuk County.

As can be seen below, the total number of returns between 2010 and 2015 decreased by -0.7 percent, with 193 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 64.3 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -13.4 percent.

**Table II.55.32**  
**Number of Tax Returns by Adjusted Gross Income**  
 Keokuk 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	1,214	811	761	572	444	337	280	143	30	25	4,617
2003	1,132	800	686	613	470	334	318	151	38	27	4,569
2004	1,089	791	640	575	469	350	343	200	48	41	4,546
2005	1,042	716	622	554	452	370	384	233	64	56	4,493
2006	986	689	621	613	439	337	382	287	68	51	4,473
2007	1,054	723	642	560	469	317	394	339	89	85	4,672
2008	1,006	706	622	565	432	337	425	355	100	98	4,646
2009	989	701	640	518	415	324	400	345	116	99	4,547
2010	960	718	632	540	412	320	367	328	112	121	4,510
2011	979	684	607	512	421	318	369	346	134	138	4,508
2012	915	683	592	504	409	328	380	379	162	184	4,536
2013	885	648	584	501	418	333	360	376	182	179	4,466
2014	874	649	566	483	431	300	391	395	185	198	4,472
2015	873	684	547	506	437	333	343	378	184	193	4,478
<b>Change 10 - 15</b>	<b>-9.1%</b>	<b>-4.7%</b>	<b>-13.4%</b>	<b>-6.3%</b>	<b>6.1%</b>	<b>4.1%</b>	<b>-6.5%</b>	<b>15.2%</b>	<b>64.3%</b>	<b>59.5%</b>	<b>-0.7%</b>

**Diagram II.55.7**  
**2015 Income Distribution**  
 Keokuk 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 1,340 in 2010 to 1,199 in 2016, with the poverty rate reaching 12 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.55.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,195	10.6%
2001	1,160	10.2%
2002	1,250	11%
2003	1,122	10%
2004	1,274	11.5%
2005	1,306	11.9%
2006	1,207	11.1%
2007	1,278	12.1%
2008	1,334	12.7%
2009	1,253	12.1%
2010	1,340	13%
2011	1,239	12.1%
2012	1,408	13.8%
2013	1,354	13.3%
2014	1,362	13.5%
2015	1,211	12.1%
2016	1,199	12%

The rate of poverty for Keokuk County is shown in Table II.55.34. In 2016, there were an estimated 1,296 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 10.1 percent poverty in 2000. In 2016, some 7.5 percent of those in poverty were under age 6, and 15 percent were 65 or older.

<b>Table II.55.34</b> <b>Poverty by Age</b> Keokuk 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	115	10.2%	97	7.5%
6 to 17	271	24%	294	22.7%
18 to 64	516	45.8%	710	54.8%
65 or Older	225	20%	195	15%
<b>Total</b>	<b>1,127</b>	<b>100.0%</b>	<b>1,296</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>10.1%</b>	.	<b>12.8%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.3 percent in Keokuk County between 2010 and 2016, from 4,931 to 4,869. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.55.35.

### 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 Keokuk County remained unchanged from 0 authorizations in 2015 to 0 in 2016.

The real value of single-family building permits remained unchanged from \$0 in 2015 to \$0 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.55.36.

<b>Table II.55.35</b> <b>Housing Units</b> State of Iowa vs. Keokuk County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Keokuk County	% Growth Since Census
2000 Census Base	1,232,625	.	5,016	.
2010 Census	1,336,417	8.4%	4,931	-1.7%
July 2011 Estimate	1,341,974	0.4%	4,925	-0.1%
July 2012 Estimate	1,346,403	0.7%	4,912	-0.4%
July 2013 Estimate	1,353,274	1.3%	4,900	-0.6%
July 2014 Estimate	1,362,458	1.9%	4,889	-0.9%
July 2015 Estimate	1,370,778	2.6%	4,880	-1%
July 2016 Estimate	1,380,162	3.3%	4,869	-1.3%

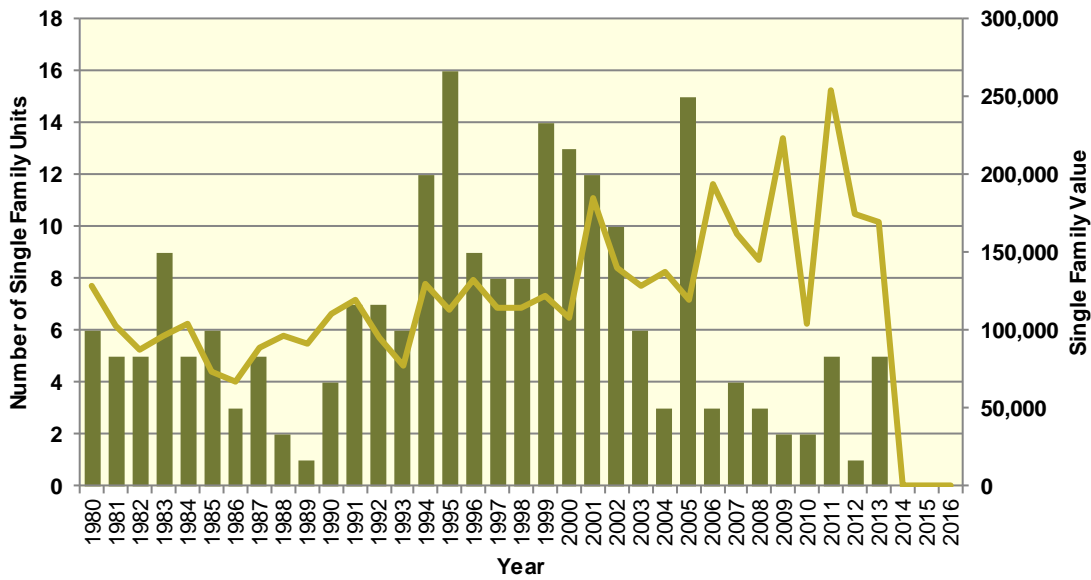
**Table II.55.36**  
**Building Permits and Valuation**  
 Keokuk County  
 Census Bureau Data, 1980–2016

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	6	0	0	0	6	129,211	0
1981	5	0	0	0	5	102,929	0
1982	5	0	8	0	13	87,397	0
1983	9	0	0	0	9	96,022	0
1984	5	2	0	0	7	104,549	0
1985	6	0	0	0	6	73,075	0
1986	3	0	0	0	3	67,250	0
1987	5	0	0	0	5	89,222	0
1988	2	0	0	0	2	96,813	0
1989	1	0	0	0	1	91,199	0
1990	4	0	0	0	4	110,903	0
1991	7	0	0	0	7	119,738	0
1992	7	0	0	0	7	94,709	0
1993	6	0	0	0	6	77,029	0
1994	12	0	0	0	12	129,871	0
1995	16	0	0	0	16	112,877	0
1996	9	4	0	0	13	132,290	0
1997	8	0	0	0	8	114,410	0
1998	8	0	0	0	8	114,124	0
1999	14	0	0	0	14	122,196	0
2000	13	0	0	0	13	108,708	0
2001	12	0	0	0	12	184,520	0
2002	10	0	0	0	10	139,562	0
2003	6	0	0	0	6	128,485	0
2004	3	0	0	0	3	137,552	0
2005	15	0	0	0	15	119,861	0
2006	3	0	0	0	3	194,327	0
2007	4	0	0	0	4	161,724	0
2008	3	0	0	0	3	145,622	0
2009	2	0	0	0	2	222,891	0
2010	2	2	0	0	4	104,591	0
2011	5	0	0	0	5	253,506	0
2012	1	0	0	0	1	174,770	0
2013	5	0	0	0	5	169,570	0
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0



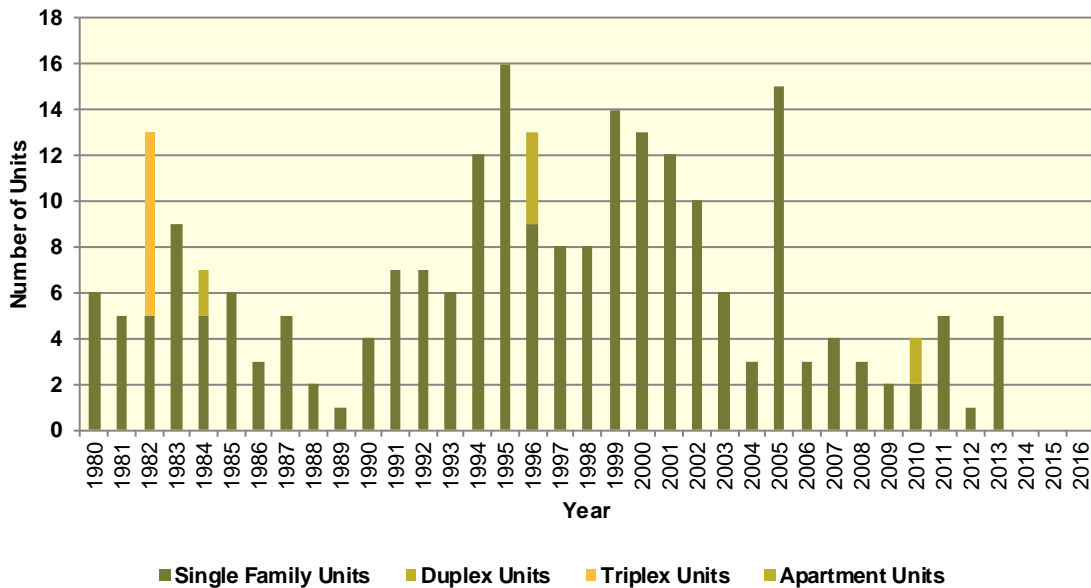
### Diagram II.55.8 Single Family Permits

Keokuk County  
Census Bureau Data, 1980–2016



### Diagram II.55.9 Total Permits by Unit Type

Keokuk County  
Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.55.37. In 2016, there were 4,891 housing units, up from 5,013 in 2000. Single-family units accounted for 87.6 percent of units in 2016, compared to 86.2 in 2000. Apartment units accounted for 3.1 percent in 2016, compared to 1.8 percent in 2000.

<b>Table II.55.37</b>				
<b>Housing Units by Type</b>				
Keokuk County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,319	86.2%	4,284	87.6%
Duplex	95	1.9%	115	2.4%
Tri- or Four-Plex	163	3.3%	148	3%
Apartment	92	1.8%	153	3.1%
Mobile Home	344	6.9%	191	3.9%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>5,013</b>	<b>100.0%</b>	<b>4,891</b>	<b>100.0%</b>

Some 89.4 percent of housing was occupied in 2010, compared to 91.5 percent in 2000. Owner-occupied housing changed -1.9 percent between 2000 and 2010, ending with owner-occupied units representing 80.4 percent of unit. Vacant units changed by 22.5 percent, resulting in 523 vacant units in 2010.

<b>Table II.55.38</b>					
<b>Housing Units by Tenure</b>					
Keokuk County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,586	91.5%	4,408	89.4%	-3.9%
Owner-Occupied	3,609	78.7%	3,542	80.4%	-1.9%
Renter-Occupied	977	21.3%	866	19.6%	-11.4%
Vacant Housing Units	427	8.5%	523	10.6%	22.5%
<b>Total Housing Units</b>	<b>5,013</b>	<b>100.0%</b>	<b>4,931</b>	<b>100.0%</b>	<b>-1.6%</b>

Table II.55.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,891 housing units. An estimated 77.5 percent were owner-occupied, and 9.8 percent were vacant.

<b>Table II.55.39</b>				
<b>Housing Units by Tenure</b>				
Keokuk County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,408	89.4%	4,414	90.2%
Owner-Occupied	3,542	80.4%	3,419	77.5%
Renter-Occupied	866	19.6%	995	22.5%
Vacant Housing Units	523	10.6%	477	9.8%
<b>Total Housing Units</b>	<b>4,931</b>	<b>100.0%</b>	<b>4,891</b>	<b>100.0%</b>



Households by household size are shown in Table II.55.40. There were a total of 4,408 households in 2010, up from 4,586 in 2000. One person households changed by 0.1 percent between 2000 and 2010, while two person households changed by 2 percent. Three and four person households changed by 2.6 and -27.4 respectively, representing 14.4 percent and 10 percent of the population in 2010.

<b>Table II.55.40</b>					
<b>Households by Household Size</b>					
Keokuk County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,275	27.8%	1,276	28.9%	0.1%
Two Persons	1,657	36.1%	1,690	38.3%	2%
Three Persons	618	13.5%	634	14.4%	2.6%
Four Persons	610	13.3%	443	10%	-27.4%
Five Persons	284	6.2%	231	5.2%	-18.7%
Six Persons	98	2.1%	89	2%	-9.2%
Seven Persons or More	44	1%	45	1%	2.3%
<b>Total</b>	<b>4,586</b>	<b>100.0%</b>	<b>4,408</b>	<b>100.0%</b>	<b>-3.9%</b>

Households by income is shown in Table II.55.41. Households earning more than \$100,000 per year represented 13.6 percent of households in 2016, compared to 4.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21 percent of households in 2010, compared to 19.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.2 percent of households in 2016, compared to 18 percent in 2000.

<b>Table II.55.41</b>				
<b>Households by Income</b>				
Keokuk 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	822	18%	538	12.2%
\$15,000 to \$19,999	447	9.8%	286	6.5%
\$20,000 to \$24,999	384	8.4%	347	7.9%
\$25,000 to \$34,999	680	14.9%	558	12.6%
\$35,000 to \$49,999	915	20%	637	14.4%
\$50,000 to \$74,999	902	19.7%	926	21%
\$75,000 to \$99,999	238	5.2%	522	11.8%
\$100,000 or More	186	4.1%	600	13.6%
<b>Total</b>	<b>4,574</b>	<b>100.0%</b>	<b>4,414</b>	<b>100.0%</b>





Table II.55.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.4 percent and 0.7 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 19.4 percent, 4.8 percent, and 6.2, respectively. Housing units built prior to 1939 represented 45.8 percent of households in 2016.

<b>Table II.55.42</b>				
<b>Households by Year Home Built</b>				
Keokuk 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	2,314	50.5%	2,020	45.8%
1940 to 1949	285	6.2%	228	5.2%
1950 to 1959	334	7.3%	250	5.7%
1960 to 1969	405	8.8%	304	6.9%
1970 to 1979	650	14.2%	855	19.4%
1980 to 1989	303	6.6%	210	4.8%
1990 to 1999	295	6.4%	275	6.2%
2000 to 2009	.	.	239	5.4%
2010 or Later	.	.	33	0.7%
<b>Total</b>	<b>4,586</b>	<b>100.0%</b>	<b>4,414</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.55.43. An estimated 88.6 percent of white households occupy single family homes. Some 3.2 percent of white households occupied apartments. An estimated 0 percent of Asian, and 0 percent of American Indian households occupy single family homes.

<b>Table II.55.43</b>							
<b>Distribution of Units in Structure by Race</b>							
Keokuk County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.6%	0%	0%	0%	0%	100%	42.6%
Duplex	1.8%	0%	0%	0%	0%	0%	49.2%
Tri- or Four-Plex	2.8%	0%	100%	0%	0%	0%	6.6%
Apartment	3.2%	0%	0%	0%	0%	0%	1.6%
Mobile Home	3.6%	0%	0%	100%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.55.44. An estimated 22.4 percent of vacant units were for rent in 2010, a 48.1 percent change since 2000. In addition, some 15.9 percent of vacant units were for sale, a change of -25.2 percent between 2000 and 2010. “Other” vacant units represented 50.7 percent of vacant units in 2010. This is a change of 96.3 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.

<b>Table II.55.44</b>					
<b>Disposition of Vacant Housing Units</b>					
Keokuk County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	79	18.5%	117	22.4%	48.1%
For Sale	111	26%	83	15.9%	-25.2%
Rented or Sold, Not Occupied	77	18%	21	4%	-72.7%
For Seasonal, Recreational, or Occasional Use	25	5.9%	37	7.1%	48%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	135	31.6%	265	50.7%	96.3%
<b>Total</b>	<b>427</b>	<b>100.0%</b>	<b>523</b>	<b>100.0%</b>	<b>22.5%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.55.45. By 2016, for rent units accounted for 4.6 percent of vacant units, while for sale units accounted for 20.3 percent. “Other” vacant units accounted for 68.1 percent of vacant units, representing a total of 325 “other” vacant units.

<b>Table II.55.45</b>				
<b>Disposition of Vacant Housing Units</b>				
Keokuk County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	117	22.4%	22	4.6%
For Sale	83	15.9%	97	20.3%
Rented Not Occupied	2	0.4%	0	0%
Sold Not Occupied	19	3.6%	4	0.8%
For Seasonal, Recreational, or Occasional Use	37	7.1%	29	6.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	265	50.7%	325	68.1%
<b>Total</b>	<b>523</b>	<b>100.0%</b>	<b>477</b>	<b>100.0%</b>

## 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.55.46. In 2016, an estimated 2 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.



<b>Table II.55.46</b> <b>Overcrowding and Severe Overcrowding</b> Keokuk 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	
<b>Owner</b>							
2000 Census	3,601	99.6%	12	0.3%	2	0.1%	3,615
2016 Five-Year ACS	3,364	98.4%	55	1.6%	0	0%	3,419
<b>Renter</b>							
2000 Census	947	97.5%	22	2.3%	2	0.2%	971
2016 Five-Year ACS	954	95.9%	35	3.5%	6	0.6%	4,414
<b>Total</b>							
2000 Census	4,548	99.2%	34	0.7%	4	0.1%	4,586
2016 Five-Year ACS	4,318	97.8%	90	2%	6	0.1%	4,414

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 50 households with incomplete plumbing facilities in 2016, representing 1.1 percent of households in Keokuk County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.55.47</b> <b>Households with Incomplete Plumbing Facilities</b> Keokuk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,552	4,364
Lacking Complete Plumbing Facilities	34	50
<b>Total Households</b>	<b>4,586</b>	<b>4,414</b>
<b>Percent Lacking</b>	<b>0.7%</b>	<b>1.1%</b>

There were 18 households lacking complete kitchen facilities in 2016, compared to 37 households in 2000. This was a change from 0.8 percent of households in 2000 to 0.4 percent in 2016.

<b>Table II.55.48</b> <b>Households with Incomplete Kitchen Facilities</b> Keokuk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,549	4,396
Lacking Complete Kitchen Facilities	37	18
<b>Total Households</b>	<b>4,586</b>	<b>4,414</b>
<b>Percent Lacking</b>	<b>0.8%</b>	<b>0.4%</b>

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 Keokuk County, 14.6 of households had a cost burden and 9.4 percent had a severe cost burden. Some 19 percent of renters were cost burdened, and 17.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 12.1 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 14.5 percent, and severe cost burden at 9.4 percent.

**Table II.55.49**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Keokuk 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	
<b>Owner With a Mortgage</b>									
2000 Census	982	82.2%	134	11.2%	74	6.2%	4	0.3%	1,194
2016 Five-Year ACS	1,311	75.8%	250	14.5%	162	9.4%	6	0.3%	1,729
<b>Owner Without a Mortgage</b>									
2000 Census	1,235	90.4%	78	5.7%	43	3.1%	10	0.7%	1,366
2016 Five-Year ACS	1,379	81.6%	204	12.1%	79	4.7%	28	1.7%	1,690
<b>Renter</b>									
2000 Census	476	57.1%	114	13.7%	87	10.4%	157	18.8%	834
2016 Five-Year ACS	454	45.6%	189	19%	174	17.5%	178	17.9%	995
<b>Total</b>									
2000 Census	2,693	79.3%	326	9.6%	204	6%	171	5%	3,394
2016 Five-Year ACS	3,144	71.2%	643	14.6%	415	9.4%	212	4.8%	4,414

**Housing Problems by Income**

Table II.55.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Keokuk County. As can be seen in 2017 the MFI was \$58,600, which compared to \$69,900 for the State of Iowa.

Table II.55.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 450 owner-occupied and 140 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 188 owner-occupied 120 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,305 households without a housing problem.

**Table II.55.50**  
**Median Family Income**  
 Keokuk County  
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	46,800	49,100
2001	51,400	52,500
2002	52,700	53,700
2003	46,500	54,900
2004	49,200	55,800
2005	50,400	57,650
2006	50,200	57,800
2007	49,700	58,100
2008	49,900	58,500
2009	54,000	62,000
2010	54,300	62,400
2011	55,100	64,000
2012	55,900	64,800
2013	56,800	64,700
2014	55,200	65,300
2015	56,900	67,500
2016	55,800	68,400
2017	58,600	69,900

**Table II.55.51**  
**Housing Problems by Income and Tenure**  
 Keokuk 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	4	4	4	16
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)	20	4	10	4	25	63
Housing cost burden greater than 50% of income (and none of the above problems)	125	45	4	4	10	188
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	155	100	85	25	450
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	30	210	510	380	1,620	2,750
<b>Total</b>	<b>289</b>	<b>414</b>	<b>628</b>	<b>477</b>	<b>1,684</b>	<b>3,492</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	20	0	4	10	4	38
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)	0	20	10	4	0	34
Housing cost burden greater than 50% of income (and none of the above problems)	105	15	0	0	0	120
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	60	30	0	0	140
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	35	75	145	95	205	555
<b>Total</b>	<b>218</b>	<b>170</b>	<b>189</b>	<b>109</b>	<b>209</b>	<b>895</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	24	0	8	14	8	54
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)	20	24	20	8	25	97
Housing cost burden greater than 50% of income (and none of the above problems)	230	60	4	4	10	308
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	135	215	130	85	25	590
Zero/negative income (and none of the above problems)	29	0	0	0	0	29
has none of the 4 housing problems	65	285	655	475	1,825	3,305
<b>Total</b>	<b>507</b>	<b>584</b>	<b>817</b>	<b>586</b>	<b>1,893</b>	<b>4,387</b>

**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.55.52 on the following page, of the 119 loans in 2016, 69 loans were for Home Purchases, 12 were for Home Improvement and 38 were for refinancing.

<b>Table II.55.52</b> <b>Owner-Occupied Single Family Home Loans by Loan Type</b> Keokuk County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	44	23	83	150
2009	36	34	103	173
2010	36	22	72	130
2011	40	9	55	104
2012	37	18	88	143
2013	40	14	91	145
2014	47	20	50	117
2015	66	19	46	131
2016	69	12	38	119

Table II.55.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$103,243 in 2012 and \$85,058 in 2016. Overall, average loans were \$82,233 in 2008 and \$88,748 in 2016.

<b>Table II.55.53</b> <b>Owner-Occupied Single Family Home Loans by Average Loan Amount</b> Keokuk County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$87,364	\$44,913	\$89,855	\$82,233
2009	\$84,528	\$39,294	\$104,786	\$87,699
2010	\$84,667	\$49,727	\$97,972	\$86,123
2011	\$68,450	\$34,778	\$94,782	\$79,462
2012	\$103,243	\$36,444	\$117,795	\$103,790
2013	\$72,900	\$29,429	\$86,659	\$77,338
2014	\$63,617	\$35,850	\$79,820	\$65,795
2015	\$79,455	\$31,684	\$84,152	\$74,176
2016	\$85,058	\$38,417	\$111,342	\$88,748

Table II.55.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,820,000 in 2012 and \$5,869,000 in 2016. Overall, average loans were \$12,335,000 in 2008 and \$10,561,000 in 2016.

<b>Table II.55.54</b>				
<b>Total Volume of Owner-Occupied Single Family Loans</b>				
Keokuk County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$3,844,000	\$1,033,000	\$7,458,000	\$12,335,000
2009	\$3,043,000	\$1,336,000	\$10,793,000	\$15,172,000
2010	\$3,048,000	\$1,094,000	\$7,054,000	\$11,196,000
2011	\$2,738,000	\$313,000	\$5,213,000	\$8,264,000
2012	\$3,820,000	\$656,000	\$10,366,000	\$14,842,000
2013	\$2,916,000	\$412,000	\$7,886,000	\$11,214,000
2014	\$2,990,000	\$717,000	\$3,991,000	\$7,698,000
2015	\$5,244,000	\$602,000	\$3,871,000	\$9,717,000
2016	\$5,869,000	\$461,000	\$4,231,000	\$10,561,000

### 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.55.55 presents some basic statistics about the completed surveys.

<b>Table II.55.55</b>				
<b>Survey of Rental Properties</b>				
Keokuk County				
2017 Survey of Rental Properties				
<b>Year</b>	<b>Completed Surveys</b>	<b>Total Units</b>	<b>Vacancy Rate</b>	<b>Absorption Rate</b>
2017	4	39	35.9	30

Table II.55.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 6 single family units in Keokuk County, with 0 of them available. This translates into a vacancy rate of 0 percent in Keokuk County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 31 apartment units reported in the survey, with 14 of them available, which resulted in a vacancy rate of 45.2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

<b>Table II.55.56</b>			
<b>Rental Vacancy Survey by Type</b>			
Keokuk County			
2017 Survey of Rental Properties			
<b>Unit Type</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Vacancy Rate</b>
Single Family	6	0	0%
Apartments	31	14	45.2%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	2	0	0%
<b>Total</b>	<b>39</b>	<b>14</b>	<b>35.9%</b>

Table II.55.57, reports units by bedroom size. As can be seen there were 2 two bedroom apartment units and 0 three bedroom units. Overall, the 3 two bedroom units accounted for 7.7 percent of all units, and the 4 three bedroom units accounted for 10.3 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 2 units listed as "Don't Know". Additional details for additional unit types are reported found below.

<b>Table II.55.57</b> <b>Rental Units by Bedroom Size</b> Keokuk 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	1	27	0	0	·	28
Two	1	2	0	0	·	3
Three	4	0	0	0	·	4
Four	0	2	0	0	·	2
Don’t Know	0	0	0	0	2	2
<b>Total</b>	<b>6</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>39</b>

Table II.55.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

<b>Table II.55.58</b> <b>Single Family Units by Bedroom Size</b> Keokuk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	1	0	0%
Two	1	0	0%
Three	4	0	0%
Four	0	0	0%
Don’t know	0	0	0%
<b>Total</b>	<b>6</b>	<b>0</b>	<b>0%</b>

Table II.55.59 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 7.4 percent.

<b>Table II.55.59</b> <b>Apartment Units by Bedroom Size</b> Keokuk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	27	2	7.4%
Two	2	0	0%
Three	0	0	0%
Four	2	0	0%
Don’t know	0	12	
<b>Total</b>	<b>31</b>	<b>14</b>	<b>45.2%</b>

Average market-rate rents by unit type are shown in Table II.55.60. 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.



<b>Table II.55.60</b> <b>Average Market Rate Rents by Bedroom Size</b> Keokuk 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	\$350	\$0	\$0	\$0	\$350
Two	\$375	\$0	\$0	\$0	\$375
Three	\$400	\$0	\$0	\$0	\$400
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$375</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$375</b>

Table II.55.61, shows vacancy rates for single family units by average rental rates for Keokuk 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 0 percent.

<b>Table II.55.61</b> <b>Single Family Market Rate Rents by Vacancy Status</b> Keokuk County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	6	0	0%
\$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%
<b>Total</b>	<b>6</b>	<b>0</b>	<b>0%</b>

The average rent and availability of apartment units is displayed in Table II.55.62.

<b>Table II.55.62</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Keokuk County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$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	31	14	45.2%
<b>Total</b>	<b>31</b>	<b>14</b>	<b>45.2%</b>

Respondents were asked if utilities are included in the rent and as shown in Table II.55.63 0 respondents, or 0 percent, included some sort of utility in the rent.

<b>Table II.55.63</b> <b>Are there any utilities included with the rent?</b> Keokuk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	0
No	1
<b>% Offering Utilities</b>	<b>0%</b>

### 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.55.64, there were 6 single family units which property managers considered accessible, with an additional 21 accessible apartment units. Respondents also indicated there were a total of 16 persons with disabilities currently residing in accessible units.

<b>Table II.55.64</b> <b>Accessible Units by Bedroom Size</b> Keokuk 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	1	21	0	0		22
Two	1	0	0	0		1
Three	4	0	0	0		4
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>6</b>	<b>21</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>27</b>

Table II.55.65, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 100 percent or 1 two bedroom single family units are accessible, with 100 percent of three bedroom units were considered accessible. Overall, 100 percent of all single family units were considered accessible by survey respondents.

<b>Table II.55.65</b> <b>Single Family Units by Accessibility and Bedroom Size</b> Keokuk 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	1	1	100%
Two	0	1	1	100%
Three	0	4	4	100%
Four	0	0	0	0%
Don't know	0	0	0	0%
<b>Total</b>	<b>0</b>	<b>6</b>	<b>6</b>	<b>100%</b>

Table II.55.66, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 67.7 percent of all apartment units were considered accessible by survey respondents.

<b>Table II.55.66</b> <b>Apartment Units by Accessibility and Bedroom Size</b> Keokuk County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	6	21	27	77.8%
Two	2	0	2	0%
Three	0	0	0	0%
Four	2	0	2	0%
Don't know	0	0	0	0%
<b>Total</b>	<b>10</b>	<b>21</b>	<b>31</b>	<b>67.7%</b>

### Perceived Need for Rental Units

Table II.55.67, 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 2 number of persons on the wait list.

<b>Table II.55.67</b> <b>Do you keep a waiting list?</b> Keokuk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
<b>Waitlist Size</b>	<b>2</b>

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.55.68, 1 respondent 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, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

<b>Table II.55.68</b> <b>How would you rate the need for construction of new units in the city?</b> Keokuk County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>0</b>

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.55.69, shows the *strong growth scenario* for the Keokuk County. As can be seen there were 3,419 owner-occupied and 995 renter-occupied households in 2016, for a total of 4,414 households. In 2030, there will be a projected 4,332 households, of which 3,479 are projected to be owner occupied and the remaining 853 are expected to be renter-occupied.

By 2050, there are projected to be 3,293 owner-occupied households, of which 269 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 593 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 786 renter households, of which 186 renter households are expected to have incomes between 0 and 30.0 percent of median family income 169 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,079 occupied units by 2050, of which 455 are expected to have incomes on between 0 and 30 percent of MFI.



**Table II.55.69**  
**Housing Demand Forecast**  
 Keokuk County  
 Strong Growth Scenario

<b>Income (% of MFI)</b>	<b>2016</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2045</b>	<b>2050</b>
<b>Owner</b>								
0-30%	280	288	286	285	282	278	274	269
30.1-50%	404	415	413	411	407	402	395	389
50.1-80%	615	633	630	626	620	612	603	593
80.1-95%	364	375	373	371	367	362	357	351
95.1-115%	413	424	422	420	416	410	404	397
115+%	1,343	1,381	1,375	1,367	1,353	1,336	1,315	1,294
<b>Total</b>	<b>3,419</b>	<b>3,515</b>	<b>3,501</b>	<b>3,479</b>	<b>3,445</b>	<b>3,401</b>	<b>3,348</b>	<b>3,293</b>
<b>Renter</b>								
0-30%	235	208	205	202	198	194	190	186
30.1-50%	192	170	168	165	162	159	156	152
50.1-80%	213	189	186	183	180	176	173	169
80.1-95%	110	97	96	94	93	91	89	87
95.1-115%	97	86	84	83	82	80	78	76
115+%	147	130	128	126	124	122	119	116
<b>Total</b>	<b>995</b>	<b>879</b>	<b>866</b>	<b>853</b>	<b>838</b>	<b>822</b>	<b>805</b>	<b>786</b>
<b>Total</b>								
0-30%	515	495	491	486	480	473	464	455
30.1-50%	596	585	581	576	569	561	551	541
50.1-80%	829	821	816	809	800	788	775	761
80.1-95%	474	472	469	465	460	453	446	438
95.1-115%	509	510	507	503	497	490	482	474
115+%	1,491	1,511	1,503	1,493	1,478	1,458	1,435	1,410
<b>Total</b>	<b>4,414</b>	<b>4,395</b>	<b>4,367</b>	<b>4,332</b>	<b>4,284</b>	<b>4,223</b>	<b>4,153</b>	<b>4,079</b>