

**VOLUME II:
LOUISA COUNTY**

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Louisa County

DEMOGRAPHICS

Population Estimates

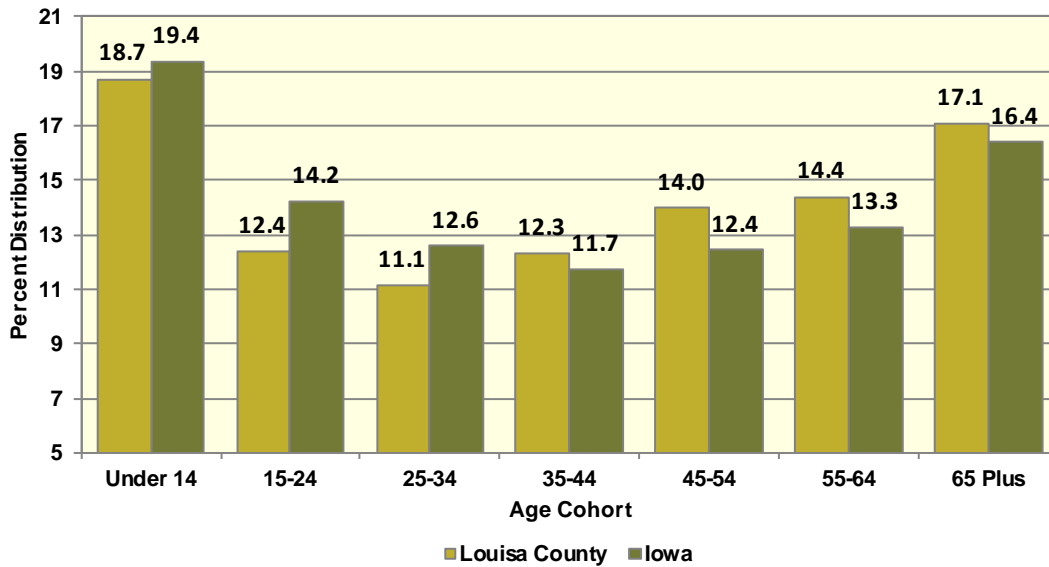
The Census Bureau's current census estimates indicate that Louisa County's population decreased from 11,387 in 2010 to 11,142 in 2016, or by 2.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 6.4 percent, and the number of people from 55 to 64 years of age increased by 13.9 percent. The white population decreased by 5.8 percent, while the black population increased by 68.2 percent. The Hispanic population decreased from 1,797 to 1,758 people between 2010 and 2016 or by 2.2 percent. These data are presented in Table II.59.1.

Table II.59.1						
Profile of Population Characteristics						
Louisa County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Louisa County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	11,387	11,142	-2.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,381	2,086	-12.4%	603,673	607,020	0.6%
15 to 24 years	1,355	1,382	2%	430,187	445,808	3.6%
25 to 34 years	1,325	1,240	-6.4%	382,583	394,373	3.1%
35 to 44 years	1,407	1,372	-2.5%	364,548	367,535	0.8%
45 to 54 years	1,808	1,556	-13.9%	439,726	389,744	-11.4%
55 to 64 years	1,407	1,603	13.9%	372,750	415,998	11.6%
65 and Over	1,704	1,903	11.7%	452,888	514,215	13.5%
Race						
White	11,052	10,414	-5.8%	2,839,615	2,864,884	0.9%
Black	66	111	68.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	37	55	48.6%	13,563	15,924	17.4%
Asian	121	396	227.3%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	8	15	87.5%	2,419	3,592	48.5%
Two or more races	103	151	46.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,797	1,758	-2.2%	151,544	182,606	20.5%

Table II.59.2, presents the population of Louisa County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,793 males, who accounted for 50.9 percent of the population, and the remaining 49.1 percent, or 5,594 persons, were female. In 2016, the number of males rose to 5,674 persons, and accounted for 50.9 percent of the population, with the remaining 49.1 percent, or 5,468 persons being female.

Table II.59.2 Population by Age and Gender Louisa 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	1,252	1,129	2,381	1,087	999	2,086	-12.4%
15 to 24 years	707	648	1,355	754	628	1,382	2%
25 to 34 years	686	639	1,325	630	610	1,240	-6.4%
35 to 44 years	729	678	1,407	710	662	1,372	-2.5%
45 to 54 years	729	678	1,407	710	662	1,372	-2.5%
55 to 64 years	936	872	1,808	807	749	1,556	-13.9%
65 and Over	755	949	1,704	868	1,035	1,903	-2.2%
Total	5,793	5,594	11,387	5,674	5,468	11,142	-2.2%
% of Total	50.9%	49.1%	.	50.9%	49.1%	.	

**Diagram II.59.1
Age Distribution**
Louisa County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Louisa County increased from 11,592 to 12,183 persons, or by 5.1 percent. Between 2000 and 2010, Louisa County population, changed by -796 persons, to a total population of 11,387 persons. The most recent estimates indicated that Louisa County’s population fell an additional -245 persons since the 2010 Census, to 11,142 persons in July 2016.

1990 Census	11,592
Natural Increase 90-00	509
Net Migration 90-00	82
2000 Census	12,183
Natural Increase 00-09	371
Net Migration 00-09	-1,138
2009 Population Estimate	11,416
2010 Census	11,387
Natural Increase 10-16	204
Net Migration 10-16	-449
2016 Population Estimate	11,142

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.59.3, Louisa County had a natural increase, of 509 persons between 1990 and 2000. During the April 2000 to July 2009 period, Louisa County’s natural increase was estimated at 371 persons. Between 2010 and 2016, the natural increase was estimated at 204 persons, and the net migration was -449 persons.

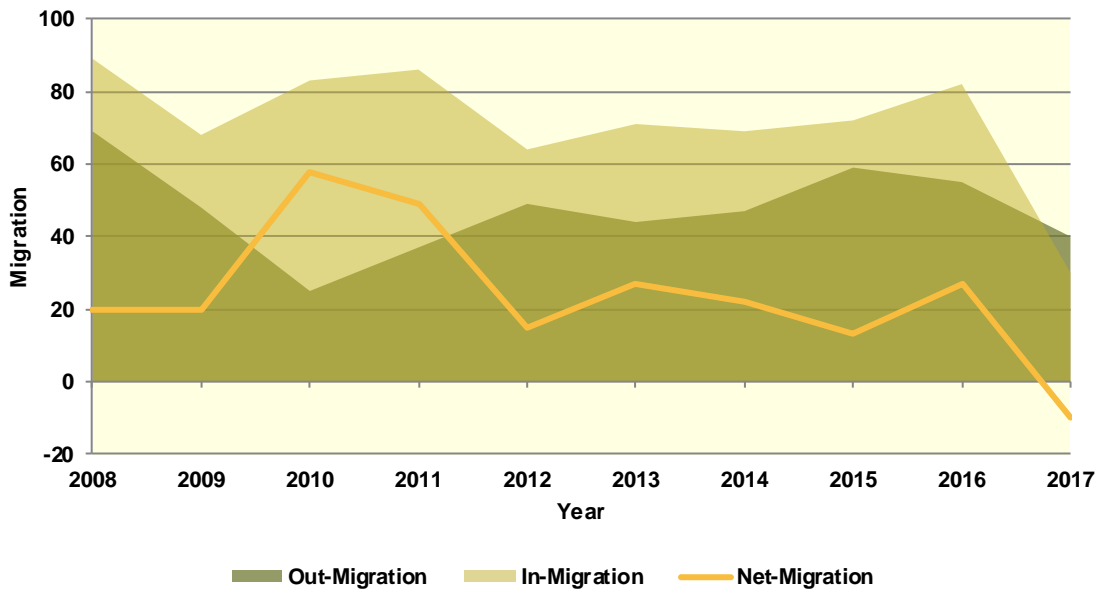
Population Migration Trends

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.59.4 in 2008 there was a total of 89 in-migrations with a total of 69 out-migrations, which led to a net-migration of 20 persons. The most recent first half 2017 data saw a net-migration of -10 persons, with 30 persons entering Louisa County and 40 persons leaving Louisa County.

Diagram II.59.2, 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 58 people entering and the migration lowest net migration occurred in 2015 with 13 entering Louisa County.

Diagram II.59.2
Net In-migration by Gender
 Louisa County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.59.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -70 percent of net-migrants, or 7 persons were male, with the remaining 170 percent, or -17 persons were female.

Table II.59.4 Net In-migration by Gender Louisa County Iowa DOT Data										
Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	40	26	36	33	29	30	31	30	41	19
Female	49	42	47	53	35	41	38	42	41	11
Total	89	68	83	86	64	71	69	72	82	30
Out										
Male	31	24	15	17	16	12	19	18	26	12
Female	38	24	10	20	33	32	28	41	29	28
Total	69	48	25	37	49	44	47	59	55	40
Net										
Male	9	2	21	16	13	18	12	12	15	7
Female	11	18	37	33	2	9	10	1	12	-17
Total	20	20	58	49	15	27	22	13	27	-10

Table II.59.5, shows net-migration for Louisa County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 65 and older, with 3 persons entering Louisa County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 5 persons leaving Louisa County.

Table II.59.5 Migration by Age Range Louisa County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	0	1	1	0	0	0	1	0
18-22	12	10	10	11	9	9	10	8	10	3
23-25	8	10	7	16	10	11	7	7	9	2
26-35	24	19	39	27	21	18	27	19	28	8
36-45	15	14	8	13	10	4	7	11	12	7
46-55	17	6	12	9	7	15	13	11	7	3
56-65	5	7	5	4	4	8	3	9	9	4
66 +	7	1	2	5	2	6	2	7	6	3
Total	89	68	83	86	64	71	69	72	82	30
Out										
14-17	1	1	0	0	0	1	0	0	3	0
18-22	7	3	7	4	6	5	7	6	6	8
23-25	13	6	3	3	9	8	8	11	8	5
26-35	21	11	3	6	15	12	14	24	11	10
36-45	11	15	5	11	6	4	9	10	10	6
46-55	6	3	4	6	8	7	4	4	6	5
56-65	5	6	1	3	3	3	3	3	5	6
66 +	5	3	2	4	2	4	2	1	6	0
Total	69	48	25	37	49	44	47	59	55	40
Net										
14-17	0	0	0	1	1	-1	0	0	-2	0
18-22	5	7	3	7	3	4	3	2	4	-5
23-25	-5	4	4	13	1	3	-1	-4	1	-3
26-35	3	8	36	21	6	6	13	-5	17	-2
36-45	4	-1	3	2	4	0	-2	1	2	1
46-55	11	3	8	3	-1	8	9	7	1	-2
56-65	0	1	4	1	1	5	0	6	4	-2
66 +	2	-2	0	1	0	2	0	6	0	3
Total	20	20	58	49	15	27	22	13	27	-10

School Age Enrollment

Table II.59.6, show the school enrollment from the Iowa Department of Education for Louisa County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,726 students and was 2,377 in 2017, a change of -12.8 percent. Enrollment for students in grades 1 to 5 was 987 students in 2010 and 848 in 2017, which was a change of -14.1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 833 and 723 in 2017, which was a change of -13.2 percent.

Table II.59.6						
School Enrollment						
Louisa County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	310	1,169	638	872	12	3,001
2001	260	1,205	663	812	20	2,960
2002	270	1,166	686	818	10	2,950
2003	272	1,110	716	830	9	2,937
2004	289	1,114	704	877	22	3,006
2005	308	1,083	660	873	92	2,924
2006	284	1,073	656	929	30	2,942
2007	315	1,048	660	939	81	2,962
2008	305	1,030	664	909	71	2,908
2009	284	997	624	856	73	2,761
2010	286	987	620	833	78	2,726
2011	344	979	572	842	159	2,737
2012	341	914	561	808	160	2,624
2013	347	890	533	789	155	2,559
2014	334	857	547	746	154	2,484
2015	321	845	557	740	156	2,463
2016	332	848	530	721	152	2,431
2017	314	848	492	723	144	2,377
% Change 10-17	9.8%	-14.1%	-20.6%	-13.2%	84.6%	-12.8%

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.59.7, shows population by age for the 2000 and 2010 Census. The population changed by -6.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -0.5 percent to a total of 1,704 persons in 2010. Those aged 25 to 34 changed by -15.9 percent, and those aged under 5 changed by -23.6 percent.

Table II.59.7					
Population by Age					
Louisa County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	880	7.2%	672	5.9%	-23.6%
5 to 19	2,804	23%	2,529	22.2%	-9.8%
20 to 24	654	5.4%	535	4.7%	-18.2%
25 to 34	1,576	12.9%	1,325	11.6%	-15.9%
35 to 54	3,440	28.2%	3,215	28.2%	-6.5%
55 to 64	1,117	9.2%	1,407	12.4%	26%
65 or Older	1,712	14.1%	1,704	15%	-0.5%
Total	12,183	100.0%	11,387	100.0%	-6.5%

The elderly population is further explored in Table II.59.8. Those aged 65 to 66 changed by 19.9 percent between 2000 and 2010, resulting in a population of 211 persons. Those aged 85 or older changed by -15.8 percent during the same time period, and resulted in 213 persons over age 85 in 2010.

Table II.59.8					
Elderly Population by Age					
Louisa County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	176	10.3%	211	12.4%	19.9%
67 to 69	265	15.5%	282	16.5%	6.4%
70 to 74	440	25.7%	414	24.3%	-5.9%
75 to 79	324	18.9%	300	17.6%	-7.4%
80 to 84	254	14.8%	284	16.7%	11.8%
85 or Older	253	14.8%	213	12.5%	-15.8%
Total	1,712	100.0%	1,704	100.0%	-0.5%

Population by race and ethnicity is shown in Table II.59.9. The white population changed by -10.2 percent between 2000 and 2010, and resulted in representing 90.2 percent of the population in 2010. The black population changed by 93.5 percent, represented 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 16.9 percent between 2000 and 2010, compared to the -9.9 percent growth rate for non-Hispanics.

Table II.59.9					
Population by Race and Ethnicity					
Louisa County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	11,441	93.9%	10,272	90.2%	-10.2%
Black	31	0.3%	60	0.5%	93.5%
American Indian	22	0.2%	33	0.3%	50%
Asian	24	0.2%	102	0.9%	325%
Native Hawaiian/ Pacific Islander	3	0%	8	0.1%	166.7%
Other	555	4.6%	739	6.5%	33.2%
Two or More Races	107	0.9%	173	1.5%	61.7%
Total	12,183	100.0%	11,387	100.0%	-6.5%
Hispanic	1,537	12.6%	1,797	15.8%	16.9%
Non-Hispanic	10,646	87.4%	9,590	84.2%	-9.9%

Population by race and ethnicity through 2016 is shown in Table II.59.10. The white population represented 92.6 percent of the population in 2016, compared with black households accounting for 1.3 percent of the population. Hispanic households represented 15.9 percent of the population in 2016.

Table II.59.10				
Population by Race and Ethnicity				
Louisa County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,272	90.2%	10,414	92.6%
Black	60	0.5%	142	1.3%
American Indian	33	0.3%	31	0.3%
Asian	102	0.9%	379	3.4%
Native Hawaiian/ Pacific Islander	8	0.1%	13	0.1%
Other	739	6.5%	233	2.1%
Two or More Races	173	1.5%	39	0.3%
Total	11,387	100.0%	11,251	100.0%
Non-Hispanic	9,590	84.2%	9,459	84.1%
Hispanic	1,797	15.8%	1,792	15.9%

The population by race is broken down further by ethnicity in Table II.59.11. While the white non-Hispanic population changed by -11.6 percent between 2000 and 2010, the white Hispanic population changed by 5.6 percent. The black non-Hispanic population changed by 100 percent, while the black Hispanic population changed by 60 percent.

Table II.59.11					
Population by Race and Ethnicity					
Louisa County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	10,529	98.9%	9,309	97.1%	-11.6%
Black	26	0.2%	52	0.5%	100%
American Indian	21	0.2%	26	0.3%	23.8%
Asian	24	0.2%	101	1.1%	320.8%
Native Hawaiian/ Pacific Islander	0	0%	7	0.1%	
Other	1	0%	7	0.1%	600%
Two or More Races	45	0.4%	88	0.9%	95.6%
Total Non-Hispanic	10,646	100.0%	9,590	100.0%	-9.9%
Hispanic					
White	912	59.3%	963	53.6%	5.6%
Black	5	0.3%	8	0.4%	60%
American Indian	1	0.1%	7	0.4%	600%
Asian	0	0%	1	0.1%	
Native Hawaiian/ Pacific Islander	3	0.2%	1	0.1%	-66.7%
Other	554	36%	732	40.7%	32.1%
Two or More Races	62	4%	85	4.7%	37.1%
Total Hispanic	1,537	100.0%	1,797	100.0%	16.9%
Total Population	12,183	100.0%	11,387	100.0%	-6.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.59.12. During this time, the total non-Hispanic population was 9,459 persons in 2016. The Hispanic population was 1,792.

Table II.59.12				
Population by Race and Ethnicity				
Louisa County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	9,309	97.1%	8,887	94%
Black	52	0.5%	120	1.3%
American Indian	26	0.3%	31	0.3%
Asian	101	1.1%	375	4%
Native Hawaiian/ Pacific Islander	7	0.1%	13	0.1%
Other	7	0.1%	4	0%
Two or More Races	88	0.9%	29	0.3%
Total Non-Hispanic	9,590	100.0%	9,459	100.0%
Hispanic				
White	963	53.6%	1,527	85.2%
Black	8	0.4%	22	1.2%
American Indian	7	0.4%	0	0%
Asian	1	0.1%	4	0.2%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%
Other	732	40.7%	229	12.8%
Two or More Races	85	4.7%	10	0.6%
Total Non-Hispanic	1,797	100.0	1,792	100.0%
Total Population	11,387	100.0%	11,251	100.0%

Households by type and tenure are shown in Table II.59.13. Family households represented 68.6 percent of households, while non-family households accounted for 31.4 percent. These changed from 70.5 and 29.5 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,066	70.5%	2,997	68.6%
Married-Couple Family	2,430	79.3%	2,421	80.8%
Owner-Occupied	2,142	88.1%	2,108	87.1%
Renter-Occupied	288	11.9%	313	12.9%
Other Family	636	20.7%	576	21.2%
Male Householder, No Spouse Present	227	35.7%	218	39.4%
Owner-Occupied	153	67.4%	130	59.6%
Renter-Occupied	74	32.6%	88	40.4%
Female Householder, No Spouse Present	409	64.3%	358	71%
Owner-Occupied	282	68.9%	258	72.1%
Renter-Occupied	127	31.1%	100	27.9%
Non-Family Households	1,280	29.5%	1,369	31.4%
Owner-Occupied	839	65.5%	850	62.1%
Renter-Occupied	441	34.5%	519	37.9%
Total	4,346	100.0%	4,366	100.0%

The group quarters population was 116 in 2010, compared to 167 in 2000. Institutionalized populations experienced a -18.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 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	10	7%	3	2.6%	-70%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	133	93%	113	97.4%	-15%
Other Institutions	0	0%	0	0%	0%
Total	143	100.0%	116	100.0%	-18.9%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	24	100%	0	0%	-100%
Total	24	100.0%	0	100.0%	-100%
Group Quarters Population	167	100.0%	116	100.0%	-30.5%

The number of foreign born persons are shown in Table II.59.15. An estimated 5.6 percent of the population was born in Mexico, some 2.5 percent were born in Burma, and another 0.5 percent were born in El Salvador.

Table II.59.15 Place of Birth for the Foreign-Born Population Louisa County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	625	5.6%
#2 country of origin	Burma	283	2.5%
#3 country of origin	El Salvador	59	0.5%
#4 country of origin	Malaysia	24	0.2%
#5 country of origin	Guatemala	18	0.2%
#6 country of origin	Colombia	17	0.2%
#7 country of origin	Philippines	12	0.1%
#8 country of origin	Cuba	6	0.1%
#9 country of origin	Germany	4	0%
#10 country of origin	Laos	4	0%

Limited English Proficiency and the language spoken at home are shown in Table II.59.16. An estimated 6.4 percent of the population speaks Spanish at home, followed by 1 percent speaking Chinese.

Table II.59.16 Limited English Proficiency and Language Spoken at Home Louisa County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	676	6.4%
#2 LEP Language	Chinese	110	1%
#3 LEP Language	Other Asian and Pacific Island languages	59	0.6%
#4 LEP Language	Other Indo-European languages	52	0.5%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	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.59.17. Some 16.9 percent of the population was disabled in 2000, or a total of 1,892 persons. The disability rate was highest for those over 65, with 35.6 percent disabled.

Table II.59.17 Disability by Age Louisa County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	141	6.7%
16 to 64	1,194	15.9%
65 and older	557	35.6%
Total	1,892	16.9%

Table II.59.18 shows disability by type in 2000. There were 815 physical disabilities in 2000, some 803 employment disabilities, and 576 go-outside-home disabilities.

Table II.59.18 Total Disabilities Tallied: Aged 5 and Older Louisa County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	368
Physical disability	815
Mental disability	439
Self-care disability	203
Employment disability	803
Go-outside-home disability	576
Total	3,204

Disability by age, as estimated by the 2016 ACS, is shown in Table II.59.19. The disability rate for females was 12.8 percent, compared to 11.8 percent for males. The disability rate changed precipitously higher with age, with 40.9 percent of those over 75 experiencing a disability.

Table II.59.19 Disability by Age Louisa 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	66	6%	67	7.2%	133	6.5%
18 to 34	30	2.6%	63	6.3%	93	4.4%
35 to 64	271	11.5%	305	13.9%	576	12.6%
65 to 74	155	33.5%	88	16.9%	243	24.7%
75 or Older	148	46.7%	169	36.9%	317	40.9%
Total	670	11.8%	692	12.8%	1,362	12.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.59.20. Some 6.1 percent have an ambulatory disability, 5.2 have an independent living disability, and 2.3 percent have a self-care disability.

Table II.59.20		
Total Disabilities Tallied: Aged 5 and Older		
Louisa County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	421	3.8%
Vision disability	164	1.5%
Cognitive disability	554	5.3%
Ambulatory disability	636	6.1%
Self-Care disability	243	2.3%
Independent living disability	441	5.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.59.21. In 2016, some 5,487 persons were employed and 248 were unemployed. This totaled a labor force of 5,735 persons. The unemployment rate for Louisa County was estimated to be 4.3 percent in 2016.

Table II.59.21	
Employment, Labor Force and Unemployment	
Louisa County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,487
Unemployed	248
Labor Force	5,735
Unemployment Rate	4.3%

In 2016, 81.7 percent of households in Louisa County had a high school education or greater.

Table II.59.22	
High School or Greater Education	
Louisa County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,566
Total Households	4,366
Percent High School or Above	81.7%

As seen in Table II.59.23, some 36.6 percent of the population had a high school diploma or equivalent, another 33.1 percent have some college, 9.8 percent have a Bachelor's Degree, and 2.7 percent of the population had a graduate or professional degree.

Table II.59.23		
Educational Attainment		
Louisa County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,520	17.7%
High School or Equivalent	3,144	36.6%
Some College or Associates Degree	2,842	33.1%
Bachelor's Degree	841	9.8%
Graduate or Professional Degree	234	2.7%
Total Population Above 18 years	8,581	100.0%



ECONOMICS

Labor Force

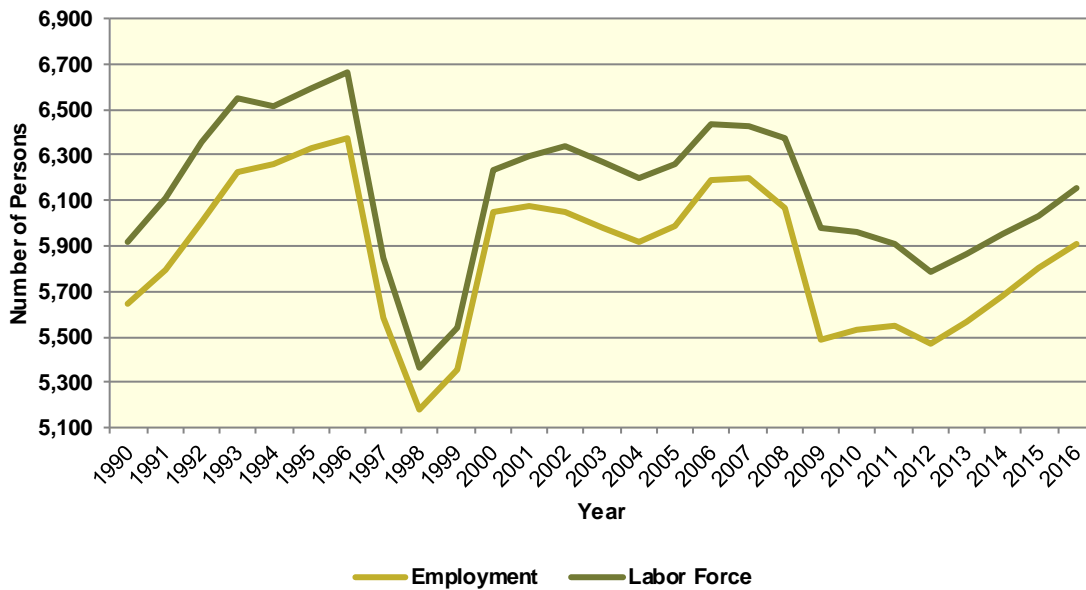
Table II.59.24, shows the labor force statistics for Louisa County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.9 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Louisa County increased from 3.9 percent in 2015 to 4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.59.24 Labor Force Statistics Louisa County 1990 - 2016 BLS Data					
Year	Louisa County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	270	5,647	5,917	4.6%	4.4%
1991	316	5,793	6,109	5.2%	4.7%
1992	350	6,010	6,360	5.5%	4.5%
1993	328	6,226	6,554	5%	4%
1994	257	6,259	6,516	3.9%	3.5%
1995	264	6,332	6,596	4%	3.4%
1996	287	6,375	6,662	4.3%	3.5%
1997	263	5,588	5,851	4.5%	3.1%
1998	184	5,181	5,365	3.4%	2.7%
1999	185	5,353	5,538	3.3%	2.6%
2000	182	6,054	6,236	2.9%	2.6%
2001	218	6,080	6,298	3.5%	3.3%
2002	292	6,048	6,340	4.6%	4%
2003	292	5,978	6,270	4.7%	4.5%
2004	283	5,916	6,199	4.6%	4.5%
2005	275	5,984	6,259	4.4%	4.3%
2006	244	6,188	6,432	3.8%	3.7%
2007	235	6,196	6,431	3.7%	3.7%
2008	308	6,066	6,374	4.8%	4.2%
2009	495	5,488	5,983	8.3%	6.4%
2010	433	5,531	5,964	7.3%	6%
2011	360	5,545	5,905	6.1%	5.5%
2012	317	5,471	5,788	5.5%	5%
2013	297	5,565	5,862	5.1%	4.7%
2014	270	5,684	5,954	4.5%	4.3%
2015	233	5,801	6,034	3.9%	3.8%
2016	245	5,908	6,153	4%	3.7%

Diagram II.59.3, shows the employment and labor force for Louisa County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,908 persons, with the labor force reaching 6,153, indicating there were a total of 245 unemployed persons.



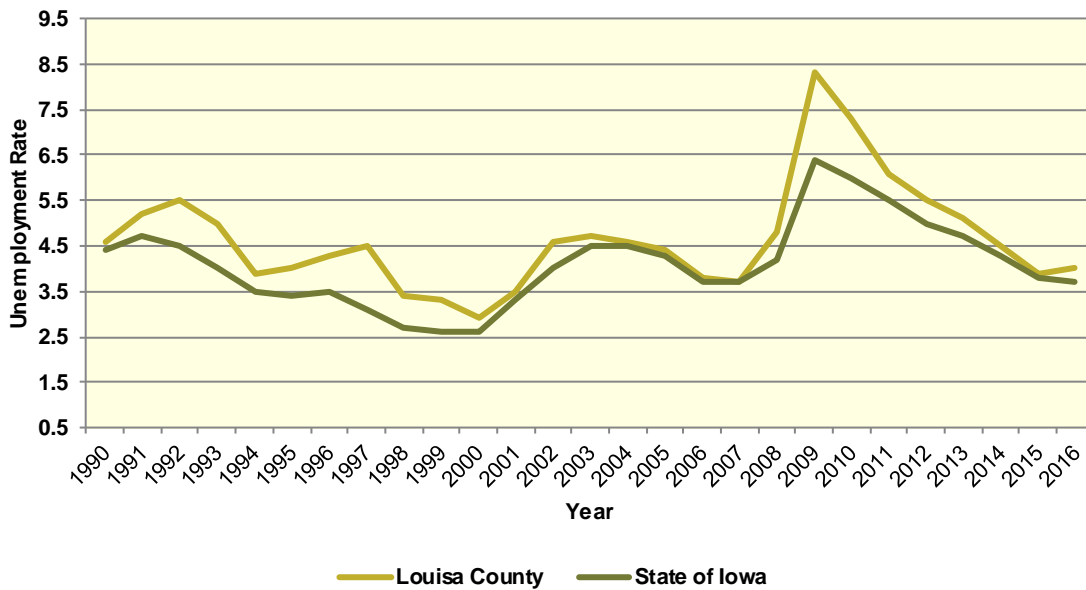
Diagram II.59.3
Employment and Labor Force
 Louisa County
 1990 – 2016 BLS Data



Unemployment

Diagram II.59.4, shows the unemployment rate for both the State and Louisa County. During the 1990’s the average rate for Louisa County was 4.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.2 percent. Over the course of the entire period the Louisa County had an average unemployment rate that higher than the State, 4.6 percent for Louisa County, versus 4.1 statewide.

Diagram II.59.4
Annual Unemployment Rate
 Louisa 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.59.25, shows total real earnings by industry for Louisa County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$81,099,000. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 41.4 percent to 3,608,000 dollars.

Table II.59.25
Real Earnings by Industry
 Louisa 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	21,049	15,512	37,311	44,254	50,858	34,018	20,286	20,122	-0.8
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	10,629	10,546	11,559	11,313	10,348	8,937	7,375	5,733	-22.3
Manufacturing	63,353	70,597	70,530	70,329	67,046	69,587	73,749	81,099	10
Wholesale trade	12,294	12,303	11,431	14,440	15,034	15,950	17,096	16,219	-5.1
Retail trade	8,073	7,005	5,736	5,131	5,625	7,008	7,738	7,936	2.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	1,619	1,831	1,663	1,444	1,404	1,343	1,490	1,794	20.4
Finance and insurance	5,545	8,399	5,501	5,741	4,678	4,505	4,410	4,052	-8.1
Real estate and rental and leasing	641	277	818	982	1,420	1,789	2,152	2,390	11.1
Professional and technical services	2,431	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	3,876	3,827	4,675	5,261	5,875	5,981	6,035	0.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	8,531	9,943	10,466	0	0	0	0	0	0
Arts, entertainment, and recreation	342	238	180	208	0	0	187	245	30.7
Accommodation and food services	2,432	1,601	1,643	1,516	0	0	897	1,268	41.4
Other services, except public administration	6,436	6,673	6,585	6,887	8,229	9,330	10,600	10,475	-1.2
Government and government enterprises	35,420	44,889	42,805	41,572	41,010	39,920	39,463	39,444	0
Total	195,772	210,319	223,806	233,967	236,817	224,607	218,452	226,575	3.7

Table II.59.26, shows the total employment by industry for the Louisa County. The most recent estimates show the manufacturing industry was the largest employer in Louisa County, with employment reaching 1,505 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 11.3 percent to 271 jobs.

Table II.59.26
Employment by Industry
Louisa County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	762	613	607	585	612	579	614	607	-1.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	291	238	243	254	231	207	226	219	-3.1
Manufacturing	1,463	1,417	1,460	1,423	1,424	1,425	1,468	1,505	2.5
Wholesale trade	187	183	181	183	205	260	272	267	-1.8
Retail trade	425	352	384	387	399	416	413	409	-1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	45	49	52	43	41	47	41	45	9.8
Finance and insurance	154	179	173	179	175	157	146	143	-2.1
Real estate and rental and leasing	65	104	122	128	124	131	143	150	4.9
Professional and technical services	120	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	221	200	214	232	227	218	207	-5
Educational services	11	10	14	0	0	0	0	0	0
Health care and social assistance	393	395	432	0	0	0	0	0	0
Arts, entertainment, and recreation	59	49	33	30	0	0	27	29	7.4
Accommodation and food services	253	157	156	141	0	0	124	138	11.3
Other services, except public administration	274	235	240	266	276	287	317	324	2.2
Government and government enterprises	825	826	830	823	799	774	750	753	0.4
Total	5,679	5,386	5,493	5,511	5,542	5,504	5,599	5,674	1.3



Table II.59.27, shows the real average earnings per job by industry for Louisa County. These figures are calculated by dividing the total real earning displayed in Tables II.59.25 and II.59.26, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 60,745 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 27.1 percent to 13,314 dollars.

Table II.59.27
Real Earnings Per Job by Industry
 Louisa County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	27,623	25,306	61,467	75,647	83,101	58,754	33,039	33,150	0.3
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	36,527	44,311	47,567	44,541	44,797	43,174	32,632	26,178	-19.8
Manufacturing	43,304	49,821	48,308	49,423	47,083	48,833	50,238	53,886	7.3
Wholesale trade	65,744	67,231	63,157	78,908	73,336	61,345	62,854	60,745	-3.4
Retail trade	18,996	19,902	14,937	13,258	14,098	16,845	18,735	19,403	3.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	35,987	37,365	31,989	33,574	34,248	28,565	36,351	39,867	9.7
Finance and insurance	36,006	46,923	31,795	32,072	26,734	28,693	30,208	28,336	-6.2
Real estate and rental and leasing	9,867	2,668	6,702	7,671	11,450	13,657	15,049	15,933	5.9
Professional and technical services	20,259	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	17,541	19,137	21,847	22,677	25,881	27,435	29,155	6.3
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	21,707	25,172	24,227	0	0	0	0	0	0
Arts, entertainment, and recreation	5,796	4,853	5,459	6,920	0	0	6,942	8,448	21.7
Accommodation and food services	9,614	10,196	10,532	10,750	0	0	7,231	9,188	27.1
Other services, except public administration	23,491	28,395	27,436	25,891	29,815	32,510	33,438	32,330	-3.3
Government and government enterprises	42,933	54,345	51,572	50,513	51,327	51,576	52,617	52,382	-0.4
Total	34,473	39,049	40,744	42,454	42,731	40,808	39,016	39,932	2.3

Table II.59.28 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 \$417,823,000 a 0.1 percent change between 2015 and 2016. Table II.59.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,386 and 5,674 in 2016, which a change of 1.3 percent over this period.

Table II.59.28
Total Employment and Real Personal Income
 Louisa 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	124,063	6,102	33,326	32,451	16,854	200,592	18,455	3,871	32,049
1970	122,236	6,311	31,683	33,919	18,885	200,411	18,674	3,858	31,683
1971	121,420	6,550	31,262	34,716	20,517	201,364	18,273	3,907	31,075
1972	130,170	7,033	33,244	36,997	20,768	214,145	19,090	3,899	33,387
1973	165,908	8,540	36,428	40,504	22,886	257,186	23,064	3,938	42,129
1974	137,011	9,231	40,245	41,196	24,961	234,181	20,842	4,004	34,220
1975	148,312	9,275	42,491	44,367	27,790	253,685	22,441	4,044	36,674
1976	129,512	9,882	48,046	45,392	28,707	241,775	21,000	4,146	31,236
1977	128,801	9,937	51,697	48,938	28,614	248,113	20,882	4,161	30,955
1978	128,337	8,889	59,813	51,823	31,565	262,650	21,746	3,908	32,839
1979	118,908	9,570	64,424	54,947	31,634	260,342	21,511	4,008	29,669
1980	127,569	11,650	62,012	62,521	34,071	274,523	22,730	4,362	29,247
1981	136,667	12,673	61,266	70,785	34,474	290,519	23,923	4,364	31,316
1982	132,439	13,681	55,370	72,080	36,367	282,576	23,536	4,436	29,855
1983	82,387	9,536	63,910	72,911	39,087	248,758	20,757	3,979	20,705
1984	117,231	8,977	68,730	73,733	37,997	288,714	24,063	3,878	30,229
1985	112,296	9,720	67,510	72,790	39,019	281,894	23,906	3,920	28,647
1986	133,903	12,359	60,559	70,489	38,889	291,481	25,074	4,297	31,162
1987	148,621	14,452	57,770	67,584	38,431	297,955	25,608	4,667	31,844
1988	151,181	16,544	51,762	61,782	38,896	287,077	24,671	5,064	29,854
1989	168,295	18,079	51,334	62,764	41,779	306,094	26,462	5,156	32,641
1990	175,636	18,571	51,162	59,438	43,518	311,182	26,779	5,283	33,246
1991	164,490	19,134	50,832	58,241	44,907	299,336	25,707	5,424	30,326
1992	180,608	19,406	53,816	55,220	46,027	316,263	27,552	5,516	32,743
1993	169,974	19,840	57,231	51,398	48,542	307,305	25,994	5,608	30,308
1994	192,894	20,952	59,459	51,248	46,263	328,913	27,756	5,693	33,883
1995	190,627	22,373	59,072	55,104	49,846	332,277	27,831	5,946	32,059
1996	202,338	19,783	66,749	59,675	52,720	361,699	29,924	5,979	33,842
1997	193,893	19,234	77,273	64,336	54,003	370,270	30,727	5,498	35,266
1998	179,056	19,052	87,733	70,054	52,305	370,096	30,551	5,300	33,785
1999	181,302	19,667	89,829	71,577	53,594	376,634	30,938	5,402	33,562
2000	188,855	19,577	97,010	77,859	56,694	400,842	32,926	5,453	34,634
2001	195,772	20,719	94,487	82,532	58,024	410,097	33,658	5,679	34,472
2002	202,321	21,114	91,234	82,662	61,764	416,867	34,099	5,691	35,551
2003	202,620	21,386	86,839	77,301	61,713	407,086	33,285	5,591	36,241
2004	221,577	21,737	85,084	69,170	62,771	416,865	34,409	5,758	38,482
2005	209,758	22,342	80,840	60,240	63,916	392,411	33,081	5,739	36,550
2006	206,014	22,201	75,175	58,106	68,552	385,646	32,397	5,789	35,588
2007	231,558	25,656	80,772	60,080	69,559	416,313	35,008	5,927	39,068
2008	226,057	23,743	68,943	60,209	78,319	409,786	34,639	5,714	39,562
2009	204,531	23,386	63,585	58,636	81,612	384,978	33,722	5,505	37,154
2010	210,319	24,238	65,346	57,473	83,511	392,412	34,537	5,386	39,049
2011	223,806	21,696	71,038	62,758	84,115	420,022	36,955	5,493	40,744
2012	233,967	21,578	71,943	74,856	82,617	441,805	38,960	5,511	42,454
2013	236,817	23,419	73,270	62,990	79,812	429,470	37,936	5,542	42,731
2014	224,607	23,296	72,113	64,424	79,807	417,655	37,218	5,504	40,808
2015	218,452	24,079	72,640	66,048	84,362	417,422	37,167	5,599	39,016
2016	226,575	25,464	64,582	67,000	85,130	417,823	37,500	5,674	39,932

Diagram II.59.5, shows real average earnings per job for Louisa County from 1990 to 2016. Over this period the average earning per job for Louisa County was \$36,335, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.59.5
Real Average Earnings Per Job
 Louisa County
 BEA Data 1990 - 2016

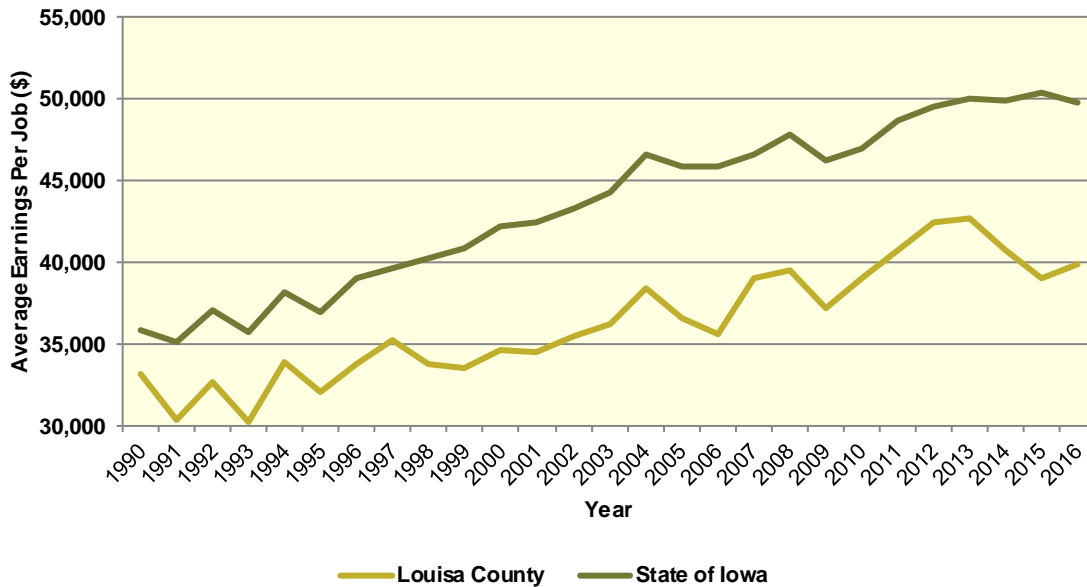
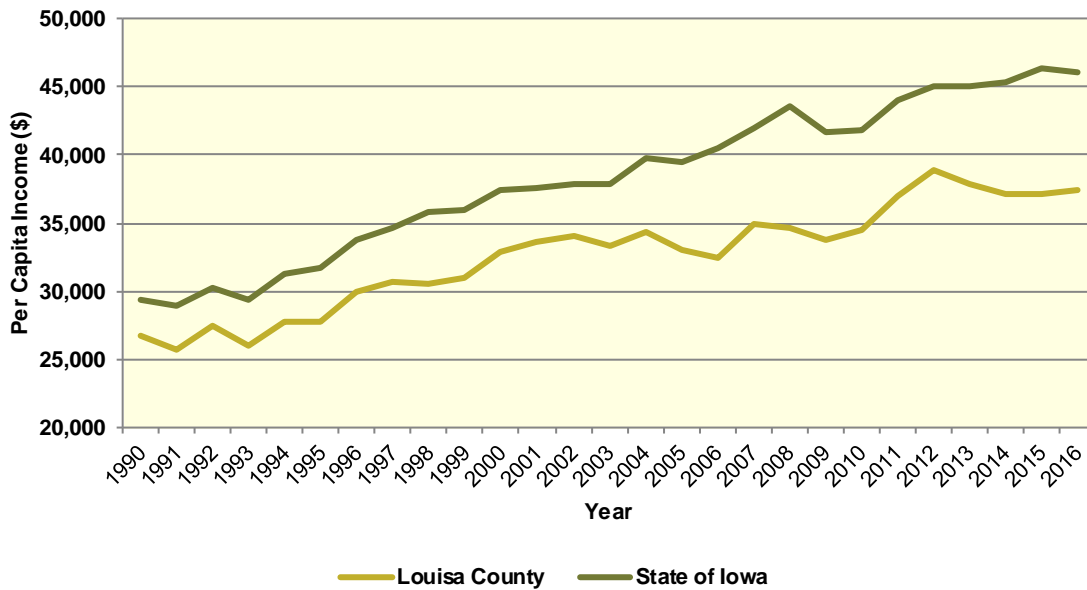


Diagram II.59.6, shows real per capita income for the Louisa County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Louisa County was \$32,639, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.59.6
Real Per Capita Income
 Louisa 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.59.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 3,689 persons in 2015 to 3,747 in 2016, a change of 1.6 percent.

Table II.59.29
Total Monthly Employment
 Louisa County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,856	3,950	3,873	3,626	3,420	3,537	3,576	3,543	3,557	3,611	3,684
Feb	3,791	3,911	3,876	3,627	3,395	3,498	3,551	3,544	3,571	3,611	3,706
Mar	3,812	4,027	3,933	3,664	3,449	3,507	3,583	3,557	3,569	3,595	3,707
Apr	3,897	3,976	3,980	3,707	3,545	3,603	3,596	3,598	3,627	3,660	3,768
May	3,893	4,020	4,015	3,759	3,573	3,663	3,641	3,616	3,674	3,705	3,786
Jun	3,942	4,008	4,000	3,764	3,608	3,685	3,719	3,726	3,765	3,783	3,808
Jul	3,766	3,948	3,765	3,597	3,511	3,597	3,579	3,575	3,608	3,706	3,670
Aug	3,805	3,982	3,779	3,607	3,487	3,592	3,545	3,559	3,562	3,682	3,720
Sep	3,953	4,097	3,891	3,667	3,544	3,612	3,606	3,584	3,595	3,699	3,730
Oct	3,891	4,093	3,886	3,610	3,554	3,638	3,601	3,653	3,650	3,753	3,777
Nov	3,853	4,133	3,900	3,627	3,548	3,650	3,595	3,657	3,660	3,743	3,800
Dec	3,953	4,023	3,934	3,671	3,563	3,637	3,631	3,661	3,652	3,718	3,805
Annual	3,868	4,014	3,903	3,661	3,516	3,602	3,602	3,606	3,624	3,689	3,747
% Change	.	3.8%	-2.8%	-6.2%	-4%	2.4%	(ND)%	0.1%	0.5%	1.8%	1.6%

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 \$704 in 2015. In 2016, average weekly wages saw an increased of 2.7 percent over the prior year, rising to \$723, or by 19 dollars. These data are shown in Table II.59.30.

Table II.59.30						
Average Weekly Wages						
Louisa County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	442	462	447	484	459	
2002	452	491	441	492	469	2.2%
2003	472	480	452	523	482	2.8%
2004	472	501	490	514	495	2.7%
2005	495	545	536	541	529	6.9%
2006	517	517	517	543	523	-1.1%
2007	557	577	620	662	605	15.7%
2008	591	560	578	642	593	-2%
2009	596	593	585	648	605	2%
2010	582	605	623	702	628	3.8%
2011	624	618	618	662	631	0.5%
2012	692	623	619	680	653	3.5%
2013	673	627	613	688	651	-0.3%
2014	649	630	639	738	664	2%
2015	678	690	661	784	704	6%
2016(p)	695	689	725	784	723	2.7%

Total business establishments reported by the QCEW are displayed in Table II.59.31. Between 2015 and 2016, the total number of business establishments in Louisa County increased by 2.7 percent, from 262 to 268 establishments.

Table II.59.31						
Number of Business Establishments						
Louisa County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	265	269	251	255	260	
2002	254	256	254	254	255	-1.9%
2003	258	261	265	263	262	2.7%
2004	267	268	273	267	269	2.7%
2005	265	262	261	259	262	-2.6%
2006	252	257	262	261	258	-1.5%
2007	266	265	272	267	268	3.9%
2008	262	261	269	269	265	-1.1%
2009	255	255	247	248	251	-5.3%
2010	250	251	247	251	250	-0.4%
2011	250	250	251	250	250	(ND)%
2012	247	244	245	249	246	-1.6%
2013	250	255	258	258	255	3.7%
2014	250	252	252	253	252	-1.2%
2015	255	265	264	265	262	4%
2016	271	269	266	267	268	2.3%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.59.32, 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 Louisa County.

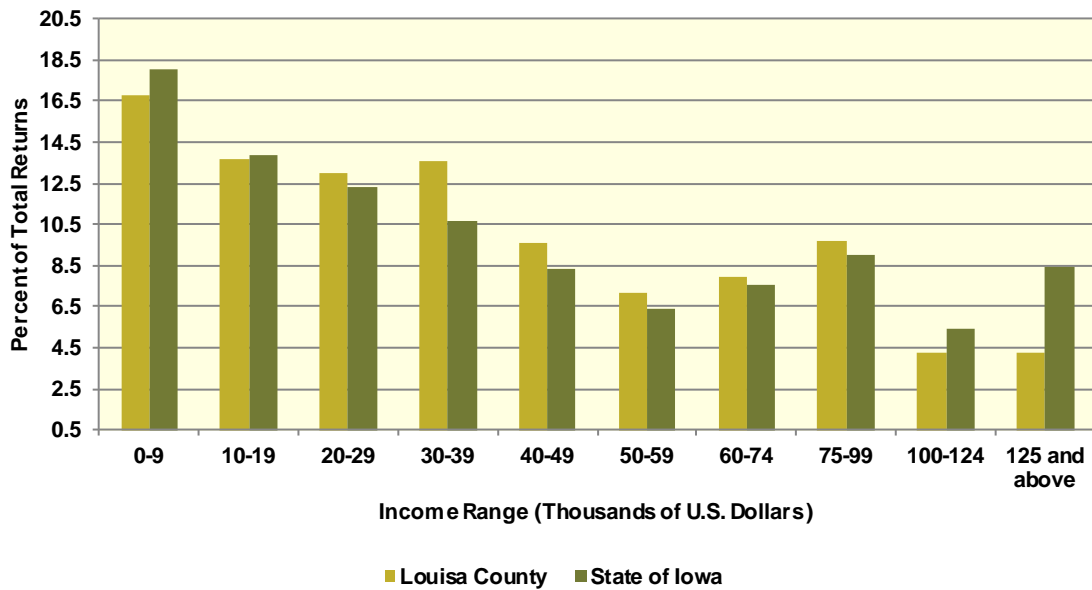
As can be seen below, the total number of returns between 2010 and 2015 increased by 4.2 percent, with 214 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 41.7 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -13.5 percent.

Table II.59.32
Number of Tax Returns by Adjusted Gross Income
 Louisa 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	1,025	736	778	538	495	378	362	252	66	52	4,682
2003	1,031	727	774	533	480	381	364	272	71	40	4,673
2004	936	739	748	555	470	362	398	301	74	42	4,625
2005	947	710	781	523	452	383	415	348	100	76	4,735
2006	982	685	738	543	476	402	405	373	106	105	4,815
2007	1,010	682	758	579	437	408	441	401	137	123	4,976
2008	899	690	704	630	444	377	433	399	180	132	4,888
2009	859	695	675	634	417	354	409	380	149	149	4,721
2010	879	698	649	655	445	336	460	391	155	151	4,819
2011	922	685	662	672	445	313	434	410	169	166	4,878
2012	884	684	688	679	426	321	450	422	187	210	4,951
2013	847	663	720	662	463	315	406	439	182	208	4,905
2014	851	670	716	666	424	379	426	429	207	214	4,982
2015	842	689	653	681	481	361	398	487	216	214	5,022
Change 10 - 15	-4.2%	-1.3%	0.6%	4%	8.1%	7.4%	-13.5%	24.6%	39.4%	41.7%	4.2%



Diagram II.59.7
2015 Income Distribution
 Louisa 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 1,273 in 2010 to 1,253 in 2016, with the poverty rate reaching 11.4 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.59.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,022	8.4%
2001	1,004	8.3%
2002	1,070	8.8%
2003	1,059	8.8%
2004	1,239	10.5%
2005	1,265	10.9%
2006	1,379	11.8%
2007	1,229	10.6%
2008	1,290	11.2%
2009	1,200	10.9%
2010	1,273	11.4%
2011	1,376	12.3%
2012	1,340	12.1%
2013	1,259	11.3%
2014	1,216	11.1%
2015	1,188	10.8%
2016	1,253	11.4%

The rate of poverty for Louisa County is shown in Table II.59.34. In 2016, there were an estimated 1,392 persons living in poverty. This represented a 12.6 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2016, some 9.8 percent of those in poverty were under age 6, and 10.8 percent were 65 or older.

Table II.59.34				
Poverty by Age				
Louisa 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	147	13.1%	136	9.8%
6 to 17	281	25.1%	345	24.8%
18 to 64	568	50.7%	760	54.6%
65 or Older	124	11.1%	151	10.8%
Total	1,120	100.0%	1,392	100.0%
Poverty Rate	9.3%	.	12.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by 0 percent in Louisa County between 2010 and 2016, from 5,002 to 5,000. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.59.35.

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 Louisa County decreased from 14 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits increased from \$166,437 in 2015 to \$188,200 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.59.36.

Table II.59.35				
Housing Units				
State of Iowa vs. Louisa County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Louisa County	% Growth Since Census
2000 Census Base	1,232,625	.	5,134	.
2010 Census	1,336,417	8.4%	5,002	-2.6%
July 2011 Estimate	1,341,974	0.4%	5,004	0%
July 2012 Estimate	1,346,403	0.7%	5,011	0.2%
July 2013 Estimate	1,353,274	1.3%	5,008	0.1%
July 2014 Estimate	1,362,458	1.9%	5,000	0%
July 2015 Estimate	1,370,778	2.6%	4,997	-0.1%
July 2016 Estimate	1,380,162	3.3%	5,000	0%

Table II.59.36
Building Permits and Valuation
 Louisa 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	28	0	0	0	28	119,938	0
1981	25	0	24	0	49	97,995	0
1982	16	0	0	0	16	104,159	0
1983	26	2	0	0	28	76,267	0
1984	26	0	0	0	26	77,267	0
1985	16	0	4	0	20	76,281	0
1986	17	0	3	0	20	75,804	0
1987	7	0	0	48	55	71,612	47,576
1988	12	0	0	0	12	113,346	0
1989	5	0	0	0	5	111,633	0
1990	11	0	24	0	35	103,444	0
1991	11	0	3	0	14	97,250	0
1992	23	0	0	0	23	109,212	0
1993	28	0	0	0	28	87,782	0
1994	26	2	0	0	28	108,670	0
1995	34	2	0	0	36	95,818	0
1996	38	0	0	0	38	79,065	0
1997	29	0	4	0	33	107,682	0
1998	28	6	0	0	34	90,632	0
1999	32	4	0	0	36	120,211	0
2000	17	0	0	0	17	185,781	0
2001	26	0	0	0	26	133,910	0
2002	29	0	0	0	29	133,839	0
2003	14	2	0	0	16	155,025	0
2004	18	2	0	0	20	142,560	0
2005	34	0	0	0	34	161,579	0
2006	36	0	0	0	36	157,433	0
2007	23	0	0	0	23	164,179	0
2008	38	0	0	0	38	169,010	0
2009	33	0	0	0	33	178,686	0
2010	14	0	0	0	14	178,243	0
2011	19	0	0	0	19	182,627	0
2012	11	0	0	0	11	166,663	0
2013	7	0	0	0	7	221,888	0
2014	9	0	0	0	9	199,431	0
2015	14	0	0	0	14	166,437	0
2016	5	0	0	0	5	188,200	0



Diagram II.59.8 Single Family Permits

Louisa County
Census Bureau Data, 1980–2016

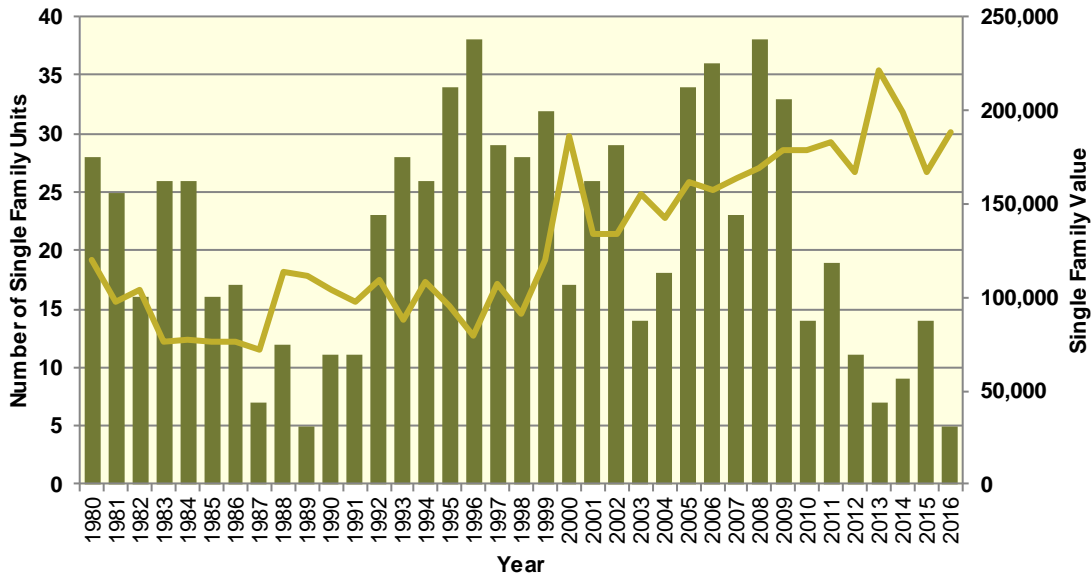
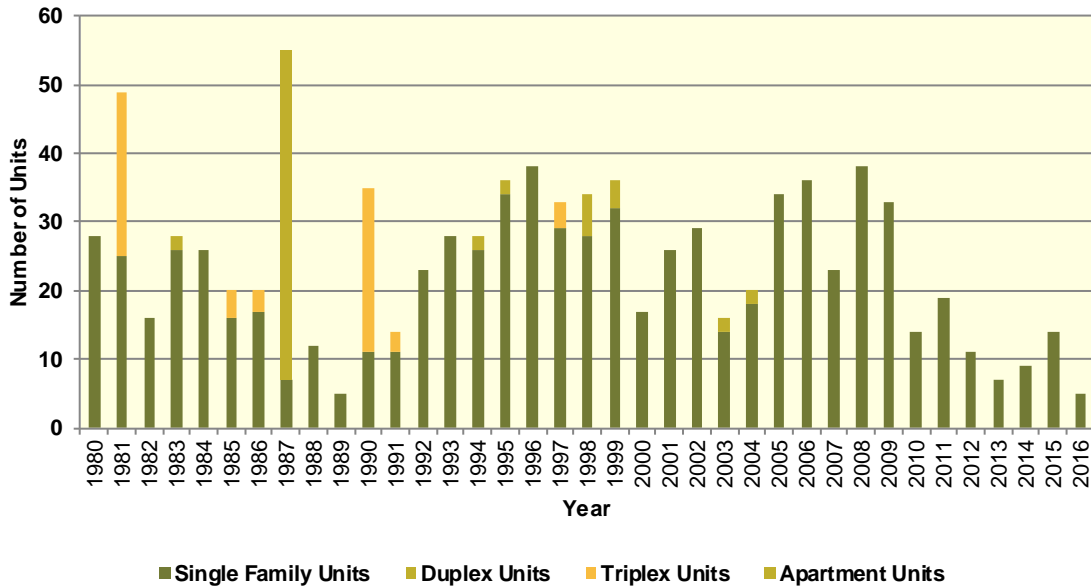


Diagram II.59.9 Total Permits by Unit Type

Louisa County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.59.37. In 2016, there were 5,008 housing units, up from 5,133 in 2000. Single-family units accounted for 80.8 percent of units in 2016, compared to 78.2 in 2000. Apartment units accounted for 2.8 percent in 2016, compared to 3 percent in 2000.

Table II.59.37 Housing Units by Type Louisa 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	4,014	78.2%	4,044	80.8%
Duplex	119	2.3%	129	2.6%
Tri- or Four-Plex	110	2.1%	129	2.6%
Apartment	155	3%	140	2.8%
Mobile Home	717	14%	566	11.3%
Boat, RV, Van, Etc.	18	0.4%	0	0%
Total	5,133	100.0%	5,008	100.0%

Some 86.9 percent of housing was occupied in 2010, compared to 88 percent in 2000. Owner-occupied housing changed -2.1 percent between 2000 and 2010, ending with owner-occupied units representing 78.6 percent of unit. Vacant units changed by 6.8 percent, resulting in 656 vacant units in 2010.

Table II.59.38 Housing Units by Tenure Louisa County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,519	88%	4,346	86.9%	-3.8%
Owner-Occupied	3,491	77.3%	3,416	78.6%	-2.1%
Renter-Occupied	1,028	22.7%	930	21.4%	-9.5%
Vacant Housing Units	614	12%	656	13.1%	6.8%
Total Housing Units	5,133	100.0%	5,002	100.0%	-2.6%

Table II.59.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,008 housing units. An estimated 76.6 percent were owner-occupied, and 12.8 percent were vacant.

Table II.59.39 Housing Units by Tenure Louisa County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,346	86.9%	4,366	87.2%
Owner-Occupied	3,416	78.6%	3,346	76.6%
Renter-Occupied	930	21.4%	1,020	23.4%
Vacant Housing Units	656	13.1%	642	12.8%
Total Housing Units	5,002	100.0%	5,008	100.0%

Households by household size are shown in Table II.59.40. There were a total of 4,346 households in 2010, up from 4,519 in 2000. One person households changed by 5.2 percent

between 2000 and 2010, while two person households changed by -0.1 percent. Three and four person households changed by -17.6 and -13.3 respectively, representing 13.4 percent and 13.3 percent of the population in 2010.

Table II.59.40					
Households by Household Size					
Louisa County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,016	22.5%	1,069	24.6%	5.2%
Two Persons	1,595	35.3%	1,594	36.7%	-0.1%
Three Persons	709	15.7%	584	13.4%	-17.6%
Four Persons	664	14.7%	576	13.3%	-13.3%
Five Persons	326	7.2%	316	7.3%	-3.1%
Six Persons	131	2.9%	119	2.7%	-9.2%
Seven Persons or More	78	1.7%	88	2%	12.8%
Total	4,519	100.0%	4,346	100.0%	-3.8%

Households by income is shown in Table II.59.41. Households earning more than \$100,000 per year represented 16.4 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.9 percent of households in 2010, compared to 22.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.3 percent of households in 2016, compared to 13.3 percent in 2000.

Table II.59.41				
Households by Income				
Louisa 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	604	13.3%	449	10.3%
\$15,000 to \$19,999	270	6%	166	3.8%
\$20,000 to \$24,999	435	9.6%	280	6.4%
\$25,000 to \$34,999	714	15.8%	551	12.6%
\$35,000 to \$49,999	869	19.2%	653	15%
\$50,000 to \$74,999	1,020	22.5%	911	20.9%
\$75,000 to \$99,999	400	8.8%	638	14.6%
\$100,000 or More	214	4.7%	718	16.4%
Total	4,526	100.0%	4,366	100.0%

Table II.59.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 10.6 percent and 1.5 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.5 percent, 6.3 percent, and 12.1, respectively. Housing units built prior to 1939 represented 31.6 percent of households in 2016.

Table II.59.42				
Households by Year Home Built				
Louisa County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,749	38.7%	1,381	31.6%
1940 to 1949	305	6.7%	210	4.8%
1950 to 1959	325	7.2%	304	7%
1960 to 1969	449	9.9%	461	10.6%
1970 to 1979	864	19.1%	677	15.5%
1980 to 1989	410	9.1%	276	6.3%
1990 to 1999	417	9.2%	529	12.1%
2000 to 2009	.	.	461	10.6%
2010 or Later	.	.	67	1.5%
Total	4,519	100.0%	4,366	100.0%

The distribution of unit types by race are shown in Table II.59.43. An estimated 83.6 percent of white households occupy single family homes, while 42.5 percent of black households do. Some 1.8 percent of white households occupied apartments, while 40 percent of black households do. An estimated 24 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.59.43							
Distribution of Units in Structure by Race							
Louisa County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	83.6%	42.5%	100%	24%	0%	78.5%	72.7%
Duplex	1.3%	0%	0%	40.3%	0%	0%	27.3%
Tri- or Four-Plex	2.6%	0%	0%	0%	0%	0%	0%
Apartment	1.8%	40%	0%	15.5%	100%	0%	0%
Mobile Home	10.7%	17.5%	0%	20.2%	0%	21.5%	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.59.44. An estimated 24.8 percent of vacant units were for rent in 2010, a 85.2 percent change since 2000. In addition, some 10.5 percent of vacant units were for sale, a change of 56.8 percent between 2000 and 2010. "Other" vacant units represented 27.4 percent of vacant units in 2010. This is a change of 4 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.

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	88	14.3%	163	24.8%	85.2%
For Sale	44	7.2%	69	10.5%	56.8%
Rented or Sold, Not Occupied	25	4.1%	25	3.8%	0%
For Seasonal, Recreational, or Occasional Use	284	46.3%	219	33.4%	-22.9%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	173	28.2%	180	27.4%	4%
Total	614	100.0%	656	100.0%	6.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.59.45. By 2016, for rent units accounted for 3.1 percent of vacant units, while for sale units accounted for 4.8 percent. “Other” vacant units accounted for 63.6 percent of vacant units, representing a total of 408 “other” vacant units.

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	163	24.8%	20	3.1%
For Sale	69	10.5%	31	4.8%
Rented Not Occupied	7	1.1%	0	0%
Sold Not Occupied	18	2.7%	46	7.2%
For Seasonal, Recreational, or Occasional Use	219	33.4%	137	21.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	180	27.4%	408	63.6%
Total	656	100.0%	642	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.59.46. In 2016, an estimated 1.5 percent of households were overcrowded, and an additional 1.7 percent were severely overcrowded.



Table II.59.46 Overcrowding and Severe Overcrowding Louisa County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,389	97%	49	1.4%	56	1.6%	3,494
2016 Five-Year ACS	3,273	97.8%	41	1.2%	32	1%	3,346
Renter							
2000 Census	950	92.7%	45	4.4%	30	2.9%	1,025
2016 Five-Year ACS	953	93.4%	26	2.5%	41	4%	4,366
Total							
2000 Census	4,339	96%	94	2.1%	86	1.9%	4,519
2016 Five-Year ACS	4,226	96.8%	67	1.5%	73	1.7%	4,366

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 19 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Louisa County. This is compared to 1 percent of households lacking complete plumbing facilities in 2000.

Table II.59.47 Households with Incomplete Plumbing Facilities Louisa County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,472	4,347
Lacking Complete Plumbing Facilities	47	19
Total Households	4,519	4,366
Percent Lacking	1%	0.4%

There were 24 households lacking complete kitchen facilities in 2016, compared to 33 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.5 percent in 2016.

Table II.59.48 Households with Incomplete Kitchen Facilities Louisa County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,486	4,342
Lacking Complete Kitchen Facilities	33	24
Total Households	4,519	4,366
Percent Lacking	0.7%	0.5%

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 Louisa County, 9.9 of households had a cost burden and 6.9 percent had a severe cost burden. Some 12.5 percent of renters were cost burdened, and 10.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.5 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 13.2 percent, and severe cost burden at 6.3 percent.

Table II.59.49
Cost Burden and Severe Cost Burden by Tenure
 Louisa 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	1,204	85%	152	10.7%	52	3.7%	9	0.6%	1,417
2016 Five-Year ACS	1,428	80.5%	235	13.2%	112	6.3%	0	0%	1,775
Owner Without a Mortgage									
2000 Census	861	93.3%	37	4%	13	1.4%	12	1.3%	923
2016 Five-Year ACS	1,407	89.6%	70	4.5%	83	5.3%	11	0.7%	1,571
Renter									
2000 Census	563	61.6%	136	14.9%	75	8.2%	140	15.3%	914
2016 Five-Year ACS	576	56.5%	127	12.5%	106	10.4%	211	20.7%	1,020
Total									
2000 Census	2,628	80.8%	325	10%	140	4.3%	161	4.9%	3,254
2016 Five-Year ACS	3,411	78.1%	432	9.9%	301	6.9%	222	5.1%	4,366

Housing Problems by Income

Table II.59.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Louisa County. As can be seen in 2017 the MFI was \$62,100, which compared to \$69,900 for the State of Iowa.

Table II.59.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 260 owner-occupied and 110 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 184 owner-occupied 135 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,400 households without a housing problem.

Table II.59.50
Median Family Income
 Louisa County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	42,500	49,100
2001	46,600	52,500
2002	46,600	53,700
2003	49,700	54,900
2004	51,600	55,800
2005	52,800	57,650
2006	52,900	57,800
2007	53,300	58,100
2008	53,300	58,500
2009	56,800	62,000
2010	57,100	62,400
2011	55,800	64,000
2012	56,500	64,800
2013	58,400	64,700
2014	59,900	65,300
2015	59,400	67,500
2016	59,100	68,400
2017	62,100	69,900

Table II.59.51
Housing Problems by Income and Tenure

Louisa County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	25	0	30	55
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	15	4	25	15	59
Housing cost burden greater than 50% of income (and none of the above problems)	90	90	4	0	0	184
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	65	110	35	35	260
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	30	145	495	315	1,790	2,775
Total	150	315	638	385	1,870	3,358
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	10	4	10	0	28
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	10	40	0	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	0	4	30	42
Housing cost burden greater than 50% of income (and none of the above problems)	125	10	0	0	0	135
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	70	20	0	0	110
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	45	50	205	130	195	625
Total	228	154	269	144	225	1,020
Total						
Lacking complete plumbing or kitchen facilities	4	10	29	10	30	83
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	10	40	10	0	70
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	19	4	29	45	101
Housing cost burden greater than 50% of income (and none of the above problems)	215	100	4	0	0	319
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	135	130	35	35	370
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	75	195	700	445	1,985	3,400
Total	378	469	907	529	2,095	4,378

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.59.52 on the following page, of the 145 loans in 2016, 53 loans were for Home Purchases, 29 were for Home Improvement and 63 were for refinancing.

Table II.59.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Louisa County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	42	15	70	127
2009	40	14	68	122
2010	30	21	90	141
2011	29	13	75	117
2012	37	9	83	129
2013	51	13	66	130
2014	56	20	41	117
2015	63	23	43	129
2016	53	29	63	145

Table II.59.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$96,784 in 2012 and \$106,434 in 2016. Overall, average loans were \$88,795 in 2008 and \$86,110 in 2016.

Table II.59.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Louisa County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$90,524	\$81,267	\$89,371	\$88,795
2009	\$105,225	\$70,357	\$100,500	\$98,590
2010	\$104,567	\$39,000	\$110,422	\$98,539
2011	\$90,414	\$40,000	\$95,773	\$88,248
2012	\$96,784	\$12,778	\$118,036	\$104,597
2013	\$95,039	\$33,308	\$108,682	\$95,792
2014	\$93,268	\$43,000	\$93,561	\$84,778
2015	\$102,683	\$50,391	\$173,070	\$116,822
2016	\$106,434	\$31,655	\$94,079	\$86,110

Table II.59.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,581,000 in 2012 and \$5,641,000 in 2016. Overall, average loans were \$11,277,000 in 2008 and \$12,486,000 in 2016.

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$3,802,000	\$1,219,000	\$6,256,000	\$11,277,000
2009	\$4,209,000	\$985,000	\$6,834,000	\$12,028,000
2010	\$3,137,000	\$819,000	\$9,938,000	\$13,894,000
2011	\$2,622,000	\$520,000	\$7,183,000	\$10,325,000
2012	\$3,581,000	\$115,000	\$9,797,000	\$13,493,000
2013	\$4,847,000	\$433,000	\$7,173,000	\$12,453,000
2014	\$5,223,000	\$860,000	\$3,836,000	\$9,919,000
2015	\$6,469,000	\$1,159,000	\$7,442,000	\$15,070,000
2016	\$5,641,000	\$918,000	\$5,927,000	\$12,486,000

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.59.55 presents some basic statistics about the completed surveys.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	2	203	2	37.5

Table II.59.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single family units in Louisa County, with 0 of them available. This translates into a vacancy rate of 0 percent in Louisa County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 202 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	1	0	0%
Apartments	202	4	2%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	203	4	2%

Table II.59.57, reports units by bedroom size. As can be seen there were 134 two bedroom apartment units and 20 three bedroom units. Overall, the 135 two bedroom units accounted for 66.5 percent of all units, and the 20 three bedroom units accounted for 9.9 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 0 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.59.57						
Rental Units by Bedroom Size						
Louisa 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	48	0	0	.	48
Two	1	134	0	0	.	135
Three	0	20	0	0	.	20
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	1	202	0	0	0	203

Table II.59.58, 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.59.58			
Single Family Units by Bedroom Size			
Louisa County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	1	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	1	0	0%

Table II.59.59 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 2.2 percent.

Table II.59.59			
Apartment Units by Bedroom Size			
Louisa County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	48	1	2.1%
Two	134	3	2.2%
Three	20	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	202	4	2%

Average market-rate rents by unit type are shown in Table II.59.60. 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.59.60 Average Market Rate Rents by Bedroom Size Louisa 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	\$635	\$0	\$0	\$635
Two	\$450	\$745	\$0	\$0	\$597.5
Three	\$0	\$815	\$0	\$0	\$815
Four	\$0	\$0	\$0	\$0	\$0
Total	\$450	\$731.7	\$0	\$0	\$590.8

Table II.59.61, shows vacancy rates for single family units by average rental rates for Louisa 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.

Table II.59.61 Single Family Market Rate Rents by Vacancy Status Louisa County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	1	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%
Total	1	0	0%

The average rent and availability of apartment units is displayed in Table II.59.62. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 2 percent.

Table II.59.62 Apartment Market Rate Rents by Vacancy Status Louisa County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	202	4	2%
\$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	202	4	2%

Respondents were asked if utilities are included in the rent and as shown in Table II.59.63 1 respondents, or 100 percent, included some sort of utility in the rent.

Table II.59.63 Are there any utilities included with the rent? Louisa County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.59.64. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.59.64 Which utilities are included with the rent? Louisa County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

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.59.65, there were 86 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.59.65 Accessible Units by Bedroom Size Louisa 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	24	0	0		24
Two	0	52	0	0		52
Three	0	10	0	0		10
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	86	0	0	0	86

Table II.59.66, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.59.66				
Single Family Units by Accessibility and Bedroom Size				
Louisa 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	1	0	1	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	1	0	1	0%

Table II.59.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 38.8 percent or 52 two bedroom apartment units are accessible, with 50 percent of three bedroom units were considered accessible. Overall, 42.6 percent of all apartment units were considered accessible by survey respondents.

Table II.59.67				
Apartment Units by Accessibility and Bedroom Size				
Louisa County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	24	24	48	50%
Two	82	52	134	38.8%
Three	10	10	20	50%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	116	86	202	42.6%

Perceived Need for Rental Units

Table II.59.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 2 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.59.68 Do you keep a waiting list? Louisa County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.59.69, 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.59.69 How would you rate the need for renovation of existing units in the city? Louisa County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	1	1	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	3	3	0	0

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.59.70, 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.59.70 How would you rate the need for construction of new units in the city? Louisa 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.59.71, shows the *strong growth scenario* for the Louisa County. As can be seen there were 3,346 owner-occupied and 1,020 renter-occupied households in 2016, for a total of 4,366 households. In 2030, there will be a projected 4,601 households, of which 3,581 are projected to be owner occupied and the remaining 1,020 are expected to be renter-occupied.

By 2050, there are projected to be 3,567 owner-occupied households, of which 160 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 680 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 981 renter households, of which 219 renter households are expected to have incomes between 0 and 30.0 percent of median family income 263 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,548 occupied units by 2050, of which 379 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.59.71
Housing Demand Forecast
 Louisa County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	150	157	159	160	161	161	160	160
30.1-50%	319	336	339	342	343	343	342	340
50.1-80%	637	670	677	682	685	685	683	680
80.1-95%	274	288	291	294	295	295	294	292
95.1-115%	414	435	440	443	445	445	443	441
115+%	1,551	1,630	1,647	1,660	1,666	1,666	1,661	1,654
Total	3,346	3,517	3,553	3,581	3,594	3,594	3,583	3,567
Renter								
0-30%	228	229	229	228	227	225	222	219
30.1-50%	152	153	152	152	151	150	148	146
50.1-80%	273	275	274	273	272	270	266	263
80.1-95%	111	112	112	111	111	110	109	107
95.1-115%	90	91	90	90	90	89	88	87
115+%	166	167	167	166	165	164	162	160
Total	1,020	1,027	1,024	1,020	1,015	1,006	995	981
Total								
0-30%	377	386	387	388	387	385	382	379
30.1-50%	471	488	491	493	494	493	490	486
50.1-80%	911	945	951	955	957	954	949	942
80.1-95%	386	400	403	405	405	404	402	400
95.1-115%	504	526	530	533	534	534	531	528
115+%	1,717	1,797	1,814	1,826	1,831	1,830	1,823	1,813
Total	4,366	4,543	4,577	4,601	4,609	4,600	4,578	4,548