

**VOLUME II:
MADISON COUNTY**

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Madison County

DEMOGRAPHICS

Population Estimates

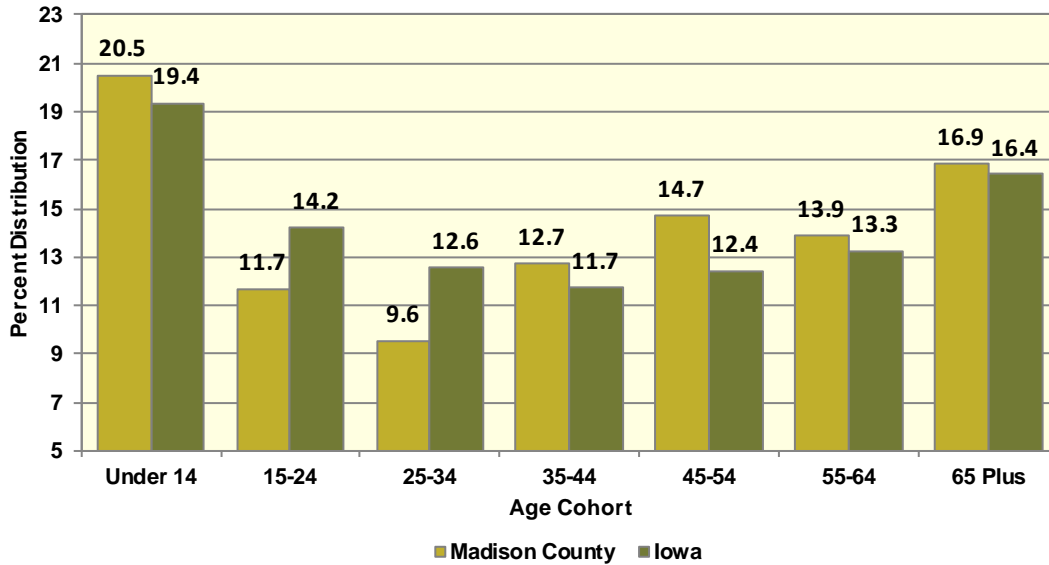
The Census Bureau’s current census estimates indicate that Madison County’s population increased from 15,679 in 2010 to 15,848 in 2016, or by 1.1 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 10 percent, and the number of people from 55 to 64 years of age increased by 11.9 percent. The white population increased by 0.1 percent, while the black population increased by 67.9 percent. The Hispanic population increased from 197 to 303 people between 2010 and 2016 or by 53.8 percent. These data are presented in Table II.62.1.

Table II.62.1 Profile of Population Characteristics Madison County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Madison County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	15,679	15,848	1.1%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,566	3,252	-8.8%	603,673	607,020	0.6%
15 to 24 years	1,594	1,853	16.2%	430,187	445,808	3.6%
25 to 34 years	1,684	1,515	-10%	382,583	394,373	3.1%
35 to 44 years	2,158	2,020	-6.4%	364,548	367,535	0.8%
45 to 54 years	2,387	2,333	-2.3%	439,726	389,744	-11.4%
55 to 64 years	1,969	2,204	11.9%	372,750	415,998	11.6%
65 and Over	2,321	2,671	15.1%	452,888	514,215	13.5%
Race						
White	15,420	15,434	0.1%	2,839,615	2,864,884	0.9%
Black	56	94	67.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	34	69	102.9%	13,563	15,924	17.4%
Asian	51	76	49%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	3	200%	2,419	3,592	48.5%
Two or more races	117	172	47%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	197	303	53.8%	151,544	182,606	20.5%

Table II.62.2, presents the population of Madison County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,797 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 7,882 persons, were female. In 2016, the number of males rose to 7,953 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 7,895 persons being female.

Table II.62.2 Population by Age and Gender Madison 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	1,871	1,695	3,566	1,708	1,544	3,252	-8.8%
15 to 24 years	824	770	1,594	980	873	1,853	16.2%
25 to 34 years	826	858	1,684	749	766	1,515	-10.0%
35 to 44 years	1,062	1,096	2,158	1,007	1,013	2,020	-6.4%
45 to 54 years	1,062	1,096	2,158	1,007	1,013	2,020	-6.4%
55 to 64 years	1,185	1,202	2,387	1,144	1,189	2,333	-2.3%
65 and Over	1,020	1,301	2,321	1,246	1,425	2,671	1.1%
Total	7,797	7,882	15,679	7,953	7,895	15,848	1.1%
% of Total	49.7%	50.3%	.	50.2%	49.8%	.	

**Diagram II.62.1
Age Distribution**
Madison County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Madison County increased from 12,483 to 14,019 persons, or by 12.3 percent. Between 2000 and 2010, Madison County population, changed by 1,660 persons, to a total population of 15,679 persons. The most recent estimates indicated that Madison County’s population rose an additional 169 persons since the 2010 Census, to 15,848 persons in July 2016.

Table II.62.3 Population Estimates: Births, Deaths, and Migration Madison County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	12,483
Natural Increase 90-00	-14
Net Migration 90-00	1,550
2000 Census	14,019
Natural Increase 00-09	561
Net Migration 00-09	930
2009 Population Estimate	15,510
2010 Census	15,679
Natural Increase 10-16	105
Net Migration 10-16	64
2016 Population Estimate	15,848

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.62.3, Madison County had a natural increase, of -14 persons between 1990 and 2000. During the April 2000 to July 2009 period, Madison County’s natural increase was estimated at 561 persons. Between 2010 and 2016, the natural increase was estimated at 105 persons, and the net migration was 64 persons.

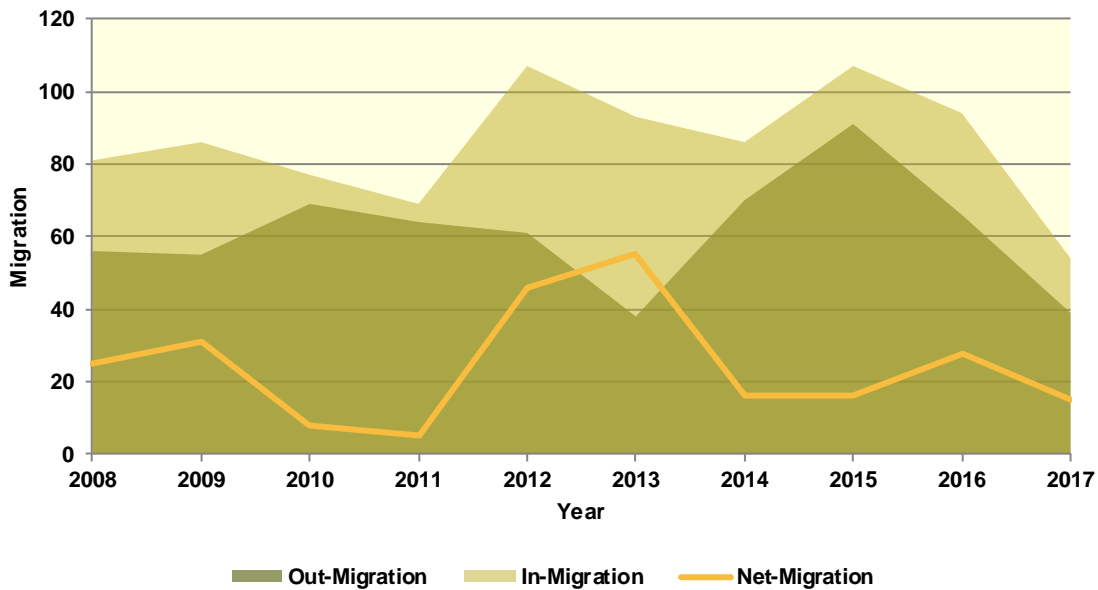
Population Migration Trends

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.62.4 in 2008 there was a total of 81 in-migrations with a total of 56 out-migrations, which led to a net-migration of 25 persons. The most recent first half 2017 data saw a net-migration of 15 persons, with 54 persons entering Madison County and 39 persons leaving Madison County.

Diagram II.62.2, 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 55 people entering and the migration lowest net migration occurred in 2011 with 5 entering Madison County.

Diagram II.62.2
Net In-migration by Gender
 Madison County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.62.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 60 percent of net-migrants, or 9 persons were male, with the remaining 40 percent, or 6 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	41	44	37	31	51	42	43	44	52	26
Female	40	42	40	38	56	51	43	63	42	28
Total	81	86	77	69	107	93	86	107	94	54
Out										
Male	24	24	31	27	28	17	36	40	28	17
Female	32	31	38	37	33	21	34	51	38	22
Total	56	55	69	64	61	38	70	91	66	39
Net										
Male	17	20	6	4	23	25	7	4	24	9
Female	8	11	2	1	23	30	9	12	4	6
Total	25	31	8	5	46	55	16	16	28	15

Table II.62.5, shows net-migration for Madison County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 10 persons entering Madison County. Those in the age range of 14 to 17 had the lowest levels of net migration, with 1 persons leaving Madison County.

Table II.62.5										
Migration by Age Range										
Madison County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	2	0	3	2	1	1	0	0
18-22	8	4	6	2	14	5	12	5	6	5
23-25	8	9	4	9	9	4	4	6	8	3
26-35	23	22	23	18	31	20	28	28	25	13
36-45	15	21	8	17	26	23	15	18	21	9
46-55	12	14	18	12	13	19	11	26	15	13
56-65	7	11	11	4	10	9	7	12	7	7
66 +	7	3	5	7	1	11	8	11	12	4
Total	81	86	77	69	107	93	86	107	94	54
Out										
14-17	0	2	3	0	0	1	1	0	1	1
18-22	10	4	4	7	4	6	9	12	10	4
23-25	10	10	11	9	6	6	6	8	6	4
26-35	16	17	18	10	19	4	19	26	16	10
36-45	6	8	14	19	11	11	11	12	10	7
46-55	10	9	13	11	11	4	10	15	8	3
56-65	3	1	3	4	9	4	9	8	6	5
66 +	1	4	3	4	1	2	5	10	9	5
Total	56	55	69	64	61	38	70	91	66	39
Net										
14-17	1	0	-1	0	3	1	0	1	-1	-1
18-22	-2	0	2	-5	10	-1	3	-7	-4	1
23-25	-2	-1	-7	0	3	-2	-2	-2	2	-1
26-35	7	5	5	8	12	16	9	2	9	3
36-45	9	13	-6	-2	15	12	4	6	11	2
46-55	2	5	5	1	2	15	1	11	7	10
56-65	4	10	8	0	1	5	-2	4	1	2
66 +	6	-1	2	3	0	9	3	1	3	-1
Total	25	31	8	5	46	55	16	16	28	15

School Age Enrollment

Table II.62.6, show the school enrollment from the Iowa Department of Education for Madison County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 3,287 students and was 3,296 in 2017, a change of 0.3 percent. Enrollment for students in grades 1 to 5 was 1,209 students in 2010 and 1,156 in 2017, which was a change of -4.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 948 and 1,001 in 2017, which was a change of 5.6 percent.

Table II.62.6
School Enrollment

Madison County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	207	1,098	649	956	10	2,920
2001	208	1,083	692	967	11	2,961
2002	252	1,048	691	925	9	2,925
2003	274	1,092	721	932	10	3,029
2004	256	1,115	682	948	4	3,005
2005	344	1,114	722	916	98	3,096
2006	344	1,156	748	959	74	3,207
2007	367	1,249	708	970	93	3,294
2008	364	1,265	705	984	78	3,318
2009	321	1,263	713	990	98	3,287
2010	365	1,209	765	948	104	3,287
2011	448	1,215	759	969	213	3,391
2012	470	1,157	755	1,000	210	3,382
2013	462	1,176	756	992	220	3,386
2014	489	1,121	764	1,023	221	3,397
2015	473	1,196	723	1,014	244	3,406
2016	456	1,159	723	1,006	231	3,344
2017	442	1,156	697	1,001	241	3,296
% Change 10-17	21.1%	-4.4%	-8.9%	5.6%	131.7%	0.3%

Census Demographic Data

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

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

Population Estimates

Table II.62.7, shows population by age for the 2000 and 2010 Census. The population changed by 11.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 9.1 percent to a total of 2,321 persons in 2010. Those aged 25 to 34 changed by 1.3 percent, and those aged under 5 changed by 11.3 percent.

Table II.62.7 Population by Age Madison County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	987	7%	1,099	7%	11.3%
5 to 19	3,165	22.6%	3,472	22.1%	9.7%
20 to 24	613	4.4%	589	3.8%	-3.9%
25 to 34	1,663	11.9%	1,684	10.7%	1.3%
35 to 54	4,164	29.7%	4,545	29%	9.1%
55 to 64	1,299	9.3%	1,969	12.6%	51.6%
65 or Older	2,128	15.2%	2,321	14.8%	9.1%
Total	14,019	100.0%	15,679	100.0%	11.8%

The elderly population is further explored in Table II.62.8. Those aged 65 to 66 changed by 36.9 percent between 2000 and 2010, resulting in a population of 278 persons. Those aged 85 or older changed by -4.3 percent during the same time period, and resulted in 379 persons over age 85 in 2010.

Table II.62.8 Elderly Population by Age Madison County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	203	9.5%	278	12%	36.9%
67 to 69	323	15.2%	393	16.9%	21.7%
70 to 74	419	19.7%	553	23.8%	32%
75 to 79	446	21%	403	17.4%	-9.6%
80 to 84	341	16%	315	13.6%	-7.6%
85 or Older	396	18.6%	379	16.3%	-4.3%
Total	2,128	100.0%	2,321	100.0%	9.1%

Population by race and ethnicity is shown in Table II.62.9. The white population changed by 11.3 percent between 2000 and 2010, and resulted in representing 98.1 percent of the population in 2010. The black population changed by 283.3 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 87.6 percent between 2000 and 2010, compared to the 11.3 percent growth rate for non-Hispanics.

Table II.62.9					
Population by Race and Ethnicity					
Madison County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	13,818	98.6%	15,376	98.1%	11.3%
Black	12	0.1%	46	0.3%	283.3%
American Indian	38	0.3%	28	0.2%	-26.3%
Asian	25	0.2%	51	0.3%	104%
Native Hawaiian/ Pacific Islander	3	0%	1	0%	-66.7%
Other	27	0.2%	39	0.2%	44.4%
Two or More Races	96	0.7%	138	0.9%	43.8%
Total	14,019	100.0%	15,679	100.0%	11.8%
Hispanic	105	0.7%	197	1.3%	87.6%
Non-Hispanic	13,914	99.3%	15,482	98.7%	11.3%

Population by race and ethnicity through 2016 is shown in Table II.62.10. The white population represented 97.5 percent of the population in 2016, compared with black households accounting for 0.5 percent of the population. Hispanic households represented 1.6 percent of the population in 2016.

Table II.62.10				
Population by Race and Ethnicity				
Madison County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	15,376	98.1%	15,267	97.5%
Black	46	0.3%	86	0.5%
American Indian	28	0.2%	5	0%
Asian	51	0.3%	172	1.1%
Native Hawaiian/ Pacific Islander	1	0%	18	0.1%
Other	39	0.2%	29	0.2%
Two or More Races	138	0.9%	84	0.5%
Total	15,679	100.0%	15,661	100.0%
Non-Hispanic	15,482	98.7%	15,411	98.4%
Hispanic	197	1.3%	250	1.6%

The population by race is broken down further by ethnicity in Table II.62.11. While the white non-Hispanic population changed by 10.7 percent between 2000 and 2010, the white Hispanic population changed by 160 percent. The black non-Hispanic population changed by 275 percent.

Table II.62.11					
Population by Race and Ethnicity					
Madison County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	13,763	98.9%	15,233	98.4%	10.7%
Black	12	0.1%	45	0.3%	275%
American Indian	30	0.2%	26	0.2%	-13.3%
Asian	25	0.2%	51	0.3%	104%
Native Hawaiian/ Pacific Islander	3	0%	1	0%	-66.7%
Other	1	0%	5	0%	400%
Two or More Races	80	0.6%	121	0.8%	51.2%
Total Non-Hispanic	13,914	100.0%	15,482	100.0%	11.3%
Hispanic					
White	55	52.4%	143	72.6%	160%
Black	0	0%	1	0.5%	
American Indian	8	7.6%	2	1%	-75%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	26	24.8%	34	17.3%	30.8%
Two or More Races	16	15.2%	17	8.6%	6.2%
Total Hispanic	105	100.0%	197	100.0%	87.6%
Total Population	14,019	100.0%	15,679	100.0%	11.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.62.12. During this time, the total non-Hispanic population was 15,411 persons in 2016. The Hispanic population was 250.

Table II.62.12				
Population by Race and Ethnicity				
Madison County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	15,233	98.4%	15,095	97.9%
Black	45	0.3%	70	0.5%
American Indian	26	0.2%	3	0%
Asian	51	0.3%	159	1%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	5	0%	0	0%
Two or More Races	121	0.8%	84	0.5%
Total Non-Hispanic	15,482	100.0%	15,411	100.0%
Hispanic				
White	143	72.6%	172	68.8%
Black	1	0.5%	16	6.4%
American Indian	2	1%	2	0.8%
Asian	0	0%	13	5.2%
Native Hawaiian/ Pacific Islander	0	0%	18	7.2%
Other	34	17.3%	29	11.6%
Two or More Races	17	8.6%	0	0%
Total Non-Hispanic	197	100.0	250	100.0%
Total Population	15,679	100.0%	15,661	100.0%

Households by type and tenure are shown in Table II.62.13. Family households represented 70.7 percent of households, while non-family households accounted for 29.3 percent. These changed from 73.2 and 26.8 percent, respectively.

Table II.62.13				
Household Type by Tenure				
Madison County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,410	73.2%	4,428	70.7%
Married-Couple Family	3,752	85.1%	3,757	84.8%
Owner-Occupied	3,364	89.7%	3,257	86.7%
Renter-Occupied	388	10.3%	500	13.3%
Other Family	658	14.9%	671	14.9%
Male Householder, No Spouse Present	216	32.8%	330	32.2%
Owner-Occupied	141	65.3%	210	63.6%
Renter-Occupied	75	34.7%	120	36.4%
Female Householder, No Spouse Present	442	67.2%	341	65.9%
Owner-Occupied	235	53.2%	256	75.1%
Renter-Occupied	207	46.8%	85	24.9%
Non-Family Households	1,615	26.8%	1,832	29.3%
Owner-Occupied	964	59.7%	1,099	60%
Renter-Occupied	651	40.3%	733	40%
Total	6,025	100.0%	6,260	100.0%

The group quarters population was 192 in 2010, compared to 299 in 2000. Institutionalized populations experienced a -36.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a -10 percent change during this same time period.

Table II.62.14					
Group Quarters Population					
Madison County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	10	3.5%	8	4.4%	-20%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	279	96.5%	175	95.6%	-37.3%
Other Institutions	0	0%	0	0%	0%
Total	289	100.0%	183	100.0%	-36.7%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	10	100%	9	100%	-10%
Total	10	100.0%	9	100.0%	-10%
Group Quarters Population	299	100.0%	192	100.0%	-35.8%

The number of foreign born persons are shown in Table II.62.15. An estimated 0.6 percent of the population was born in Mexico, some 0.4 percent were born in Cambodia, and another 0.2 percent were born in Philippines.

Table II.62.15
Place of Birth for the Foreign-Born Population
 Madison County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	97	0.6%
#2 country of origin	Cambodia	57	0.4%
#3 country of origin	Philippines	32	0.2%
#4 country of origin	Russia	25	0.2%
#5 country of origin	Canada	15	0.1%
#6 country of origin	Vietnam	13	0.1%
#7 country of origin	Germany	12	0.1%
#8 country of origin	England	11	0.1%
#9 country of origin	Romania	5	0%
#10 country of origin	Japan	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.62.16. An estimated 0.4 percent of the population speaks Other Asian and Pacific Island languages at home, followed by 0.3 percent speaking Spanish.

Table II.62.16
Limited English Proficiency and Language Spoken at Home
 Madison County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Other Asian and Pacific Island languages	62	0.4%
#2 LEP Language	Spanish	49	0.3%
#3 LEP Language	German or other West Germanic languages	15	0.1%
#4 LEP Language	Vietnamese	13	0.1%
#5 LEP Language	Tagalog	11	0.1%
#6 LEP Language	Other and unspecified languages	2	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	French, Haitian, or Cajun	0	0%
#10 LEP Language	Korean	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.62.17. Some 14.8 percent of the population was disabled in 2000, or a total of 1,889 persons. The disability rate was highest for those over 65, with 35.1 percent disabled.

Table II.62.17 Disability by Age Madison County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	55	2.3%
16 to 64	1,157	13.8%
65 and older	677	35.1%
Total	1,889	14.8%

Table II.62.18 shows disability by type in 2000. There were 889 physical disabilities in 2000, some 718 employment disabilities, and 552 go-outside-home disabilities.

Table II.62.18 Total Disabilities Tallied: Aged 5 and Older Madison County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	352
Physical disability	889
Mental disability	408
Self-care disability	193
Employment disability	718
Go-outside-home disability	552
Total	3,112

Disability by age, as estimated by the 2016 ACS, is shown in Table II.62.19. 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 50.7 percent of those over 75 experiencing a disability.

Table II.62.19 Disability by Age Madison County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	38	7.4%	13	3%	51	5.4%
5 to 17	62	3.8%	28	1.9%	90	2.9%
18 to 34	14	1.1%	66	5.3%	80	3.2%
35 to 64	360	11.2%	450	13.7%	810	12.5%
65 to 74	210	31.6%	137	20.2%	347	25.9%
75 or Older	234	52.3%	292	49.4%	526	50.7%
Total	918	11.8%	986	12.8%	1,904	12.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.62.20. Some 6.9 percent have an ambulatory disability, 3.7 have an independent living disability, and 2 percent have a self-care disability.

Table II.62.20		
Total Disabilities Tallied: Aged 5 and Older		
Madison County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	651	4.2%
Vision disability	194	1.3%
Cognitive disability	480	3.3%
Ambulatory disability	1,008	6.9%
Self-Care disability	295	2%
Independent living disability	419	3.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.62.21. In 2016, some 7,860 persons were employed and 393 were unemployed. This totaled a labor force of 8,253 persons. The unemployment rate for Madison County was estimated to be 4.8 percent in 2016.

Table II.62.21	
Employment, Labor Force and Unemployment	
Madison County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	7,860
Unemployed	393
Labor Force	8,253
Unemployment Rate	4.8%

In 2016, 93.8 percent of households in Madison County had a high school education or greater.

Table II.62.22	
High School or Greater Education	
Madison County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,870
Total Households	6,260
Percent High School or Above	93.8%

As seen in Table II.62.23, some 36.2 percent of the population had a high school diploma or equivalent, another 34.9 percent have some college, 17.8 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.62.23		
Educational Attainment		
Madison County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	785	6.8%
High School or Equivalent	4,201	36.2%
Some College or Associates Degree	4,040	34.9%
Bachelor's Degree	2,058	17.8%
Graduate or Professional Degree	506	4.4%
Total Population Above 18 years	11,590	100.0%



ECONOMICS

Labor Force

Table II.62.24, shows the labor force statistics for Madison County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 2.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.7 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 Madison County decreased from 4 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.62.24 Labor Force Statistics Madison County 1990 - 2016 BLS Data					
Year	Madison County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	283	6,092	6,375	4.4%	4.4%
1991	358	6,036	6,394	5.6%	4.7%
1992	332	6,145	6,477	5.1%	4.5%
1993	313	6,724	7,037	4.4%	4%
1994	308	7,144	7,452	4.1%	3.5%
1995	318	7,279	7,597	4.2%	3.4%
1996	291	7,472	7,763	3.7%	3.5%
1997	284	7,321	7,605	3.7%	3.1%
1998	215	7,496	7,711	2.8%	2.7%
1999	244	7,440	7,684	3.2%	2.6%
2000	233	7,366	7,599	3.1%	2.6%
2001	261	7,437	7,698	3.4%	3.3%
2002	330	7,662	7,992	4.1%	4%
2003	354	7,494	7,848	4.5%	4.5%
2004	376	7,581	7,957	4.7%	4.5%
2005	370	7,771	8,141	4.5%	4.3%
2006	332	8,068	8,400	4%	3.7%
2007	341	7,937	8,278	4.1%	3.7%
2008	403	7,927	8,330	4.8%	4.2%
2009	558	7,718	8,276	6.7%	6.4%
2010	543	7,917	8,460	6.4%	6%
2011	493	7,781	8,274	6%	5.5%
2012	453	7,683	8,136	5.6%	5%
2013	412	7,695	8,107	5.1%	4.7%
2014	377	7,882	8,259	4.6%	4.3%
2015	328	7,919	8,247	4%	3.8%
2016	298	8,045	8,343	3.6%	3.7%

Diagram II.62.3, shows the employment and labor force for Madison County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,045 persons, with the labor force reaching 8,343, indicating there were a total of 298 unemployed persons.

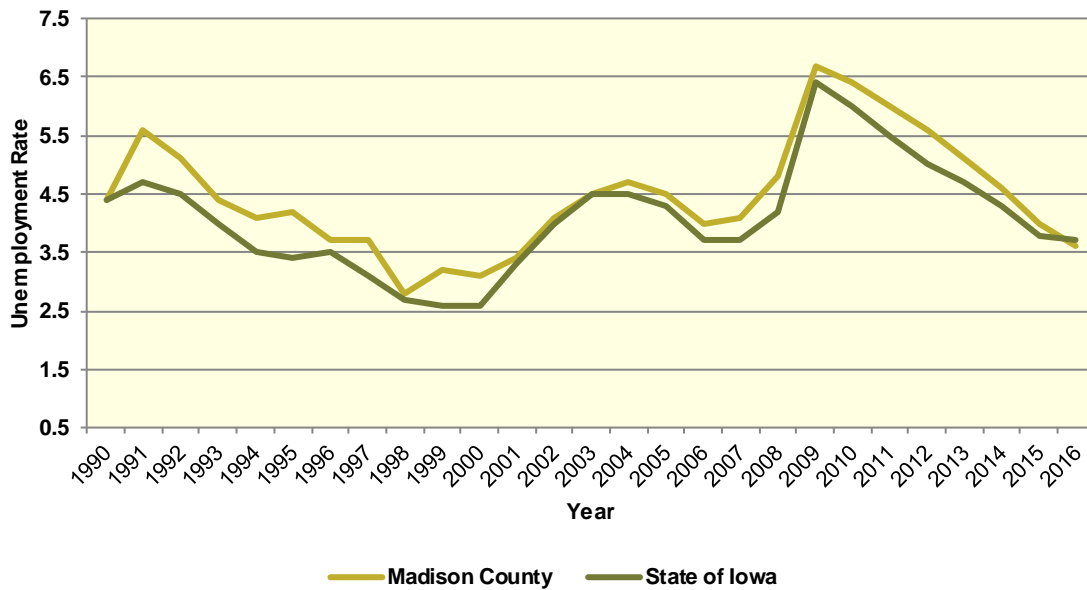
Diagram II.62.3
Employment and Labor Force
 Madison County
 1990 – 2016 BLS Data



Unemployment

Diagram II.62.4, shows the unemployment rate for both the State and Madison County. During the 1990’s the average rate for Madison County was 4.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5 percent. Over the course of the entire period the Madison County had an average unemployment rate that higher than the State, 4.5 percent for Madison County, versus 4.1 statewide.

Diagram II.62.4
Annual Unemployment Rate
 Madison 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.62.25, shows total real earnings by industry for Madison County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$56,857,000. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 114.5 percent.

Table II.62.25
Real Earnings by Industry
 Madison 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	12,483	23,503	43,606	28,626	43,136	27,865	22,013	11,058	-49.8
Forestry, fishing, related activities, and other	0	2,128	0	2,046	1,728	1,865	1,811	1,639	-9.5
Mining	2,620	2,536	2,786	3,478	2,693	3,817	2,586	5,546	114.5
Utilities	0	0	0	0	0	51	0	57	0
Construction	26,209	28,099	30,712	33,688	31,395	32,224	33,831	36,768	8.7
Manufacturing	22,504	13,502	13,656	14,886	14,931	16,401	15,309	14,760	-3.6
Wholesale trade	8,309	10,111	9,597	9,530	9,455	8,195	10,016	12,684	26.6
Retail trade	14,531	15,032	15,577	15,076	14,434	15,836	18,836	17,640	-6.3
Transportation and warehousing	0	3,612	4,706	4,756	4,619	6,183	6,494	6,612	1.8
Information	1,745	0	0	0	1,990	2,434	3,634	3,526	-3
Finance and insurance	8,478	15,520	9,638	11,477	10,958	11,854	11,121	10,983	-1.2
Real estate and rental and leasing	1,577	1,386	1,534	1,737	2,398	2,591	2,774	3,060	10.3
Professional and technical services	7,268	10,122	9,830	9,480	8,964	8,917	8,230	8,461	2.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	678	127	197	272	254	266	220	-17.4
Health care and social assistance	0	17,830	16,464	15,602	15,593	15,022	14,588	13,767	-5.6
Arts, entertainment, and recreation	341	445	503	667	641	666	557	522	-6.3
Accommodation and food services	3,156	3,825	3,860	3,999	3,861	4,097	4,648	4,634	-0.3
Other services, except public administration	12,589	0	0	0	13,463	14,093	14,709	15,147	3
Government and government enterprises	41,685	60,579	57,978	57,214	53,095	53,363	55,334	56,857	2.8
Total	186,758	228,371	242,304	232,995	241,005	234,852	235,861	233,141	-1.2



Table II.62.26, shows the total employment by industry for the Madison County. The most recent estimates show the government and government enterprises industry was the largest employer in Madison County, with employment reaching 1,036 jobs in 2016. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 49.1 percent.

Table II.62.26
Employment by Industry
 Madison County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,146	949	956	941	968	930	952	944	-0.8
Forestry, fishing, related activities, and other	0	75	0	71	77	82	78	76	-2.6
Mining	49	58	67	83	68	90	55	82	49.1
Utilities	0	0	0	0	0	0	0	0	0
Construction	644	640	601	633	630	648	686	717	4.5
Manufacturing	509	294	306	314	313	325	305	298	-2.3
Wholesale trade	180	169	168	178	174	182	188	231	22.9
Retail trade	714	667	697	717	743	739	890	855	-3.9
Transportation and warehousing	0	127	125	124	133	155	164	161	-1.8
Information	61	0	0	0	48	60	76	72	-5.3
Finance and insurance	257	372	351	309	325	322	321	321	0
Real estate and rental and leasing	147	219	221	211	238	245	259	269	3.9
Professional and technical services	215	272	272	269	268	255	254	262	3.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	31	21	25	25	27	27	26	-3.7
Health care and social assistance	0	686	643	603	584	552	518	507	-2.1
Arts, entertainment, and recreation	83	94	103	94	91	94	103	101	-1.9
Accommodation and food services	244	299	275	260	263	281	329	310	-5.8
Other services, except public administration	402	0	0	0	421	424	442	463	4.8
Government and government enterprises	941	1,122	1,095	1,119	1,022	1,015	1,014	1,036	2.2
Total	6,576	6,728	6,651	6,641	6,613	6,682	6,927	6,992	0.9



Table II.62.27, shows the real average earnings per job by industry for Madison County. These figures are calculated by dividing the total real earning displayed in Tables II.62.25 and II.62.26, by industry. In 2016, the mining industry had the highest average earnings reaching 67,634 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 43.9 percent.

Table II.62.27
Real Earnings Per Job by Industry
 Madison County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	10,893	24,766	45,613	30,421	44,562	29,962	23,123	11,714	-49.3
Forestry, fishing, related activities, and other	0	28,375	0	28,822	22,446	22,742	23,212	21,566	-7.1
Mining	53,471	43,716	41,588	41,909	39,597	42,408	47,011	67,634	43.9
Utilities	0	0	0	0	0	0	0	0	0
Construction	40,697	43,904	51,101	53,220	49,833	49,729	49,316	51,280	4
Manufacturing	44,213	45,926	44,627	47,408	47,702	50,466	50,193	49,530	-1.3
Wholesale trade	46,160	59,830	57,122	53,538	54,338	45,025	53,278	54,909	3.1
Retail trade	20,351	22,537	22,349	21,026	19,427	21,429	21,164	20,632	-2.5
Transportation and warehousing	0	28,443	37,644	38,354	34,729	39,892	39,600	41,068	3.7
Information	28,599	0	0	0	41,458	40,570	47,819	48,972	2.4
Finance and insurance	32,987	41,721	27,457	37,141	33,717	36,812	34,644	34,215	-1.2
Real estate and rental and leasing	10,727	6,329	6,941	8,233	10,074	10,575	10,711	11,375	6.2
Professional and technical services	33,805	37,214	36,138	35,241	33,447	34,967	32,402	32,294	-0.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	21,877	6,062	7,881	10,883	9,406	9,869	8,462	-14.3
Health care and social assistance	0	25,991	25,605	25,874	26,700	27,214	28,161	27,154	-3.6
Arts, entertainment, and recreation	4,104	4,732	4,881	7,099	7,045	7,081	5,410	5,168	-4.5
Accommodation and food services	12,936	12,792	14,036	15,379	14,681	14,581	14,129	14,948	5.8
Other services, except public administration	31,317	0	0	0	31,978	33,239	33,279	32,715	-1.7
Government and government enterprises	44,298	53,992	52,948	51,130	51,952	52,574	54,570	54,881	0.6
Total	28,400	33,943	36,431	35,084	36,444	35,147	34,050	33,344	-2.1

Table II.62.28 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 \$702,927,000 a -0.1 percent change between 2015 and 2016. Table II.62.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,728 and 6,992 in 2016, which a change of 0.9 percent over this period.

Table II.62.28
Total Employment and Real Personal Income
 Madison 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	137,127	6,797	35,803	33,481	19,449	219,063	18,821	4,577	29,959
1970	135,284	7,030	36,189	36,585	21,561	222,588	19,237	4,691	28,841
1971	127,556	7,384	39,637	38,715	22,980	221,504	19,013	4,780	26,685
1972	137,010	7,095	45,498	42,178	23,945	241,535	19,759	4,574	29,955
1973	173,830	8,278	50,381	49,416	25,578	290,927	23,788	4,577	37,977
1974	121,192	9,146	53,983	53,408	27,818	247,255	20,330	4,717	25,691
1975	135,089	9,072	54,854	55,171	30,242	266,283	21,930	4,884	27,658
1976	146,312	9,586	58,801	55,648	31,876	283,052	23,035	5,069	28,865
1977	123,853	9,445	65,528	59,572	31,332	270,840	21,453	5,212	23,765
1978	143,260	9,956	71,082	61,965	33,456	299,807	23,491	5,305	27,004
1979	121,232	11,204	75,245	63,986	35,215	284,473	22,094	5,332	22,737
1980	106,557	10,447	77,838	69,139	38,192	281,278	22,353	5,187	20,542
1981	104,430	10,331	77,366	74,881	40,319	286,665	22,931	5,055	20,659
1982	97,429	9,680	75,381	83,763	43,367	290,260	23,276	4,927	19,775
1983	79,942	9,440	76,825	82,557	44,831	274,715	22,308	4,943	16,174
1984	92,915	9,924	81,680	86,908	45,763	297,342	24,312	4,974	18,680
1985	104,367	10,313	83,390	84,965	46,277	308,686	25,292	4,983	20,944
1986	114,798	11,053	86,456	81,920	46,922	319,042	26,076	5,085	22,576
1987	123,477	12,388	90,497	75,330	46,097	323,013	26,354	5,298	23,305
1988	112,249	13,303	96,852	72,794	45,613	314,205	25,500	5,185	21,649
1989	130,734	13,434	101,469	72,951	46,475	338,195	27,262	5,231	24,991
1990	126,664	13,950	108,550	71,582	49,681	342,527	27,366	5,375	23,565
1991	119,664	13,831	114,718	71,084	50,916	342,550	27,299	5,344	22,392
1992	125,678	13,926	121,714	69,106	53,493	356,064	27,958	5,327	23,593
1993	117,563	15,121	123,185	67,188	55,712	348,527	27,211	5,625	20,901
1994	144,662	16,646	126,171	66,670	56,286	377,144	29,126	5,950	24,314
1995	133,862	17,347	126,415	74,995	59,349	377,273	28,281	6,248	21,425
1996	158,793	16,494	138,070	79,478	62,201	422,049	31,309	6,398	24,818
1997	166,279	18,910	148,276	85,433	61,389	442,466	32,570	6,391	26,017
1998	169,505	19,815	154,505	92,937	61,709	458,841	33,488	6,446	26,296
1999	173,724	20,511	169,653	88,227	64,592	475,685	34,227	6,537	26,576
2000	182,035	20,259	173,300	89,514	67,009	491,599	34,992	6,449	28,227
2001	186,758	20,593	176,383	90,399	69,025	501,972	35,490	6,576	28,401
2002	194,786	21,136	182,310	86,692	75,302	517,954	36,191	6,398	30,444
2003	199,350	21,747	188,355	79,379	73,681	519,018	35,841	6,405	31,124
2004	222,548	22,002	197,542	78,567	74,214	550,869	37,390	6,412	34,708
2005	218,888	22,908	208,796	81,325	79,693	565,795	37,927	6,598	33,175
2006	222,371	23,575	220,732	87,683	84,304	591,515	38,758	6,718	33,101
2007	237,092	24,619	244,118	96,690	87,116	640,397	41,535	6,876	34,481
2008	242,665	24,791	251,079	107,254	99,116	675,324	43,522	6,765	35,871
2009	230,615	24,985	244,491	100,030	106,615	656,767	42,345	6,756	34,135
2010	228,371	25,745	235,874	96,076	113,061	647,636	41,162	6,728	33,944
2011	242,304	23,256	241,254	104,110	109,512	673,924	42,830	6,651	36,431
2012	232,995	23,110	243,618	107,981	107,730	669,215	42,791	6,641	35,084
2013	241,005	25,017	251,796	106,816	107,674	682,275	44,100	6,613	36,444
2014	234,852	25,587	259,484	110,127	109,022	687,898	44,090	6,682	35,147
2015	235,861	26,140	268,137	112,137	113,750	703,745	44,694	6,927	34,050
2016	233,141	27,668	269,924	112,697	114,833	702,927	44,354	6,992	33,344



Diagram II.62.5, shows real average earnings per job for Madison County from 1990 to 2016. Over this period the average earning per job for Madison County was \$29,926, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.62.5
Real Average Earnings Per Job
 Madison County
 BEA Data 1990 - 2016

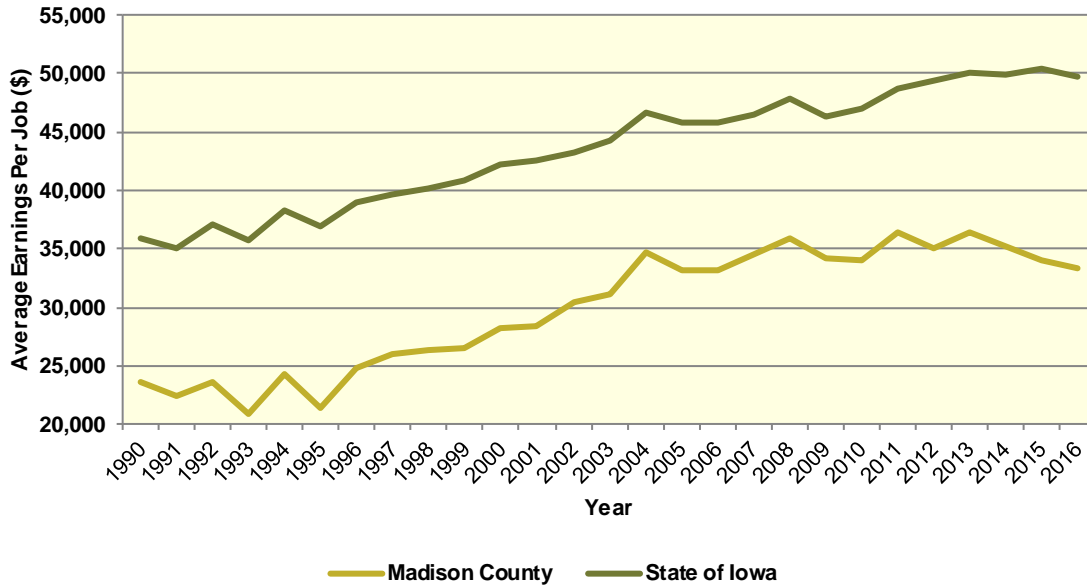
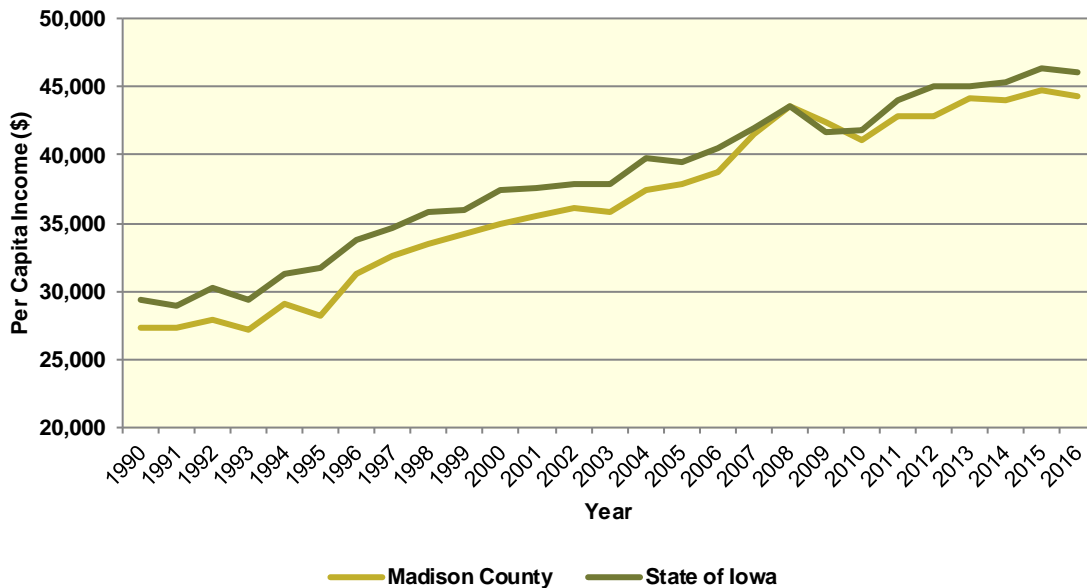


Diagram II.62.6, shows real per capita income for the Madison County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Madison County was \$36,550, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.62.6
Real Per Capita Income
 Madison 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.62.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 3,788 persons in 2015 to 3,842 in 2016, a change of 1.4 percent.

Table II.62.29
Total Monthly Employment
 Madison County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,561	3,685	3,637	3,552	3,542	3,508	3,517	3,392	3,512	3,577	3,636
Feb	3,568	3,640	3,615	3,565	3,537	3,501	3,505	3,360	3,519	3,591	3,641
Mar	3,572	3,725	3,629	3,591	3,584	3,584	3,600	3,362	3,532	3,812	3,739
Apr	3,623	3,877	3,728	3,666	3,742	3,695	3,703	3,542	3,636	3,915	3,889
May	3,690	3,893	3,855	3,715	3,778	3,761	3,724	3,652	3,765	3,972	3,922
Jun	3,774	3,945	3,813	3,736	3,764	3,865	3,856	3,700	3,803	4,025	4,053
Jul	3,641	3,745	3,665	3,581	3,611	3,511	3,598	3,587	3,611	3,822	3,838
Aug	3,607	3,752	3,772	3,579	3,589	3,511	3,616	3,618	3,601	3,732	3,910
Sep	3,699	3,743	3,773	3,696	3,689	3,634	3,713	3,584	3,649	3,728	3,905
Oct	3,638	3,773	3,789	3,732	3,735	3,651	3,720	3,607	3,656	3,771	3,832
Nov	3,658	3,765	3,715	3,753	3,744	3,657	3,716	3,636	3,661	3,786	3,851
Dec	3,713	3,737	3,696	3,683	3,709	3,660	3,683	3,592	3,631	3,730	3,882
Annual	3,645	3,773	3,724	3,654	3,669	3,628	3,663	3,553	3,631	3,788	3,842
% Change	.	3.5%	-1.3%	-1.9%	0.4%	-1.1%	1%	-3%	2.2%	4.3%	1.4%

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 \$660 in 2015. In 2016, average weekly wages saw an increased of 4.5 percent over the prior year, rising to \$690, or by 30 dollars. These data are shown in Table II.62.30.

Table II.62.30						
Average Weekly Wages						
Madison County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	412	437	425	466	435	
2002	442	448	458	483	458	5.3%
2003	456	465	463	490	469	2.4%
2004	460	481	473	515	483	3%
2005	460	496	513	530	500	3.5%
2006	480	520	509	537	512	2.4%
2007	499	544	560	601	551	7.6%
2008	530	558	561	610	565	2.5%
2009	540	567	586	608	576	1.9%
2010	540	585	593	624	586	1.7%
2011	551	600	610	629	598	2%
2012	585	606	589	637	605	1.2%
2013	591	609	607	691	625	3.3%
2014	608	632	642	708	647	3.5%
2015	624	638	653	725	660	2%
2016(p)	639	678	702	739	690	4.5%

Total business establishments reported by the QCEW are displayed in Table II.62.31. Between 2015 and 2016, the total number of business establishments in Madison County increased by 4.5 percent, from 463 to 478 establishments.

Table II.62.31						
Number of Business Establishments						
Madison County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	401	400	385	386	393	
2002	389	391	387	390	389	-1%
2003	393	390	396	407	397	2.1%
2004	411	409	412	406	410	3.3%
2005	402	401	402	401	402	-2%
2006	397	401	399	401	400	-0.5%
2007	416	420	424	419	420	5%
2008	427	424	425	421	424	1%
2009	416	413	424	421	419	-1.2%
2010	422	423	423	415	421	0.5%
2011	408	409	414	422	413	-1.9%
2012	418	416	419	425	420	1.7%
2013	422	427	428	430	427	1.7%
2014	439	447	448	450	446	4.4%
2015	454	466	467	466	463	3.8%
2016	478	476	477	481	478	3.2%

Iowa Department of Revenue

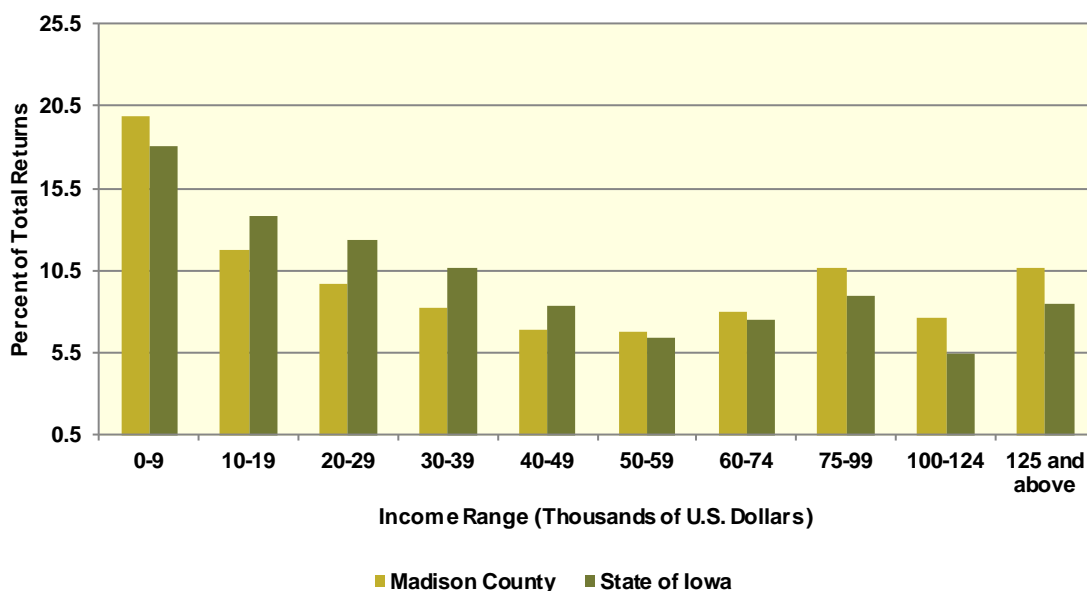
The Iowa Department of Revenue releases annual income tax statistics. Table II.62.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Madison County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 4.5 percent, with 727 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 54 percent. This compared to the income class of \$50,000-59,999, which saw the lowest percentage change between 2010 and 2015 of -13 percent.

Table II.62.32
Number of Tax Returns by Adjusted Gross Income
 Madison 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	1,212	909	811	656	516	493	560	426	150	145	5,878
2003	1,250	817	747	619	560	476	582	483	166	182	5,882
2004	1,244	802	717	651	559	449	596	547	209	236	6,010
2005	1,244	827	717	622	581	463	597	621	238	281	6,191
2006	1,266	812	741	569	586	456	625	636	298	326	6,315
2007	1,324	804	748	625	545	463	645	723	321	375	6,573
2008	1,226	775	691	632	502	456	597	729	356	402	6,366
2009	1,267	798	706	625	525	464	577	692	357	410	6,421
2010	1,294	827	717	606	539	450	607	685	360	472	6,557
2011	1,339	810	742	596	507	455	540	698	406	511	6,604
2012	1,243	836	699	616	488	412	595	689	412	588	6,578
2013	1,283	810	686	560	523	414	547	735	441	617	6,616
2014	1,244	804	701	598	471	433	568	715	486	684	6,704
2015	1,362	802	661	564	469	466	546	734	523	727	6,854
Change 10 - 15	5.3%	-3%	-7.8%	-6.9%	-13%	3.6%	-10%	7.2%	45.3%	54%	4.5%

Diagram II.62.7
2015 Income Distribution
 Madison 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 1,394 in 2010 to 1,218 in 2016, with the poverty rate reaching 7.8 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.62.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	908	6.5%
2001	907	6.3%
2002	1,019	7%
2003	1,014	6.8%
2004	1,182	7.8%
2005	1,048	7%
2006	1,207	7.9%
2007	1,125	7.4%
2008	1,232	8.1%
2009	1,294	8.5%
2010	1,394	9%
2011	1,348	8.7%
2012	1,282	8.3%
2013	1,273	8.4%
2014	1,357	8.8%
2015	1,270	8.2%
2016	1,218	7.8%

The rate of poverty for Madison County is shown in Table II.62.34. In 2016, there were an estimated 1,054 persons living in poverty. This represented a 6.8 percent poverty rate, compared to 6.7 percent poverty in 2000. In 2016, some 7.7 percent of those in poverty were under age 6, and 21.4 percent were 65 or older.

Table II.62.34				
Poverty by Age				
Madison 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	81	8.8%	81	7.7%
6 to 17	178	19.3%	135	12.8%
18 to 64	460	50%	612	58.1%
65 or Older	201	21.8%	226	21.4%
Total	920	100.0%	1,054	100.0%
Poverty Rate	6.7%	.	6.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 4.6 percent in Madison County between 2010 and 2016, from 6,554 to 6,857. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.62.35.

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 Madison County remained unchanged from 82 authorizations in 2015 to 82 in 2016.

The real value of single-family building permits increased from \$274,267 in 2015 to \$277,854 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.62.36.

Table II.62.35				
Housing Units				
State of Iowa vs. Madison County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Madison County	% Growth Since Census
2000 Census Base	1,232,625	.	5,658	.
2010 Census	1,336,417	8.4%	6,554	15.8%
July 2011 Estimate	1,341,974	0.4%	6,571	0.3%
July 2012 Estimate	1,346,403	0.7%	6,592	0.6%
July 2013 Estimate	1,353,274	1.3%	6,627	1.1%
July 2014 Estimate	1,362,458	1.9%	6,670	1.8%
July 2015 Estimate	1,370,778	2.6%	6,717	2.5%
July 2016 Estimate	1,380,162	3.3%	6,857	4.6%

Table II.62.36
Building Permits and Valuation
 Madison 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	32	4	24	0	60	106,007	0
1981	56	2	0	24	82	81,943	44,691
1982	33	0	0	0	33	78,861	0
1983	23	0	0	0	23	67,865	0
1984	13	0	0	6	19	78,953	30,139
1985	11	0	24	0	35	91,958	0
1986	18	0	0	0	18	66,115	0
1987	17	0	0	0	17	83,160	0
1988	20	0	4	0	24	75,423	0
1989	33	0	4	5	42	110,172	44,998
1990	15	2	8	0	25	99,166	0
1991	37	0	8	24	69	127,099	41,682
1992	38	0	4	8	50	122,201	39,482
1993	57	2	0	0	59	130,688	0
1994	71	20	4	0	95	144,013	0
1995	36	6	0	24	66	144,273	123,292
1996	40	4	0	0	44	165,204	0
1997	72	0	4	0	76	162,002	0
1998	88	2	4	0	94	158,109	0
1999	126	2	0	24	152	147,237	57,999
2000	92	4	7	0	103	151,751	0
2001	100	2	0	0	102	154,981	0
2002	109	0	0	0	109	176,676	0
2003	118	0	0	0	118	204,009	0
2004	162	2	0	0	164	201,021	0
2005	151	0	0	0	151	221,298	0
2006	134	0	0	0	134	208,128	0
2007	84	4	0	0	88	225,865	0
2008	51	0	4	0	55	198,720	0
2009	35	0	0	0	35	217,068	0
2010	33	2	0	0	35	204,268	0
2011	39	0	0	0	39	196,176	0
2012	55	0	0	0	55	232,275	0
2013	57	0	0	0	57	219,328	0
2014	55	0	0	0	55	239,347	0
2015	82	66	0	0	148	274,267	0
2016	82	0	4	5	91	277,854	100,000



Diagram II.62.8 Single Family Permits

Madison County
Census Bureau Data, 1980–2016

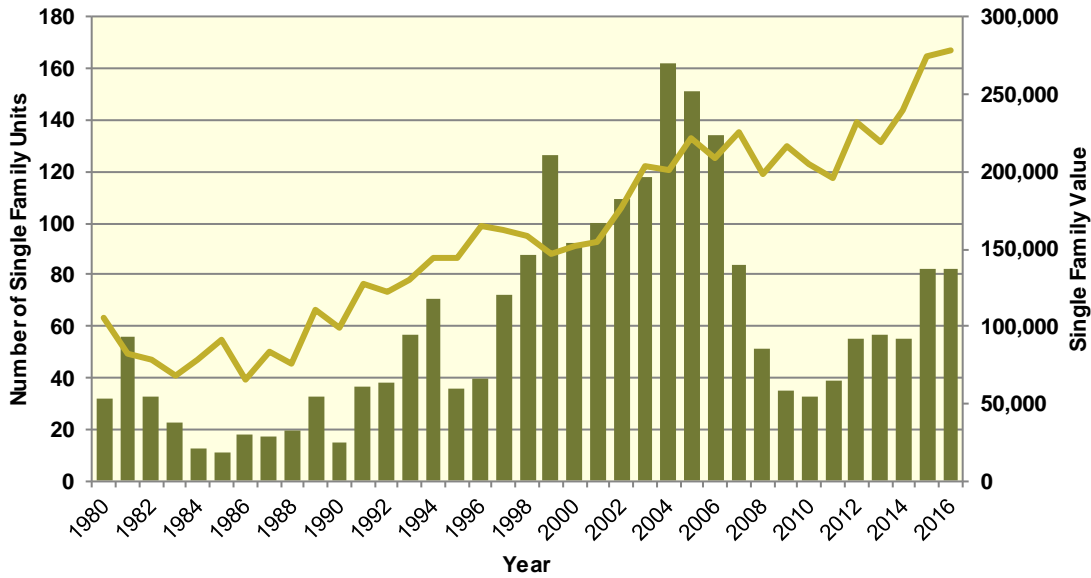
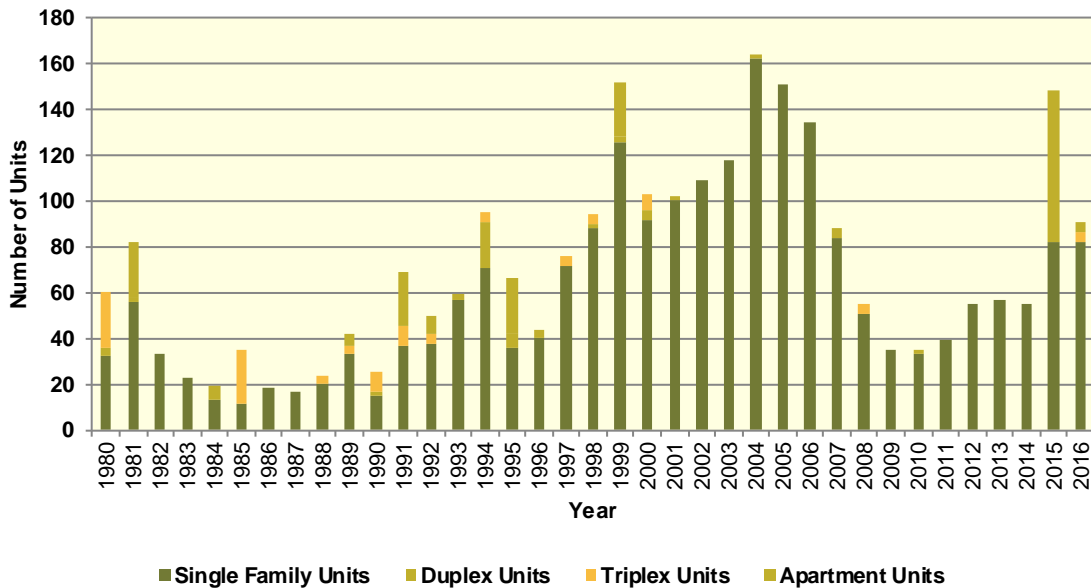


Diagram II.62.9 Total Permits by Unit Type

Madison County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.62.37. In 2016, there were 6,679 housing units, up from 5,661 in 2000. Single-family units accounted for 85.8 percent of units in 2016, compared to 83.7 in 2000. Apartment units accounted for 4.2 percent in 2016, compared to 4.8 percent in 2000.

Table II.62.37 Housing Units by Type Madison 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	4,738	83.7%	5,733	85.8%
Duplex	94	1.7%	204	3.1%
Tri- or Four-Plex	179	3.2%	135	2%
Apartment	272	4.8%	280	4.2%
Mobile Home	373	6.6%	327	4.9%
Boat, RV, Van, Etc.	5	0.1%	0	0%
Total	5,661	100.0%	6,679	100.0%

Some 91.9 percent of housing was occupied in 2010, compared to 94.1 percent in 2000. Owner-occupied housing changed 13.3 percent between 2000 and 2010, ending with owner-occupied units representing 78.1 percent of unit. Vacant units changed by 57.9 percent, resulting in 529 vacant units in 2010.

Table II.62.38 Housing Units by Tenure Madison County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,326	94.1%	6,025	91.9%	13.1%
Owner-Occupied	4,152	78%	4,704	78.1%	13.3%
Renter-Occupied	1,174	22%	1,321	21.9%	12.5%
Vacant Housing Units	335	5.9%	529	8.1%	57.9%
Total Housing Units	5,661	100.0%	6,554	100.0%	15.8%

Table II.62.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,679 housing units. An estimated 77 percent were owner-occupied, and 6.3 percent were vacant.

Table II.62.39 Housing Units by Tenure Madison County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,025	91.9%	6,260	93.7%
Owner-Occupied	4,704	78.1%	4,822	77%
Renter-Occupied	1,321	21.9%	1,438	23%
Vacant Housing Units	529	8.1%	419	6.3%
Total Housing Units	6,554	100.0%	6,679	100.0%

Households by household size are shown in Table II.62.40. There were a total of 6,025 households in 2010, up from 5,326 in 2000. One person households changed by 5,326 percent between 2000 and 2010, while two person households changed by 14.7 percent. Three and four person households changed by 12.7 and 3.7 respectively, representing 15.5 percent and 13.5 percent of the population in 2010.

Table II.62.40					
Households by Household Size					
Madison County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,210	22.7%	1,388	23%	14.7%
Two Persons	1,957	36.7%	2,245	37.3%	14.7%
Three Persons	827	15.5%	932	15.5%	12.7%
Four Persons	783	14.7%	812	13.5%	3.7%
Five Persons	390	7.3%	431	7.2%	10.5%
Six Persons	114	2.1%	152	2.5%	33.3%
Seven Persons or More	45	0.8%	65	1.1%	44.4%
Total	5,326	100.0%	6,025	100.0%	13.1%

Households by income is shown in Table II.62.41. Households earning more than \$100,000 per year represented 22.8 percent of households in 2016, compared to 7.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.1 percent of households in 2010, compared to 24.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.8 percent of households in 2016, compared to 15.3 percent in 2000.

Table II.62.41				
Households by Income				
Madison 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	811	15.3%	554	8.8%
\$15,000 to \$19,999	243	4.6%	282	4.5%
\$20,000 to \$24,999	378	7.1%	262	4.2%
\$25,000 to \$34,999	764	14.4%	527	8.4%
\$35,000 to \$49,999	967	18.2%	827	13.2%
\$50,000 to \$74,999	1,325	24.9%	1,444	23.1%
\$75,000 to \$99,999	420	7.9%	935	14.9%
\$100,000 or More	407	7.7%	1,429	22.8%
Total	5,315	100.0%	6,260	100.0%

Table II.62.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 17.3 percent and 1.2 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 15.2 percent, 9.3 percent, and 8.7, respectively. Housing units built prior to 1939 represented 31.6 percent of households in 2016.

Table II.62.42				
Households by Year Home Built				
Madison 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	2,318	43.5%	1,979	31.6%
1940 to 1949	213	4%	226	3.6%
1950 to 1959	317	6%	382	6.1%
1960 to 1969	378	7.1%	434	6.9%
1970 to 1979	822	15.4%	949	15.2%
1980 to 1989	435	8.2%	580	9.3%
1990 to 1999	843	15.8%	547	8.7%
2000 to 2009	.	.	1,085	17.3%
2010 or Later	.	.	78	1.2%
Total	5,326	100.0%	6,260	100.0%

The distribution of unit types by race are shown in Table II.62.43. An estimated 85.7 percent of white households occupy single family homes, while 100 percent of black households do. Some 4.1 percent of white households occupied apartments, while 0 percent of black households do. An estimated 42.1 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.62.43							
Distribution of Units in Structure by Race							
Madison County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	85.7%	100%	100%	42.1%	0%	100%	100%
Duplex	3.1%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.2%	0%	0%	0%	0%	0%	0%
Apartment	4.1%	0%	0%	43.9%	0%	0%	0%
Mobile Home	4.8%	0%	0%	14%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.62.44. An estimated 23.1 percent of vacant units were for rent in 2010, a 23.2 percent change since 2000. In addition, some 17.6 percent of vacant units were for sale, a change of 72.2 percent between 2000 and 2010. “Other” vacant units represented 42.9 percent of vacant units in 2010. This is a change of 122.5 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.62.44					
Disposition of Vacant Housing Units					
Madison County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	99	29.6%	122	23.1%	23.2%
For Sale	54	16.1%	93	17.6%	72.2%
Rented or Sold, Not Occupied	39	11.6%	23	4.3%	-41%
For Seasonal, Recreational, or Occasional Use	40	11.9%	64	12.1%	60%
For Migrant Workers	1	0.3%	0	0%	-100%
Other Vacant	102	30.4%	227	42.9%	122.5%
Total	335	100.0%	529	100.0%	57.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.62.45. By 2016, for rent units accounted for 2.4 percent of vacant units, while for sale units accounted for 25.8 percent. “Other” vacant units accounted for 46.8 percent of vacant units, representing a total of 196 “other” vacant units.

Table II.62.45				
Disposition of Vacant Housing Units				
Madison County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	122	23.1%	10	2.4%
For Sale	93	17.6%	108	25.8%
Rented Not Occupied	2	0.4%	16	3.8%
Sold Not Occupied	21	4%	65	15.5%
For Seasonal, Recreational, or Occasional Use	64	12.1%	24	5.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	227	42.9%	196	46.8%
Total	529	100.0%	419	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.62.46. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.62.46 Overcrowding and Severe Overcrowding Madison County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	4,116	99.1%	28	0.7%	9	0.2%	4,153
2016 Five-Year ACS	4,795	99.4%	23	0.5%	4	0.1%	4,822
Renter							
2000 Census	1,152	98.2%	10	0.9%	11	0.9%	1,173
2016 Five-Year ACS	1,411	98.1%	20	1.4%	7	0.5%	6,260
Total							
2000 Census	5,268	98.9%	38	0.7%	20	0.4%	5,326
2016 Five-Year ACS	6,206	99.1%	43	0.7%	11	0.2%	6,260

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 6 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Madison County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.62.47 Households with Incomplete Plumbing Facilities Madison County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,301	6,254
Lacking Complete Plumbing Facilities	25	6
Total Households	5,326	6,260
Percent Lacking	0.5%	0.1%

There were 60 households lacking complete kitchen facilities in 2016, compared to 6 households in 2000. This was a change from 0.1 percent of households in 2000 to 1 percent in 2016.

Table II.62.48 Households with Incomplete Kitchen Facilities Madison County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,320	6,200
Lacking Complete Kitchen Facilities	6	60
Total Households	5,326	6,260
Percent Lacking	0.1%	1%

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

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

In Madison County, 15.7 of households had a cost burden and 7.5 percent had a severe cost burden. Some 23.4 percent of renters were cost burdened, and 13 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 10.6 percent and a severe cost burden rate of 2.6 percent. Owner occupied households with a mortgage had a cost burden rate of 14.8 percent, and severe cost burden at 7.5 percent.

Table II.62.49
Cost Burden and Severe Cost Burden by Tenure
 Madison 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	1,220	73.8%	311	18.8%	123	7.4%	0	0%	1,654
2016 Five-Year ACS	2,449	77.7%	467	14.8%	236	7.5%	0	0%	3,152
Owner Without a Mortgage									
2000 Census	810	88.5%	69	7.5%	32	3.5%	4	0.4%	915
2016 Five-Year ACS	1,428	85.5%	177	10.6%	44	2.6%	21	1.3%	1,670
Renter									
2000 Census	677	67.1%	150	14.9%	123	12.2%	59	5.8%	1,009
2016 Five-Year ACS	788	54.8%	337	23.4%	187	13%	126	8.8%	1,438
Total									
2000 Census	2,707	75.7%	530	14.8%	278	7.8%	63	1.8%	3,578
2016 Five-Year ACS	4,665	74.5%	981	15.7%	467	7.5%	147	2.3%	6,260

Housing Problems by Income

Table II.62.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Madison County. As can be seen in 2017 the MFI was \$82,200, which compared to \$69,900 for the State of Iowa.

Table II.62.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 640 owner-occupied and 310 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 280 owner-occupied 185 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,530 households without a housing problem.

Table II.62.50
Median Family Income
 Madison County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	48,100	49,100
2001	52,900	52,500
2002	54,500	53,700
2003	56,700	54,900
2004	56,800	55,800
2005	58,250	57,650
2006	67,700	57,800
2007	67,700	58,100
2008	67,900	58,500
2009	71,700	62,000
2010	73,200	62,400
2011	74,500	64,000
2012	75,500	64,800
2013	72,900	64,700
2014	74,900	65,300
2015	75,000	67,500
2016	76,900	68,400
2017	82,200	69,900

Table II.62.51
Housing Problems by Income and Tenure
 Madison 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	30	4	0	0	10	44
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	10	0	30	44
Housing cost burden greater than 50% of income (and none of the above problems)	155	70	35	10	10	280
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	155	220	80	160	640
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	60	210	435	505	2,385	3,595
Total	290	443	704	595	2,599	4,631
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	15	15
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	0	15	0	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	120	35	30	0	0	185
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	175	90	0	0	310
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	200	200	155	125	255	935
Total	369	410	290	135	270	1,474
Total						
Lacking complete plumbing or kitchen facilities	30	4	0	0	25	59
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	10	4	18
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	25	0	30	59
Housing cost burden greater than 50% of income (and none of the above problems)	275	105	65	10	10	465
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	330	310	80	160	950
Zero/negative income (and none of the above problems)	24	0	0	0	0	24
has none of the 4 housing problems	260	410	590	630	2,640	4,530
Total	659	853	994	730	2,869	6,105

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.62.52 on the following page, of the 529 loans in 2016, 252 loans were for Home Purchases, 55 were for Home Improvement and 222 were for refinancing.

Table II.62.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Madison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	151	54	277	482
2009	161	44	446	651
2010	95	48	359	502
2011	125	40	328	493
2012	119	34	459	612
2013	151	35	292	478
2014	183	50	152	385
2015	224	43	211	478
2016	252	55	222	529

Table II.62.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$156,882 in 2012 and \$196,762 in 2016. Overall, average loans were \$140,207 in 2008 and \$179,505 in 2016.

Table II.62.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Madison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$156,517	\$59,463	\$147,058	\$140,207
2009	\$150,957	\$48,636	\$180,013	\$163,948
2010	\$143,432	\$53,250	\$158,571	\$145,635
2011	\$152,472	\$59,350	\$157,997	\$148,592
2012	\$156,882	\$63,676	\$171,046	\$162,327
2013	\$159,232	\$60,714	\$139,182	\$139,770
2014	\$171,503	\$40,440	\$155,329	\$148,096
2015	\$166,804	\$43,023	\$199,886	\$170,272
2016	\$196,762	\$54,782	\$190,815	\$179,505

Table II.62.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$18,669,000 in 2012 and \$49,584,000 in 2016. Overall, average loans were \$67,580,000 in 2008 and \$94,958,000 in 2016.

Table II.62.54 Total Volume of Owner-Occupied Single Family Loans Madison County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$23,634,000	\$3,211,000	\$40,735,000	\$67,580,000
2009	\$24,304,000	\$2,140,000	\$80,286,000	\$106,730,000
2010	\$13,626,000	\$2,556,000	\$56,927,000	\$73,109,000
2011	\$19,059,000	\$2,374,000	\$51,823,000	\$73,256,000
2012	\$18,669,000	\$2,165,000	\$78,510,000	\$99,344,000
2013	\$24,044,000	\$2,125,000	\$40,641,000	\$66,810,000
2014	\$31,385,000	\$2,022,000	\$23,610,000	\$57,017,000
2015	\$37,364,000	\$1,850,000	\$42,176,000	\$81,390,000
2016	\$49,584,000	\$3,013,000	\$42,361,000	\$94,958,000

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.62.55 presents some basic statistics about the completed surveys.

Table II.62.55 Survey of Rental Properties Madison County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	74	0	10.7

Table II.62.56, shows the amount of total and vacant units with their associated vacancy rates. There were 54 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.62.56 Rental Vacancy Survey by Type Madison County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	54	0	0%
Mobile Homes	20	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	74	0	0%

Table II.62.57, reports units by bedroom size. As can be seen there were 30 two bedroom apartment units and 0 three bedroom units. Overall, the 40 two bedroom units accounted for 54.1 percent of all units, and the 10 three bedroom units accounted for 13.5 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.62.57 Rental Units by Bedroom Size Madison 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	30	10	0	.	40
Three	0	0	10	0	.	10
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	54	20	0	0	74

Table II.62.58 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 0 percent.

Table II.62.58 Apartment Units by Bedroom Size Madison County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	24	0	0%
Two	30	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	54	0	0%

Average market-rate rents by unit type are shown in Table II.62.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.62.59 Average Market Rate Rents by Bedroom Size Madison County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$600	\$0	\$0	\$600
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$600	\$600	\$0	\$600

The average rent and availability of apartment units is displayed in Table II.62.60. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.62.60 Apartment Market Rate Rents by Vacancy Status Madison County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	16	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	38	0	0%
Total	54	0	0%

Respondents were asked if utilities are included in the rent and as shown in Table II.62.61 below 3 respondents, or 75 percent, included some sort of utility in the rent.

Table II.62.61 Are there any utilities included with the rent? Madison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.62.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.62.62 Which utilities are included with the rent? Madison County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	2
Trash Collection	3

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.62.63, there were 24 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.62.63 Accessible Units by Bedroom Size Madison 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	5	0	0		5
Two	0	19	1	0		20
Three	0	0	1	0		1
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	24	2	0	0	26

Table II.62.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 63.3 percent or 19 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 44.4 percent of all apartment units were considered accessible by survey respondents.

Table II.62.64 Apartment Units by Accessibility and Bedroom Size Madison County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	19	5	24	20.8%
Two	11	19	30	63.3%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	30	24	54	44.4%

Perceived Need for Rental Units

Table II.62.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.62.65 Do you keep a waiting list? Madison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.62.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.62.66 How would you rate the need for renovation of existing units in the city? Madison 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	1	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1	2	1	0

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.62.67, 2 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 2 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.62.67 How would you rate the need for construction of new units in the city? Madison County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	0	0	0	0
Moderate Need	1	1	1	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1.7	1.7	1.7	1

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

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

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

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

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.62.68, shows the *strong growth scenario* for the Madison County. As can be seen there were 4,822 owner-occupied and 1,438 renter-occupied households in 2016, for a total of 6,260 households. In 2030, there will be a projected 6,953 households, of which 5,407 are projected to be owner occupied and the remaining 1,546 are expected to be renter-occupied.

By 2050, there are projected to be 5,816 owner-occupied households, of which 371 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 880 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,604 renter households, of which 401 renter households are expected to have incomes between 0 and 30.0 percent of median family income 324 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 7,420 occupied units by 2050, of which 772 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.62.68
Housing Demand Forecast
 Madison County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	308	327	336	345	353	360	366	371
30.1-50%	459	488	501	514	526	536	545	553
50.1-80%	730	777	798	818	837	853	868	880
80.1-95%	469	499	513	526	538	549	558	566
95.1-115%	537	571	587	602	616	628	638	648
115+%	2,320	2,469	2,536	2,601	2,661	2,712	2,757	2,798
Total	4,822	5,132	5,271	5,407	5,530	5,638	5,732	5,816
Renter								
0-30%	359	375	380	386	391	395	398	401
30.1-50%	399	416	423	429	435	439	443	445
50.1-80%	290	303	307	312	316	319	322	324
80.1-95%	117	122	124	126	127	129	130	130
95.1-115%	141	147	149	152	154	155	157	157
115+%	131	137	139	141	143	145	146	147
Total	1,438	1,500	1,523	1,546	1,566	1,582	1,594	1,604
Total								
0-30%	667	702	717	731	744	755	764	772
30.1-50%	858	905	924	944	961	976	988	999
50.1-80%	1,020	1,079	1,105	1,130	1,153	1,173	1,189	1,204
80.1-95%	586	621	637	652	665	677	687	696
95.1-115%	678	719	736	754	770	783	795	805
115+%	2,451	2,606	2,675	2,742	2,804	2,857	2,903	2,944
Total	6,260	6,632	6,793	6,953	7,097	7,220	7,326	7,420

