

**VOLUME II:
MONROE COUNTY**

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Monroe County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Monroe County's population decreased from 7,970 in 2010 to 7,870 in 2016, or by 1.3 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 3.9 percent, and the number of people from 55 to 64 years of age increased by 6.2 percent. The white population decreased by 2.5 percent, while the black population increased by 242.9 percent. The Hispanic population increased from 169 to 224 people between 2010 and 2016 or by 32.5 percent. These data are presented in Table II.69.1.

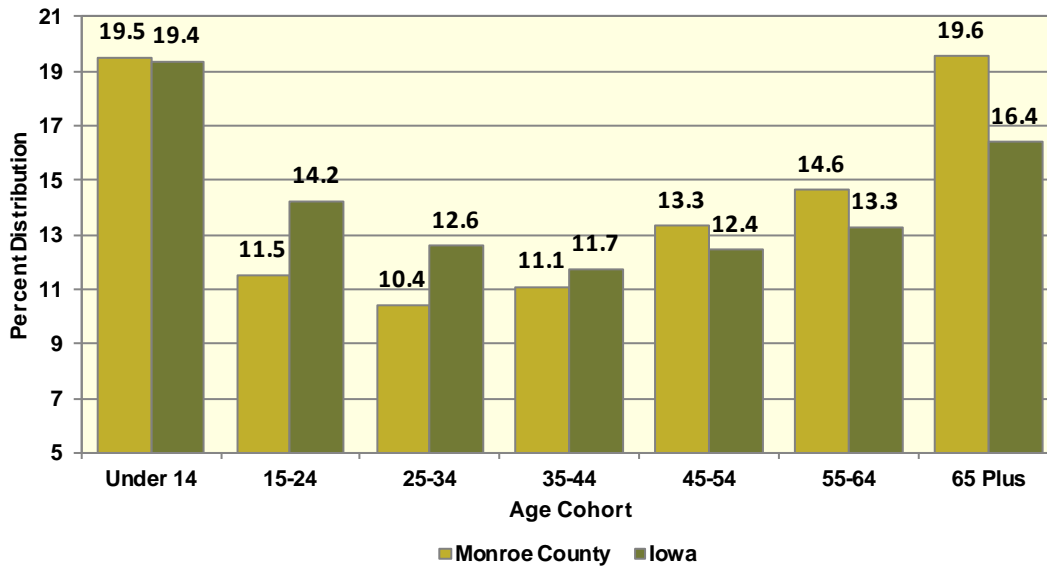
Table II.69.1						
Profile of Population Characteristics						
Monroe County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Monroe County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	7,970	7,870	-1.3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,573	1,534	-2.5%	603,673	607,020	0.6%
15 to 24 years	919	906	-1.4%	430,187	445,808	3.6%
25 to 34 years	851	818	-3.9%	382,583	394,373	3.1%
35 to 44 years	934	874	-6.4%	364,548	367,535	0.8%
45 to 54 years	1,127	1,048	-7%	439,726	389,744	-11.4%
55 to 64 years	1,084	1,151	6.2%	372,750	415,998	11.6%
65 and Over	1,482	1,539	3.8%	452,888	514,215	13.5%
Race						
White	7,827	7,634	-2.5%	2,839,615	2,864,884	0.9%
Black	28	96	242.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	11	15	36.4%	13,563	15,924	17.4%
Asian	31	36	16.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	0	1		2,419	3,592	48.5%
Two or more races	73	88	20.5%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	169	224	32.5%	151,544	182,606	20.5%

Table II.69.2, presents the population of Monroe County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,976 males, who accounted for 49.9 percent of the population, and the remaining 50.1 percent, or 3,994 persons, were female. In 2016, the number of males rose to 3,918 persons, and accounted for 49.8 percent of the population, with the remaining 50.2 percent, or 3,952 persons being female.



Table II.69.2 Population by Age and Gender Monroe 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	829	744	1,573	764	770	1,534	-2.5%
15 to 24 years	469	450	919	477	429	906	-1.4%
25 to 34 years	422	429	851	425	393	818	-3.9%
35 to 44 years	485	449	934	445	429	874	-6.4%
45 to 54 years	566	561	1,127	516	532	1,048	-7.0%
55 to 64 years	539	545	1,084	609	542	1,151	6.2%
65 and Over	666	816	1,482	682	857	1,539	3.8%
Total	3,976	3,994	7,970	3,918	3,952	7,870	-1.3%
% of Total	49.9%	50.1%	.	49.8%	50.2%	.	

**Diagram II.69.1
Age Distribution**
Monroe County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Monroe County decreased from 8,114 to 8,016 persons, or by -1.2 percent. Between 2000 and 2010, Monroe County population, changed by -46 persons, to a total population of 7,970 persons. The most recent estimates indicated that Monroe County’s population fell an additional -100 persons since the 2010 Census, to 7,870 persons in July 2016.

Table II.69.3 Population Estimates: Births, Deaths, and Migration Monroe County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	8,114
Natural Increase 90-00	-62
Net Migration 90-00	-36
2000 Census	8,016
Natural Increase 00-09	-102
Net Migration 00-09	10
2009 Population Estimate	7,924
2010 Census	7,970
Natural Increase 10-16	-61
Net Migration 10-16	-39
2016 Population Estimate	7,870

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.69.3, Monroe County had a natural increase, of -62 persons between 1990 and 2000. During the April 2000 to July 2009 period, Monroe County’s natural increase was estimated at -102 persons. Between 2010 and 2016, the natural increase was estimated at -61 persons, and the net migration was -39 persons.

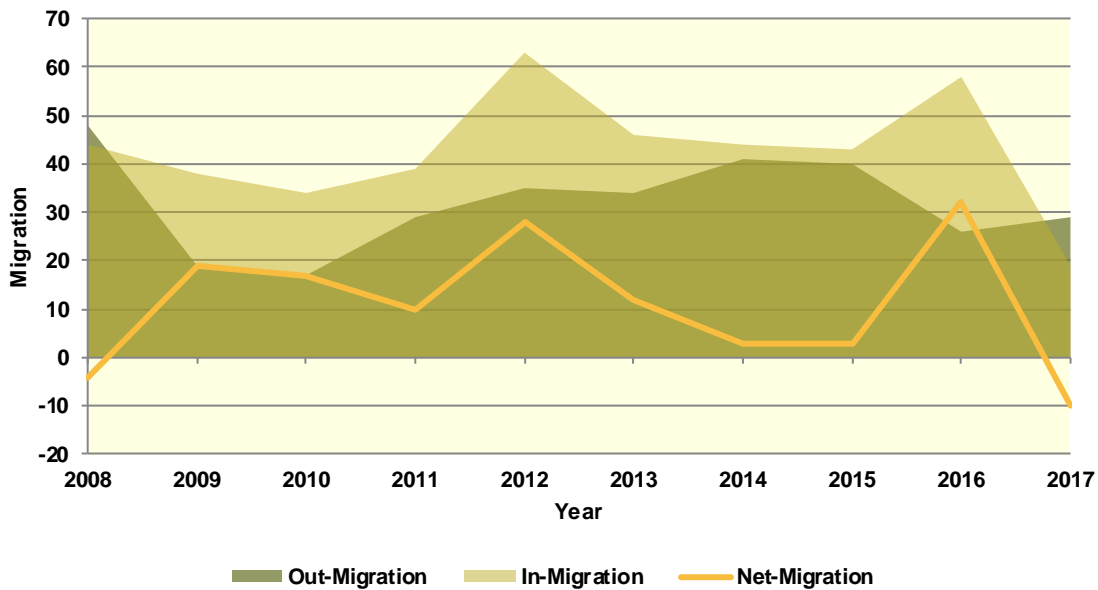
Population Migration Trends

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.69.4 in 2008 there was a total of 44 in-migrations with a total of 48 out-migrations, which led to a net-migration of -4 persons. The most recent first half 2017 data saw a net-migration of -10 persons, with 19 persons entering Monroe County and 29 persons leaving Monroe County.

Diagram II.69.2, 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 2016 with 32 people entering and the migration lowest net migration occurred in 2008 with 4 entering Monroe County.

Diagram II.69.2
Net In-migration by Gender
 Monroe County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.69.4, 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 30 percent, or -3 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	24	22	16	19	29	17	23	29	30	7
Female	20	16	18	20	34	29	21	14	28	12
Total	44	38	34	39	63	46	44	43	58	19
Out										
Male	27	11	10	11	17	15	18	27	11	14
Female	21	8	7	18	18	19	23	13	15	15
Total	48	19	17	29	35	34	41	40	26	29
Net										
Male	-3	11	6	8	12	2	5	2	19	-7
Female	-1	8	11	2	16	10	-2	1	13	-3
Total	-4	19	17	10	28	12	3	3	32	-10

Table II.69.5, shows net-migration for Monroe County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 14 to 17, with 1 persons entering Monroe County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 5 persons leaving Monroe County.

Table II.69.5										
Migration by Age Range										
Monroe County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	0	0	1	3	0	1	0	0	1
18-22	6	3	6	3	12	9	3	8	7	1
23-25	5	6	7	3	4	5	7	7	3	3
26-35	11	7	10	14	14	12	15	14	15	4
36-45	8	9	7	7	19	6	4	2	12	3
46-55	5	4	1	5	5	7	6	5	10	5
56-65	5	7	0	4	2	1	7	4	5	2
66 +	4	2	3	2	4	6	1	3	6	0
Total	44	38	34	39	63	46	44	43	58	19
Out										
14-17	1	0	0	1	0	0	1	0	0	0
18-22	6	2	4	4	3	6	4	8	4	6
23-25	8	3	5	2	7	8	5	5	5	3
26-35	11	7	3	9	7	7	10	14	7	9
36-45	6	2	1	5	7	3	5	4	4	5
46-55	8	3	2	2	5	6	8	5	1	4
56-65	6	1	2	2	5	3	6	2	4	2
66 +	2	1	0	4	1	1	2	2	1	0
Total	48	19	17	29	35	34	41	40	26	29
Net										
14-17	-1	0	0	0	3	0	0	0	0	1
18-22	0	1	2	-1	9	3	-1	0	3	-5
23-25	-3	3	2	1	-3	-3	2	2	-2	0
26-35	0	0	7	5	7	5	5	0	8	-5
36-45	2	7	6	2	12	3	-1	-2	8	-2
46-55	-3	1	-1	3	0	1	-2	0	9	1
56-65	-1	6	-2	2	-3	-2	1	2	1	0
66 +	2	1	3	-2	3	5	-1	1	5	0
Total	-4	19	17	10	28	12	3	3	32	-10

School Age Enrollment

Table II.69.6, show the school enrollment from the Iowa Department of Education for Monroe County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 1,191 students and was 1,227 in 2017, a change of 3 percent. Enrollment for students in grades 1 to 5 was 407 students in 2010 and 458 in 2017, which was a change of 12.5 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 355 and 350 in 2017, which was a change of -1.4 percent.

Table II.69.6
School Enrollment
 Monroe County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	85	473	296	398	31	1,283
2001	104	452	285	383	44	1,268
2002	92	409	266	382	53	1,202
2003	88	432	261	360	50	1,191
2004	98	439	278	374	48	1,237
2005	85	433	293	390	0	1,201
2006	96	425	281	382	12	1,184
2007	101	418	272	383	10	1,174
2008	83	398	245	378	6	1,104
2009	148	400	257	370	49	1,175
2010	150	407	279	355	55	1,191
2011	169	428	271	357	73	1,225
2012	170	446	253	352	62	1,221
2013	159	443	238	363	61	1,203
2014	161	443	242	358	62	1,204
2015	149	460	252	358	52	1,219
2016	142	455	281	352	61	1,230
2017	138	458	281	350	49	1,227
% Change 10-17	-8%	12.5%	0.7%	-1.4%	-10.9%	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.69.7, shows population by age for the 2000 and 2010 Census. The population changed by -0.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.4 percent to a total of 1,482 persons in 2010. Those aged 25 to 34 changed by -4.7 percent, and those aged under 5 changed by 1.8 percent.

Table II.69.7 Population by Age Monroe County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	512	6.4%	521	6.5%	1.8%
5 to 19	1,711	21.3%	1,592	20%	-7%
20 to 24	383	4.8%	379	4.8%	-1%
25 to 34	893	11.1%	851	10.7%	-4.7%
35 to 54	2,152	26.8%	2,061	25.9%	-4.2%
55 to 64	799	10%	1,084	13.6%	35.7%
65 or Older	1,566	19.5%	1,482	18.6%	-5.4%
Total	8,016	100.0%	7,970	100.0%	-0.6%

The elderly population is further explored in Table II.69.8. Those aged 65 to 66 changed by 32.8 percent between 2000 and 2010, resulting in a population of 166 persons. Those aged 85 or older changed by -0.8 percent during the same time period, and resulted in 244 persons over age 85 in 2010.

Table II.69.8 Elderly Population by Age Monroe County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	125	8%	166	11.2%	32.8%
67 to 69	233	14.9%	221	14.9%	-5.2%
70 to 74	369	23.6%	363	24.5%	-1.6%
75 to 79	349	22.3%	269	18.2%	-22.9%
80 to 84	244	15.6%	219	14.8%	-10.2%
85 or Older	246	15.7%	244	16.5%	-0.8%
Total	1,566	100.0%	1,482	100.0%	-5.4%

Population by race and ethnicity is shown in Table II.69.9. The white population changed by -1.6 percent between 2000 and 2010, and resulted in representing 97.4 percent of the population in 2010. The black population changed by 37.5 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 322.5 percent between 2000 and 2010, compared to the -2.2 percent growth rate for non-Hispanics.

Table II.69.9					
Population by Race and Ethnicity					
Monroe County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	7,888	98.4%	7,764	97.4%	-1.6%
Black	16	0.2%	22	0.3%	37.5%
American Indian	29	0.4%	11	0.1%	-62.1%
Asian	32	0.4%	31	0.4%	-3.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	10	0.1%	40	0.5%	300%
Two or More Races	41	0.5%	102	1.3%	148.8%
Total	8,016	100.0%	7,970	100.0%	-0.6%
Hispanic	40	0.5%	169	2.1%	322.5%
Non-Hispanic	7,976	99.5%	7,801	97.9%	-2.2%

Population by race and ethnicity through 2016 is shown in Table II.69.10. The white population represented 97.3 percent of the population in 2016, compared with black households accounting for 0.1 percent of the population. Hispanic households represented 2.5 percent of the population in 2016.

Table II.69.10				
Population by Race and Ethnicity				
Monroe County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,764	97.4%	7,749	97.3%
Black	22	0.3%	6	0.1%
American Indian	11	0.1%	0	0%
Asian	31	0.4%	18	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	40	0.5%	146	1.8%
Two or More Races	102	1.3%	45	0.6%
Total	7,970	100.0%	7,964	100.0%
Non-Hispanic	7,801	97.9%	7,765	97.5%
Hispanic	169	2.1%	199	2.5%

The population by race is broken down further by ethnicity in Table II.69.11. While the white non-Hispanic population changed by -2.4 percent between 2000 and 2010, the white Hispanic population changed by 262.5 percent. The black non-Hispanic population changed by 37.5 percent, while the black Hispanic population changed by 0 percent.



Table II.69.11					
Population by Race and Ethnicity					
Monroe County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	7,864	98.6%	7,677	98.4%	-2.4%
Black	16	0.2%	22	0.3%	37.5%
American Indian	26	0.3%	10	0.1%	-61.5%
Asian	32	0.4%	29	0.4%	-9.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	2	0%	1	0%	-50%
Two or More Races	36	0.5%	62	0.8%	72.2%
Total Non-Hispanic	7,976	100.0%	7,801	100.0%	-2.2%
Hispanic					
White	24	60%	87	51.5%	262.5%
Black	0	0%	0	0%	0%
American Indian	3	7.5%	1	0.6%	-66.7%
Asian	0	0%	2	1.2%	
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	8	20%	39	23.1%	387.5%
Two or More Races	5	12.5%	40	23.7%	700%
Total Hispanic	40	100.0%	169	100.0%	322.5%
Total Population	8,016	100.0%	7,970	100.0%	-0.6%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.69.12. During this time, the total non-Hispanic population was 7,765 persons in 2016. The Hispanic population was 199.

Table II.69.12				
Population by Race and Ethnicity				
Monroe County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,677	98.4%	7,579	97.6%
Black	22	0.3%	6	0.1%
American Indian	10	0.1%	0	0%
Asian	29	0.4%	18	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1	0%	117	1.5%
Two or More Races	62	0.8%	45	0.6%
Total Non-Hispanic	7,801	100.0%	7,765	100.0%
Hispanic				
White	87	51.5%	170	85.4%
Black	0	0%	0	0%
American Indian	1	0.6%	0	0%
Asian	2	1.2%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	39	23.1%	29	14.6%
Two or More Races	40	23.7%	0	0%
Total Non-Hispanic	169	100.0	199	100.0%
Total Population	7,970	100.0%	7,964	100.0%

Households by type and tenure are shown in Table II.69.13. Family households represented 63.6 percent of households, while non-family households accounted for 36.4 percent. These changed from 68.3 and 31.7 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,195	68.3%	2,129	63.6%
Married-Couple Family	1,775	80.9%	1,652	77.6%
Owner-Occupied	1,592	89.7%	1,427	86.4%
Renter-Occupied	183	10.3%	225	13.6%
Other Family	420	19.1%	477	19.7%
Male Householder, No Spouse Present	144	34.3%	127	30.2%
Owner-Occupied	84	58.3%	101	79.5%
Renter-Occupied	60	41.7%	26	20.5%
Female Householder, No Spouse Present	276	65.7%	350	57.9%
Owner-Occupied	152	55.1%	228	65.1%
Renter-Occupied	124	44.9%	122	34.9%
Non-Family Households	1,018	31.7%	1,220	36.4%
Owner-Occupied	646	63.5%	785	64.3%
Renter-Occupied	372	36.5%	435	35.7%
Total	3,213	100.0%	3,349	100.0%

The group quarters population was 122 in 2010, compared to 178 in 2000. Institutionalized populations experienced a -27.8 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	7	4.1%	4	3.3%	-42.9%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	146	86.4%	118	96.7%	-19.2%
Other Institutions	16	9.5%	0	0%	-100%
Total	169	100.0%	122	100.0%	-27.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	9	100%	0	0%	-100%
Total	9	100.0%	0	100.0%	-100%
Group Quarters Population	178	100.0%	122	100.0%	-31.5%

The number of foreign born persons are shown in Table II.69.15. An estimated 0.4 percent of the population was born in El Salvador, some 0.2 percent were born in Russia, and another 0.2 percent were born in Germany.

Table II.69.15 Place of Birth for the Foreign-Born Population Monroe County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	El Salvador	28	0.4%
#2 country of origin	Russia	19	0.2%
#3 country of origin	Germany	17	0.2%
#4 country of origin	Colombia	15	0.2%
#5 country of origin	China excluding Hong Kong and Taiwan	11	0.1%
#6 country of origin	South Africa	10	0.1%
#7 country of origin	Korea	7	0.1%
#8 country of origin	Panama	4	0.1%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.69.16. An estimated 1.1 percent of the population speaks German or other West Germanic languages at home, followed by 0.3 percent speaking Spanish.

Table II.69.16 Limited English Proficiency and Language Spoken at Home Monroe County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	German or other West Germanic languages	81	1.1%
#2 LEP Language	Spanish	21	0.3%
#3 LEP Language	Russian, Polish, or other Slavic languages	19	0.3%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.69.17. Some 24.6 percent of the population was disabled in 2000, or a total of 1,801 persons. The disability rate was highest for those over 65, with 50.5 percent disabled.

Table II.69.17		
Disability by Age		
Monroe County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	59	4.7%
16 to 64	1,007	21.8%
65 and older	735	50.5%
Total	1,801	24.6%

Table II.69.18 shows disability by type in 2000. There were 965 physical disabilities in 2000, some 647 employment disabilities, and 570 go-outside-home disabilities.

Table II.69.18	
Total Disabilities Tallied: Aged 5 and Older	
Monroe County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	317
Physical disability	965
Mental disability	349
Self-care disability	178
Employment disability	647
Go-outside-home disability	570
Total	3,026

Disability by age, as estimated by the 2016 ACS, is shown in Table II.69.19. The disability rate for females was 13.6 percent, compared to 14.4 percent for males. The disability rate changed precipitously higher with age, with 54.3 percent of those over 75 experiencing a disability.

Table II.69.19						
Disability by Age						
Monroe 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	2	0.3%	14	2.1%	16	1.1%
18 to 34	13	1.7%	35	5%	48	3.3%
35 to 64	294	18.9%	146	9.8%	440	14.4%
65 to 74	120	31.8%	149	35.2%	269	33.6%
75 or Older	142	57%	183	52.3%	325	54.3%
Total	571	14.4%	527	13.6%	1,098	14%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.69.20. Some 9.2 percent have an ambulatory disability, 6.5 have an independent living disability, and 3.8 percent have a self-care disability.

Table II.69.20 Total Disabilities Tallied: Aged 5 and Older Monroe County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	504	6.4%
Vision disability	217	2.8%
Cognitive disability	294	4%
Ambulatory disability	677	9.2%
Self-Care disability	279	3.8%
Independent living disability	382	6.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.69.21. In 2016, some 3,684 persons were employed and 229 were unemployed. This totaled a labor force of 3,913 persons. The unemployment rate for Monroe County was estimated to be 5.9 percent in 2016.

Table II.69.21 Employment, Labor Force and Unemployment Monroe County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,684
Unemployed	229
Labor Force	3,913
Unemployment Rate	5.9%

In 2016, 88.2 percent of households in Monroe County had a high school education or greater.

Table II.69.22 High School or Greater Education Monroe County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,953
Total Households	3,349
Percent High School or Above	88.2%

As seen in Table II.69.23, some 44.7 percent of the population had a high school diploma or equivalent, another 27.6 percent have some college, 12.2 percent have a Bachelor’s Degree, and 3.4 percent of the population had a graduate or professional degree.

Table II.69.23 Educational Attainment Monroe County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	729	12.1%
High School or Equivalent	2,702	44.7%
Some College or Associates Degree	1,671	27.6%
Bachelor’s Degree	739	12.2%
Graduate or Professional Degree	208	3.4%
Total Population Above 18 years	6,049	100.0%

ECONOMICS

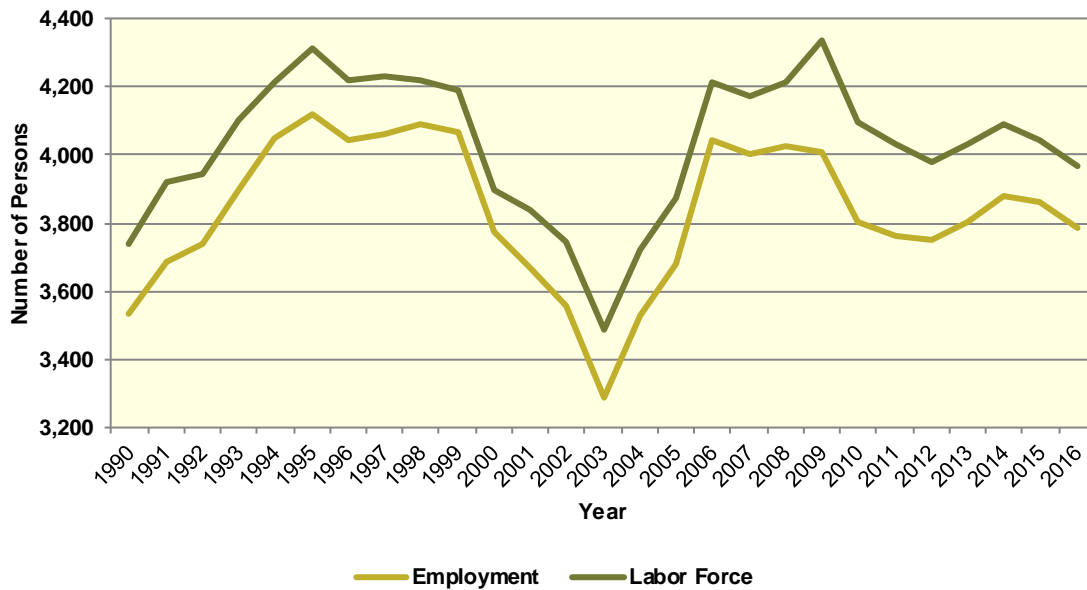
Labor Force

Table II.69.24, shows the labor force statistics for Monroe County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.6 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 Monroe County increased from 4.5 percent in 2015 to 4.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Monroe County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	207	3,534	3,741	5.5%	4.4%
1991	231	3,688	3,919	5.9%	4.7%
1992	205	3,737	3,942	5.2%	4.5%
1993	206	3,897	4,103	5%	4%
1994	164	4,048	4,212	3.9%	3.5%
1995	193	4,121	4,314	4.5%	3.4%
1996	176	4,042	4,218	4.2%	3.5%
1997	171	4,059	4,230	4%	3.1%
1998	129	4,090	4,219	3.1%	2.7%
1999	125	4,067	4,192	3%	2.6%
2000	119	3,776	3,895	3.1%	2.6%
2001	167	3,670	3,837	4.4%	3.3%
2002	185	3,558	3,743	4.9%	4%
2003	199	3,286	3,485	5.7%	4.5%
2004	196	3,527	3,723	5.3%	4.5%
2005	195	3,678	3,873	5%	4.3%
2006	168	4,044	4,212	4%	3.7%
2007	172	4,002	4,174	4.1%	3.7%
2008	189	4,026	4,215	4.5%	4.2%
2009	329	4,008	4,337	7.6%	6.4%
2010	296	3,801	4,097	7.2%	6%
2011	271	3,763	4,034	6.7%	5.5%
2012	229	3,750	3,979	5.8%	5%
2013	230	3,804	4,034	5.7%	4.7%
2014	207	3,881	4,088	5.1%	4.3%
2015	183	3,862	4,045	4.5%	3.8%
2016	186	3,784	3,970	4.7%	3.7%

Diagram II.69.3, shows the employment and labor force for Monroe County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,784 persons, with the labor force reaching 3,970, indicating there were a total of 186 unemployed persons.

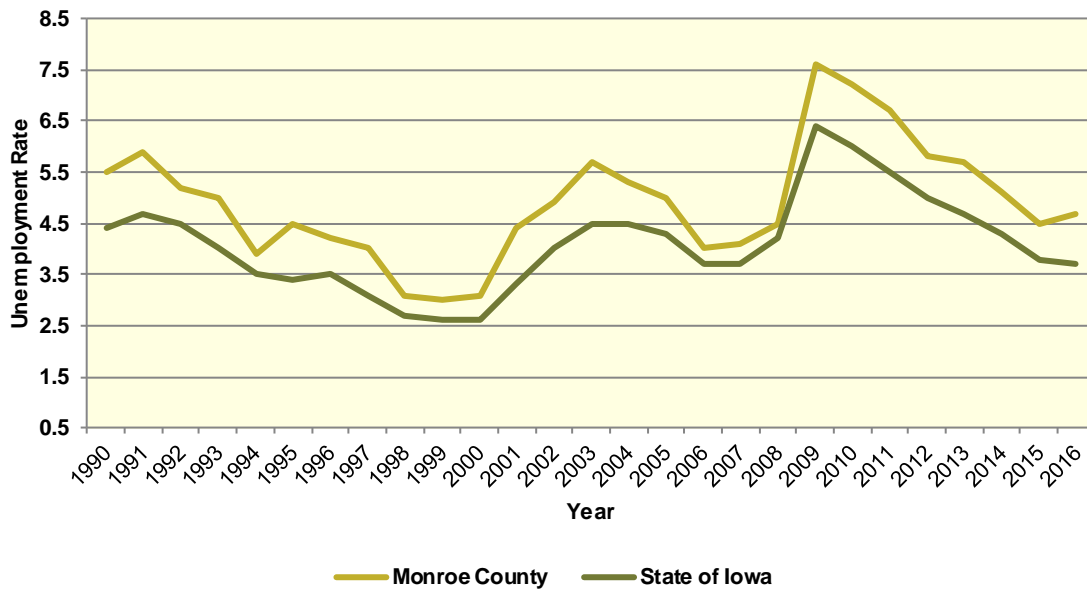
Diagram II.69.3
Employment and Labor Force
 Monroe County
 1990 – 2016 BLS Data



Unemployment

Diagram II.69.4, shows the unemployment rate for both the State and Monroe County. During the 1990’s the average rate for Monroe County was 4.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.7 percent. Over the course of the entire period the Monroe County had an average unemployment rate that higher than the State, 4.9 percent for Monroe County, versus 4.1 statewide.

Diagram II.69.4
Annual Unemployment Rate
 Monroe 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.69.25, shows total real earnings by industry for Monroe County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$101,247,000. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 21.1 percent to 1,874,000 dollars.

Table II.69.25
Real Earnings by Industry
 Monroe 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	-5,538	15,509	24,311	21,373	28,739	26,985	13,629	11,992	-12
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	15,705	15,535	14,359	14,147	14,694	17,104	14,820	15,228	2.8
Manufacturing	73,120	91,508	94,074	93,750	93,971	99,253	102,004	101,247	-0.7
Wholesale trade	6,397	10,895	7,869	9,157	7,544	5,167	4,741	4,570	-3.6
Retail trade	14,836	10,800	11,135	10,706	10,070	9,150	8,203	8,070	-1.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	1,468	973	1,044	1,067	1,011	1,106	1,143	1,103	-3.5
Finance and insurance	3,826	5,481	5,284	5,229	5,743	4,621	4,788	5,337	11.5
Real estate and rental and leasing	289	513	460	611	701	591	598	724	21.1
Professional and technical services	1,645	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	2,604	16,295	16,524	16,230	17,893	19,838	17,676	16,077	-9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	9,505	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	6,178	3,839	3,833	4,013	4,015	4,015	4,167	4,205	0.9
Government and government enterprises	23,542	30,831	30,464	31,779	31,740	31,907	32,975	34,958	6
Total	164,707	229,658	233,399	231,825	240,280	248,017	233,519	233,334	-0.1



Table II.69.26, shows the total employment by industry for the Monroe County. The most recent estimates show the manufacturing industry was the largest employer in Monroe County, with employment reaching 1,331 jobs in 2016. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 8.8 percent to 175 jobs.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	781	587	589	578	592	574	585	579	-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	366	307	313	281	272	302	273	278	1.8
Manufacturing	1,053	1,220	1,276	1,320	1,317	1,323	1,344	1,331	-1
Wholesale trade	86	124	111	113	121	109	94	98	4.3
Retail trade	501	391	420	411	391	382	381	396	3.9
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	53	41	44	41	41	38	42	44	4.8
Finance and insurance	104	110	114	109	104	104	102	111	8.8
Real estate and rental and leasing	68	102	109	98	103	123	128	132	3.1
Professional and technical services	65	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	137	399	407	403	418	447	398	352	-11.6
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	366	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	218	195	210	222	221	206	205	206	0.5
Government and government enterprises	559	576	588	614	605	592	586	606	3.4
Total	4,714	4,899	5,011	5,015	5,052	5,087	5,021	4,993	-0.6

Table II.69.27, shows the real average earnings per job by industry for Monroe County. These figures are calculated by dividing the total real earning displayed in Tables II.69.25 and II.69.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 76,068 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 17.4 percent to 13,881 dollars.

Table II.69.27
Real Earnings Per Job by Industry
Monroe County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	-7,091	26,421	41,274	36,977	48,545	47,012	23,298	20,712	-11.1
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	42,909	50,601	45,876	50,345	54,022	56,636	54,284	54,777	0.9
Manufacturing	69,440	75,007	73,726	71,022	71,352	75,022	75,896	76,068	0.2
Wholesale trade	74,378	87,864	70,896	81,034	62,347	47,408	50,432	46,633	-7.5
Retail trade	29,612	27,622	26,512	26,050	25,754	23,953	21,529	20,379	-5.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	27,693	23,738	23,732	26,015	24,662	29,105	27,211	25,068	-7.9
Finance and insurance	36,785	49,823	46,348	47,975	55,219	44,429	46,944	48,081	2.4
Real estate and rental and leasing	4,246	5,030	4,216	6,236	6,801	4,804	4,670	5,485	17.4
Professional and technical services	25,303	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	19,008	40,840	40,600	40,274	42,807	44,381	44,412	45,673	2.8
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	25,970	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	28,341	19,687	18,251	18,078	18,169	19,492	20,328	20,413	0.4
Government and government enterprises	42,115	53,526	51,809	51,758	52,462	53,897	56,271	57,686	2.5
Total	34,940	46,878	46,577	46,226	47,561	48,755	46,508	46,732	0.5

Table II.69.28 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 \$299,958,000 a -0.2 percent change between 2015 and 2016. Table II.69.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,899 and 4,993 in 2016, which a change of -0.6 percent over this period.

Table II.69.28
Total Employment and Real Personal Income
 Monroe 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	94,156	5,855	19,567	17,322	20,391	145,582	15,608	3,355	28,064
1970	97,808	5,939	18,405	18,826	21,409	150,509	16,057	3,455	28,307
1971	98,115	6,243	18,529	20,298	24,236	154,935	16,369	3,488	28,128
1972	109,090	6,801	19,469	22,129	26,350	170,237	18,041	3,543	30,790
1973	130,245	8,785	16,741	24,706	29,014	191,921	20,495	3,869	33,665
1974	109,371	9,631	15,804	26,056	30,074	171,673	18,505	3,911	27,966
1975	113,216	9,392	14,101	27,893	32,740	178,557	19,257	3,921	28,873
1976	121,768	9,828	14,985	29,272	33,425	189,623	20,323	4,020	30,290
1977	114,745	10,428	15,569	32,141	31,893	183,920	19,483	4,257	26,955
1978	120,279	10,673	17,641	34,876	33,402	195,525	20,815	4,245	28,334
1979	113,630	11,147	19,973	37,569	34,306	194,331	20,208	4,245	26,767
1980	103,403	10,814	20,419	41,768	36,645	191,421	20,824	4,154	24,892
1981	96,268	10,880	17,915	46,661	38,023	187,986	20,634	4,069	23,659
1982	84,952	9,211	19,898	51,678	41,153	188,471	21,060	3,663	23,192
1983	74,890	8,679	20,693	53,410	41,407	181,721	20,526	3,643	20,558
1984	89,080	10,062	21,342	55,367	40,301	196,028	22,542	3,785	23,534
1985	95,627	11,746	18,109	54,883	40,769	197,642	23,022	3,884	24,620
1986	99,427	11,565	18,023	49,889	41,265	197,040	23,573	3,825	25,994
1987	111,502	12,433	20,534	46,937	39,819	206,360	25,023	3,947	28,251
1988	103,303	13,159	21,226	47,753	39,619	198,741	24,380	3,865	26,728
1989	114,323	14,013	19,862	48,700	40,140	209,012	25,829	4,131	27,674
1990	123,359	15,289	18,186	49,186	41,701	217,143	26,709	4,251	29,019
1991	123,218	15,981	14,899	49,817	43,688	215,640	26,398	4,376	28,157
1992	135,786	16,813	13,416	49,373	44,536	226,298	27,566	4,381	30,995
1993	126,318	16,596	13,250	46,597	44,618	214,188	26,201	4,438	28,462
1994	140,948	17,387	11,906	47,025	46,745	229,237	28,011	4,545	31,012
1995	137,547	18,254	8,722	50,186	47,599	225,800	27,526	4,765	28,867
1996	151,869	17,470	8,011	52,931	47,701	243,041	29,898	4,742	32,026
1997	159,409	19,023	7,933	55,026	48,844	252,189	31,011	4,772	33,404
1998	156,343	20,040	8,037	59,395	49,204	252,940	31,304	4,889	31,979
1999	161,785	20,848	7,749	54,772	49,436	252,894	31,372	4,898	33,030
2000	179,011	21,730	6,136	57,937	50,457	271,811	33,955	4,990	35,874
2001	164,707	20,963	16,406	58,617	52,375	271,142	33,952	4,714	34,939
2002	162,795	20,088	10,886	57,194	53,415	264,203	33,499	4,477	36,362
2003	174,264	21,402	6,644	52,983	53,206	265,696	33,404	4,496	38,760
2004	196,054	22,460	1,948	47,982	54,986	278,509	34,949	4,646	42,198
2005	195,872	22,715	-3,543	43,079	55,250	267,943	33,682	4,722	41,480
2006	197,936	23,842	-9,472	42,866	58,476	265,963	33,619	4,815	41,108
2007	206,995	24,787	-15,855	49,213	58,773	274,338	34,828	5,022	41,217
2008	227,775	25,860	-22,625	52,910	64,856	297,056	37,583	4,991	45,637
2009	226,547	25,870	-28,316	51,237	69,689	293,288	37,012	4,938	45,879
2010	229,658	26,934	-28,181	46,070	70,698	291,310	36,478	4,899	46,879
2011	233,399	24,163	-26,115	54,525	69,548	307,194	38,189	5,011	46,577
2012	231,825	23,407	-25,609	53,643	65,494	301,946	37,435	5,015	46,226
2013	240,280	26,568	-23,496	51,115	67,056	308,387	38,659	5,052	47,562
2014	248,017	27,140	-31,874	55,014	67,461	311,479	39,131	5,087	48,755
2015	233,519	26,934	-30,598	55,178	69,336	300,502	37,814	5,021	46,509
2016	233,334	27,420	-30,828	55,973	68,899	299,958	38,114	4,993	46,732

Diagram II.69.5, shows real average earnings per job for Monroe County from 1990 to 2016. Over this period the average earning per job for Monroe County was \$38,505, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.69.5
Real Average Earnings Per Job
 Monroe County
 BEA Data 1990 - 2016

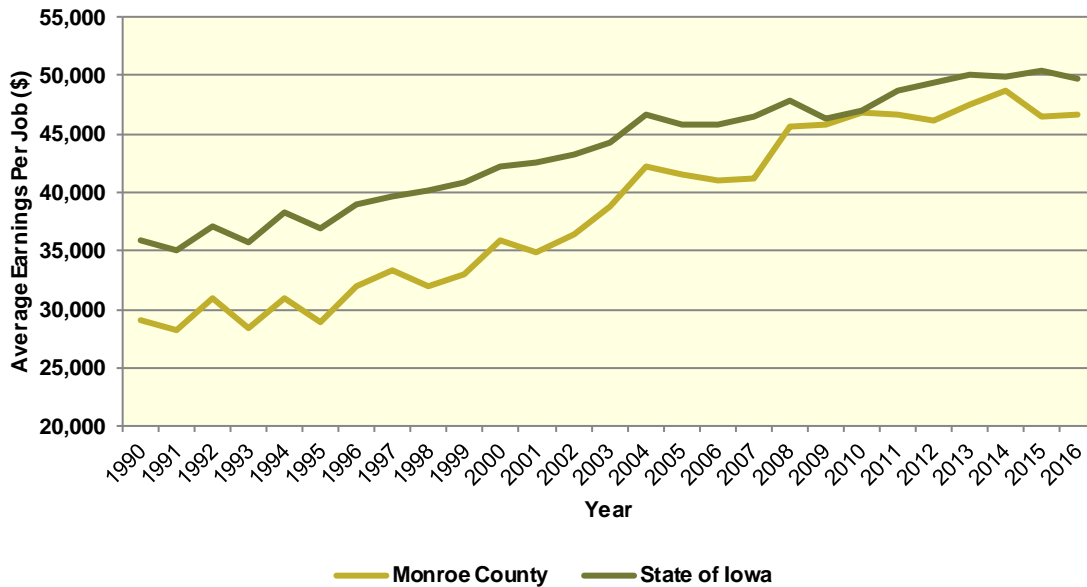
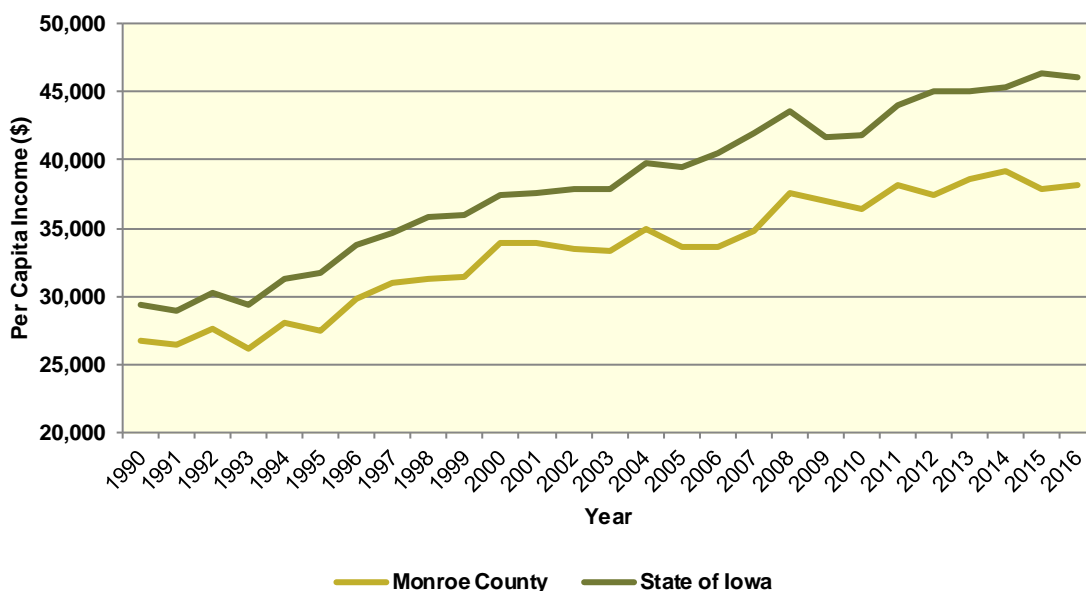


Diagram II.69.6, shows real per capita income for the Monroe County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Monroe County was \$33,270, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.69.6
Real Per Capita Income
 Monroe 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.69.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 3,554 persons in 2015 to 3,396 in 2016, a change of -4.4 percent.

Table II.69.29
Total Monthly Employment
 Monroe County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,716	3,398	3,350	3,420	3,277	3,464	3,471	3,549	3,477	3,574	3,351
Feb	2,715	3,374	3,356	3,445	3,299	3,413	3,449	3,542	3,512	3,565	3,363
Mar	2,772	3,393	3,341	3,460	3,378	3,451	3,484	3,579	3,562	3,579	3,353
Apr	2,831	3,468	3,473	3,467	3,414	3,420	3,496	3,575	3,588	3,537	3,405
May	2,915	3,506	3,526	3,494	3,500	3,524	3,558	3,579	3,636	3,644	3,429
Jun	2,978	3,630	3,542	3,579	3,551	3,561	3,626	3,682	3,717	3,701	3,504
Jul	2,802	3,489	3,430	3,386	3,387	3,422	3,450	3,509	3,567	3,529	3,346
Aug	2,787	3,439	3,415	3,366	3,372	3,407	3,426	3,511	3,622	3,510	3,327
Sep	2,952	3,535	3,595	3,505	3,506	3,468	3,519	3,633	3,655	3,552	3,383
Oct	2,913	3,450	3,607	3,433	3,544	3,514	3,601	3,537	3,629	3,492	3,423
Nov	2,921	3,462	3,579	3,395	3,496	3,481	3,587	3,551	3,590	3,469	3,410
Dec	2,923	3,435	3,594	3,358	3,519	3,511	3,654	3,520	3,598	3,493	3,460
Annual	2,852	3,465	3,484	3,442	3,437	3,470	3,527	3,564	3,596	3,554	3,396
% Change	.	21.5%	0.5%	-1.2%	-0.1%	1%	1.6%	1%	0.9%	-1.2%	-4.4%

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 \$861 in 2015. In 2016, average weekly wages saw a decreased of 0.5 percent over the prior year, rising to \$857, or by 4 dollars. These data are shown in Table II.69.30.

Table II.69.30						
Average Weekly Wages						
Monroe County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	527	551	575	569	555	
2002	538	550	571	568	557	0.4%
2003	594	608	586	577	591	6.1%
2004	454	550	477	516	500	-15.4%
2005	456	518	501	523	500	(ND)%
2006	541	570	552	583	562	12.4%
2007	664	699	696	711	693	23.3%
2008	750	750	737	690	732	5.6%
2009	681	714	797	759	737	0.7%
2010	697	790	818	769	769	4.3%
2011	703	789	832	766	773	0.5%
2012	746	769	792	788	774	0.1%
2013	756	776	814	802	787	1.7%
2014	794	816	854	853	829	5.3%
2015	844	856	844	899	861	3.9%
2016(p)	792	863	905	866	857	-0.5%

Total business establishments reported by the QCEW are displayed in Table II.69.31. Between 2015 and 2016, the total number of business establishments in Monroe County decreased by 0.5 percent, from 251 to 247 establishments.

Table II.69.31						
Number of Business Establishments						
Monroe County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	268	264	238	237	252	
2002	236	239	242	234	238	-5.6%
2003	229	225	226	227	227	-4.6%
2004	229	231	228	223	228	0.4%
2005	224	222	225	223	224	-1.8%
2006	230	233	234	230	232	3.6%
2007	232	235	236	237	235	1.3%
2008	235	239	240	241	239	1.7%
2009	245	251	252	247	249	4.2%
2010	247	248	249	249	248	-0.4%
2011	246	244	247	249	247	-0.4%
2012	247	245	245	250	247	(ND)%
2013	252	251	249	247	250	1.2%
2014	246	246	251	248	248	-0.8%
2015	247	253	253	249	251	1.2%
2016	252	246	245	246	247	-1.6%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.69.32, 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 Monroe County.

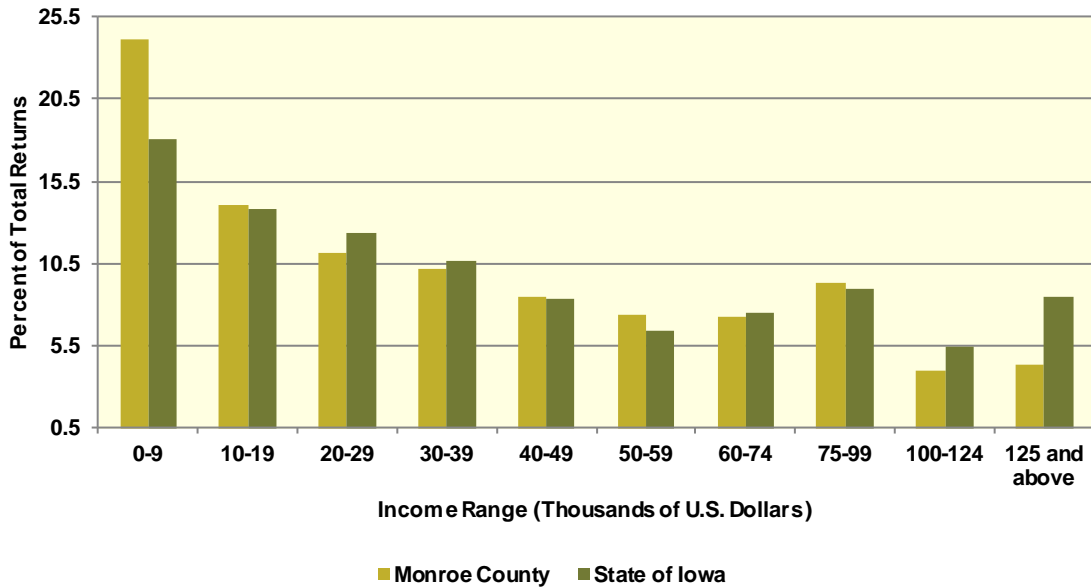
As can be seen below, the total number of returns between 2010 and 2015 increased by 3.7 percent, with 143 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 60.7 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -10.1 percent.

Table II.69.32
Number of Tax Returns by Adjusted Gross Income
 Monroe 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	933	568	481	365	273	196	180	121	33	25	3,175
2003	883	559	472	322	269	210	201	145	37	52	3,150
2004	917	529	461	332	277	194	242	160	43	51	3,206
2005	829	534	457	324	294	206	244	164	60	50	3,162
2006	809	515	453	342	282	221	237	203	62	65	3,189
2007	849	503	441	365	295	240	227	226	94	76	3,316
2008	822	542	410	363	277	223	255	244	86	79	3,301
2009	837	510	416	363	253	228	261	239	76	74	3,257
2010	759	499	414	352	269	213	267	258	83	89	3,203
2011	783	506	409	373	270	228	253	271	95	91	3,279
2012	786	513	408	362	287	230	258	262	123	110	3,339
2013	783	506	379	373	266	221	278	284	118	124	3,332
2014	771	484	370	378	278	223	257	295	127	131	3,314
2015	802	465	372	336	280	244	240	309	132	143	3,323
Change 10 - 15	5.7%	-6.8%	-10.1%	-4.5%	4.1%	14.6%	-10.1%	19.8%	59%	60.7%	3.7%



Diagram II.69.7
2015 Income Distribution
 Monroe 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 989 in 2010 to 968 in 2016, with the poverty rate reaching 12.5 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.69.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	822	10.5%
2001	770	10%
2002	889	11.5%
2003	783	10.1%
2004	913	11.8%
2005	951	12.4%
2006	890	11.8%
2007	768	10.4%
2008	992	13.4%
2009	954	12.9%
2010	989	12.7%
2011	934	11.8%
2012	1,078	13.6%
2013	990	12.6%
2014	916	11.7%
2015	943	12.1%
2016	968	12.5%

The rate of poverty for Monroe County is shown in Table II.69.34. In 2016, there were an estimated 1,032 persons living in poverty. This represented a 13.2 percent poverty rate, compared to 9 percent poverty in 2000. In 2016, some 9.4 percent of those in poverty were under age 6, and 17.5 percent were 65 or older.

Table II.69.34				
Poverty by Age				
Monroe 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	69	9.8%	97	9.4%
6 to 17	195	27.6%	199	19.3%
18 to 64	356	50.4%	555	53.8%
65 or Older	86	12.2%	181	17.5%
Total	706	100.0%	1,032	100.0%
Poverty Rate	9%	.	13.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.9 percent in Monroe County between 2010 and 2016, from 3,884 to 3,957. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.69.35.

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 Monroe County increased from 8 authorizations in 2015 to 12 in 2016.

The real value of single-family building permits increased from \$214,032 in 2015 to \$230,187 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.69.36.

Table II.69.35				
Housing Units				
State of Iowa vs. Monroe County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Monroe County	% Growth Since Census
2000 Census Base	1,232,625	.	3,587	.
2010 Census	1,336,417	8.4%	3,884	8.3%
July 2011 Estimate	1,341,974	0.4%	3,887	0.1%
July 2012 Estimate	1,346,403	0.7%	3,888	0.1%
July 2013 Estimate	1,353,274	1.3%	3,888	0.1%
July 2014 Estimate	1,362,458	1.9%	3,892	0.2%
July 2015 Estimate	1,370,778	2.6%	3,960	2%
July 2016 Estimate	1,380,162	3.3%	3,957	1.9%

Table II.69.36
Building Permits and Valuation
 Monroe 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	9	0	0	0	9	106,033	0
1981	13	0	0	0	13	90,103	0
1982	7	0	0	0	7	85,578	0
1983	12	2	0	0	14	91,914	0
1984	5	0	0	0	5	93,028	0
1985	4	0	0	0	4	116,822	0
1986	4	0	0	0	4	130,725	0
1987	2	0	0	0	2	139,587	0
1988	0	0	0	0	0	0	0
1989	3	2	0	0	5	81,805	0
1990	5	0	0	0	5	101,802	0
1991	12	0	0	0	12	104,289	0
1992	21	0	0	0	21	104,665	0
1993	8	0	0	0	8	100,069	0
1994	11	0	0	0	11	131,867	0
1995	14	0	0	0	14	119,204	0
1996	13	0	0	0	13	104,365	0
1997	12	0	0	0	12	112,924	0
1998	10	0	0	0	10	131,311	0
1999	20	0	0	0	20	133,521	0
2000	5	0	0	0	5	120,127	0
2001	13	0	0	0	13	137,317	0
2002	15	0	0	0	15	150,913	0
2003	17	0	0	0	17	125,154	0
2004	22	0	0	0	22	150,583	0
2005	22	0	0	0	22	143,651	0
2006	15	0	0	0	15	181,214	0
2007	14	0	0	0	14	152,714	0
2008	18	0	0	0	18	159,633	0
2009	5	8	0	0	13	205,591	0
2010	6	10	0	0	16	192,828	0
2011	15	0	0	0	15	166,859	0
2012	12	0	0	0	12	121,421	0
2013	16	0	0	0	16	171,573	0
2014	82	0	0	0	82	50,284	0
2015	8	0	0	0	8	214,032	0
2016	12	0	0	0	12	230,187	0



Diagram II.69.8
Single Family Permits
 Monroe County
 Census Bureau Data, 1980–2016

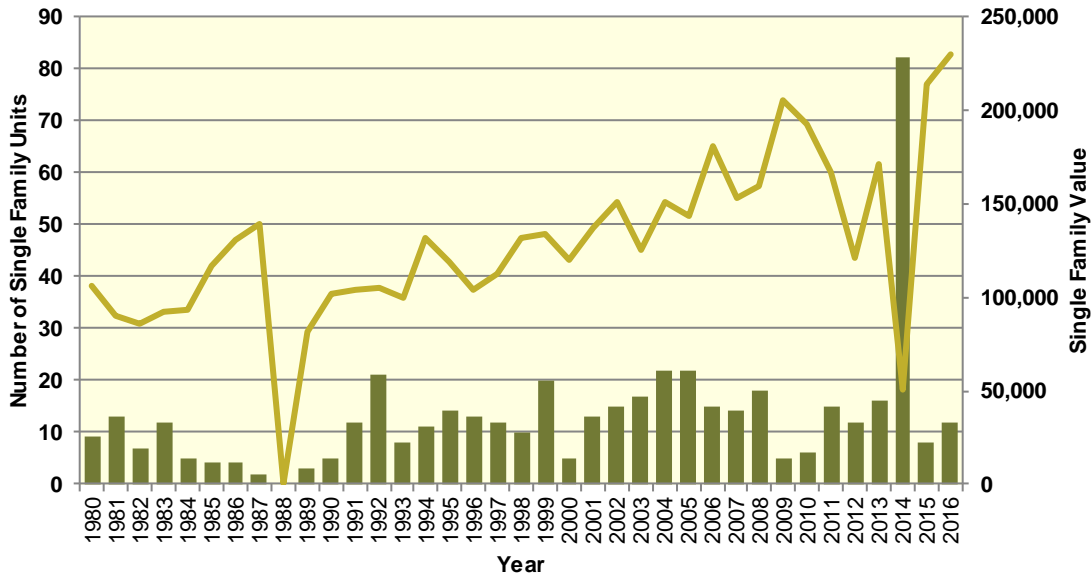
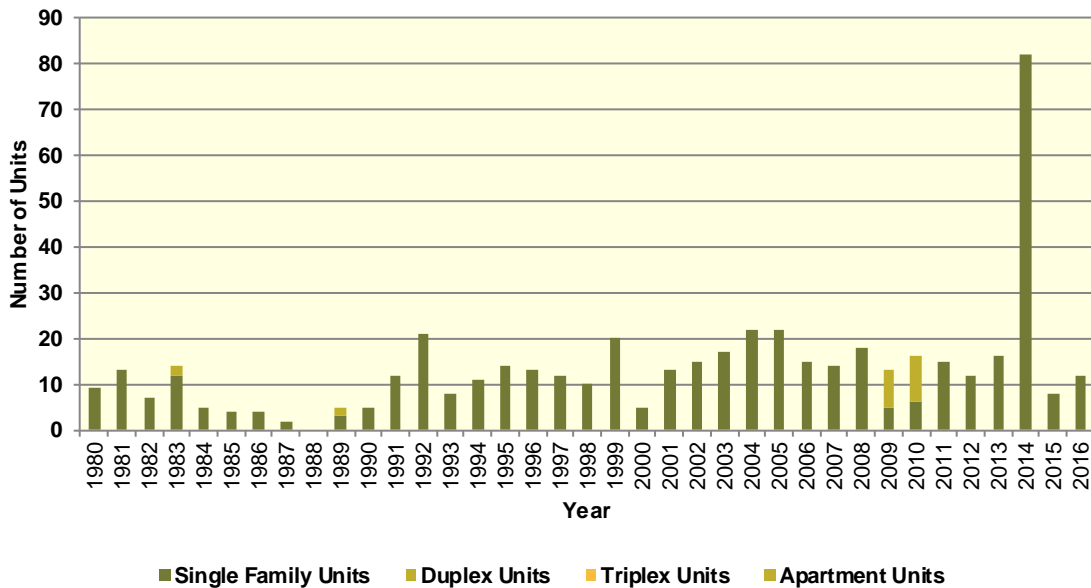


Diagram II.69.9
Total Permits by Unit Type
 Monroe County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.69.37. In 2016, there were 3,909 housing units, up from 3,588 in 2000. Single-family units accounted for 77.2 percent of units in 2016, compared to 78.3 in 2000. Apartment units accounted for 4.3 percent in 2016, compared to 4.2 percent in 2000.

Table II.69.37				
Housing Units by Type				
Monroe 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	2,811	78.3%	3,016	77.2%
Duplex	120	3.3%	61	1.6%
Tri- or Four-Plex	121	3.4%	104	2.7%
Apartment	149	4.2%	170	4.3%
Mobile Home	387	10.8%	545	13.9%
Boat, RV, Van, Etc.	0	0%	13	0.3%
Total	3,588	100.0%	3,909	100.0%

Some 82.7 percent of housing was occupied in 2010, compared to 90 percent in 2000. Owner-occupied housing changed -2.3 percent between 2000 and 2010, ending with owner-occupied units representing 77 percent of unit. Vacant units changed by 86.4 percent, resulting in 671 vacant units in 2010.

Table II.69.38					
Housing Units by Tenure					
Monroe County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,228	90%	3,213	82.7%	-0.5%
Owner-Occupied	2,531	78.4%	2,474	77%	-2.3%
Renter-Occupied	697	21.6%	739	23%	6%
Vacant Housing Units	360	10%	671	17.3%	86.4%
Total Housing Units	3,588	100.0%	3,884	100.0%	8.2%

Table II.69.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,909 housing units. An estimated 75.9 percent were owner-occupied, and 14.3 percent were vacant.

Table II.69.39				
Housing Units by Tenure				
Monroe County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,213	82.7%	3,349	85.7%
Owner-Occupied	2,474	77%	2,541	75.9%
Renter-Occupied	739	23%	808	24.1%
Vacant Housing Units	671	17.3%	560	14.3%
Total Housing Units	3,884	100.0%	3,909	100.0%



Households by household size are shown in Table II.69.40. There were a total of 3,213 households in 2010, up from 3,228 in 2000. One person households changed by 4.4 percent between 2000 and 2010, while two person households changed by 7.3 percent. Three and four person households changed by -10.6 and -2.5 respectively, representing 13.3 percent and 12.2 percent of the population in 2010.

Table II.69.40					
Households by Household Size					
Monroe County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	903	28%	863	26.9%	-4.4%
Two Persons	1,147	35.5%	1,231	38.3%	7.3%
Three Persons	479	14.8%	428	13.3%	-10.6%
Four Persons	401	12.4%	391	12.2%	-2.5%
Five Persons	220	6.8%	187	5.8%	-15%
Six Persons	56	1.7%	73	2.3%	30.4%
Seven Persons or More	22	0.7%	40	1.2%	81.8%
Total	3,228	100.0%	3,213	100.0%	-0.5%

Households by income is shown in Table II.69.41. Households earning more than \$100,000 per year represented 15.5 percent of households in 2016, compared to 4.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.4 percent of households in 2010, compared to 19 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.6 percent of households in 2016, compared to 19.9 percent in 2000.

Table II.69.41				
Households by Income				
Monroe 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	640	19.9%	422	12.6%
\$15,000 to \$19,999	251	7.8%	155	4.6%
\$20,000 to \$24,999	199	6.2%	181	5.4%
\$25,000 to \$34,999	527	16.4%	375	11.2%
\$35,000 to \$49,999	654	20.3%	624	18.6%
\$50,000 to \$74,999	612	19%	750	22.4%
\$75,000 to \$99,999	202	6.3%	324	9.7%
\$100,000 or More	137	4.3%	518	15.5%
Total	3,222	100.0%	3,349	100.0%



Table II.69.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 12.8 percent and 2.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 19.5 percent, 7.3 percent, and 8.2, respectively. Housing units built prior to 1939 represented 31.1 percent of households in 2016.

Table II.69.42				
Households by Year Home Built				
Monroe 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	1,371	42.5%	1,040	31.1%
1940 to 1949	234	7.2%	113	3.4%
1950 to 1959	168	5.2%	261	7.8%
1960 to 1969	273	8.5%	262	7.8%
1970 to 1979	598	18.5%	653	19.5%
1980 to 1989	266	8.2%	246	7.3%
1990 to 1999	318	9.9%	274	8.2%
2000 to 2009	.	.	427	12.8%
2010 or Later	.	.	73	2.2%
Total	3,228	100.0%	3,349	100.0%

The distribution of unit types by race are shown in Table II.69.43. An estimated 80.1 percent of white households occupy single family homes and some 3.3 percent of white households occupied apartments.

Table II.69.43							
Distribution of Units in Structure by Race							
Monroe County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	80.1%	0%	0%	0%	0%	60.6%	100%
Duplex	1.9%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.5%	0%	0%	0%	0%	0%	0%
Apartment	3.3%	0%	0%	100%	0%	0%	0%
Mobile Home	11.9%	0%	0%	0%	0%	39.4%	0%
Boat, RV, Van, Etc.	0.4%	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.69.44. An estimated 13.7 percent of vacant units were for rent in 2010, a 19.5 percent change since 2000. In addition, some 8.9 percent of vacant units were for sale, a change of 57.9 percent between 2000 and 2010. "Other" vacant units represented 23.7 percent of vacant units in 2010. This is a change of -11.2 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.69.44 Disposition of Vacant Housing Units Monroe County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	77	21.4%	92	13.7%	19.5%
For Sale	38	10.6%	60	8.9%	57.9%
Rented or Sold, Not Occupied	29	8.1%	68	10.1%	134.5%
For Seasonal, Recreational, or Occasional Use	37	10.3%	292	43.5%	689.2%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	179	49.7%	159	23.7%	-11.2%
Total	360	100.0%	671	100.0%	86.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.69.45. By 2016, for rent units accounted for 18.2 percent of vacant units, while for sale units accounted for 4.8 percent. “Other” vacant units accounted for 42.1 percent of vacant units, representing a total of 236 “other” vacant units.

Table II.69.45 Disposition of Vacant Housing Units Monroe County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	92	13.7%	102	18.2%
For Sale	60	8.9%	27	4.8%
Rented Not Occupied	6	0.9%	0	0%
Sold Not Occupied	62	9.2%	35	6.2%
For Seasonal, Recreational, or Occasional Use	292	43.5%	160	28.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	159	23.7%	236	42.1%
Total	671	100.0%	560	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.69.46. In 2016, an estimated 2.4 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.69.46 Overcrowding and Severe Overcrowding Monroe 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	2,514	99.2%	15	0.6%	5	0.2%	2,534
2016 Five-Year ACS	2,467	97.1%	74	2.9%	0	0%	2,541
Renter							
2000 Census	665	95.8%	29	4.2%	0	0%	694
2016 Five-Year ACS	803	99.4%	5	0.6%	0	0%	3,349
Total							
2000 Census	3,179	98.5%	44	1.4%	5	0.2%	3,228
2016 Five-Year ACS	3,270	97.6%	79	2.4%	0	0%	3,349

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Monroe County. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2000.

Table II.69.47 Households with Incomplete Plumbing Facilities Monroe County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,224	3,349
Lacking Complete Plumbing Facilities	4	0
Total Households	3,228	3,349
Percent Lacking	0.1%	0%

There were 21 households lacking complete kitchen facilities in 2016, compared to 7 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.6 percent in 2016.

Table II.69.48 Households with Incomplete Kitchen Facilities Monroe County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,221	3,328
Lacking Complete Kitchen Facilities	7	21
Total Households	3,228	3,349
Percent Lacking	0.2%	0.6%

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 Monroe County, 8.3 of households had a cost burden and 9.2 percent had a severe cost burden. Some 15.1 percent of renters were cost burdened, and 10.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 2.7 percent and a severe cost burden rate of 7.1 percent. Owner occupied households with a mortgage had a cost burden rate of 10.7 percent, and severe cost burden at 10.8 percent.

Table II.69.49
Cost Burden and Severe Cost Burden by Tenure
 Monroe 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	613	84.6%	79	10.9%	23	3.2%	10	1.4%	725
2016 Five-Year ACS	859	78.2%	118	10.7%	119	10.8%	2	0.2%	1,098
Owner Without a Mortgage									
2000 Census	773	92.2%	25	3%	38	4.5%	2	0.2%	838
2016 Five-Year ACS	1,290	89.4%	39	2.7%	102	7.1%	12	0.8%	1,443
Renter									
2000 Census	323	51.9%	156	25.1%	58	9.3%	85	13.7%	622
2016 Five-Year ACS	529	65.5%	122	15.1%	87	10.8%	70	8.7%	808
Total									
2000 Census	1,709	78.2%	260	11.9%	119	5.4%	97	4.4%	2,185
2016 Five-Year ACS	2,678	80%	279	8.3%	308	9.2%	84	2.5%	3,349

Housing Problems by Income

Table II.69.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Monroe County. As can be seen in 2017 the MFI was \$59,800, which compared to \$69,900 for the State of Iowa.

Table II.69.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 143 owner-occupied and 130 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 250 owner-occupied 49 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,565 households without a housing problem.

Table II.69.50
Median Family Income
 Monroe County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	44,000	49,100
2001	47,100	52,500
2002	48,900	53,700
2003	48,700	54,900
2004	50,300	55,800
2005	50,300	57,650
2006	50,500	57,800
2007	48,800	58,100
2008	49,800	58,500
2009	53,800	62,000
2010	54,100	62,400
2011	50,900	64,000
2012	51,600	64,800
2013	56,400	64,700
2014	54,500	65,300
2015	57,500	67,500
2016	58,400	68,400
2017	59,800	69,900

Table II.69.51
Housing Problems by Income and Tenure
 Monroe 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	0	0	15	15
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	15	4	0	55	78
Housing cost burden greater than 50% of income (and none of the above problems)	155	50	10	25	10	250
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	4	40	55	40	143
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	20	175	335	275	1,195	2,000
Total	198	244	389	355	1,315	2,501
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	20	0	0	0	0	20
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	10	10
Housing cost burden greater than 50% of income (and none of the above problems)	45	4	0	0	0	49
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	50	10	0	0	130
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	25	100	185	115	140	565
Total	160	154	195	119	150	778
Total						
Lacking complete plumbing or kitchen facilities	20	0	0	0	15	35
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	15	4	0	65	88
Housing cost burden greater than 50% of income (and none of the above problems)	200	54	10	25	10	299
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	74	54	50	55	40	273
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	45	275	520	390	1,335	2,565
Total	358	398	584	474	1,465	3,279

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.69.52 on the following page, of the 77 loans in 2016, 33 loans were for Home Purchases, 8 were for Home Improvement and 36 were for refinancing.

Table II.69.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Monroe County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	33	10	54	97
2009	28	16	64	108
2010	15	23	57	95
2011	24	3	50	77
2012	41	18	84	143
2013	26	15	76	117
2014	49	20	37	106
2015	36	11	33	80
2016	33	8	36	77

Table II.69.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$91,463 in 2012 and \$112,545 in 2016. Overall, average loans were \$81,598 in 2008 and \$116,312 in 2016.

Table II.69.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Monroe County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$86,758	\$24,400	\$89,037	\$81,598
2009	\$105,750	\$40,438	\$121,719	\$105,537
2010	\$87,533	\$46,652	\$118,719	\$96,347
2011	\$84,542	\$47,000	\$141,200	\$119,870
2012	\$91,463	\$27,889	\$152,893	\$119,545
2013	\$91,846	\$79,600	\$105,592	\$99,205
2014	\$93,796	\$31,700	\$110,459	\$87,896
2015	\$113,611	\$43,727	\$79,303	\$89,850
2016	\$112,545	\$72,375	\$129,528	\$116,312

Table II.69.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$3,750,000 in 2012 and \$3,714,000 in 2016. Overall, average loans were \$7,915,000 in 2008 and \$8,956,000 in 2016.

Table II.69.54 Total Volume of Owner-Occupied Single Family Loans Monroe County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$2,863,000	\$244,000	\$4,808,000	\$7,915,000
2009	\$2,961,000	\$647,000	\$7,790,000	\$11,398,000
2010	\$1,313,000	\$1,073,000	\$6,767,000	\$9,153,000
2011	\$2,029,000	\$141,000	\$7,060,000	\$9,230,000
2012	\$3,750,000	\$502,000	\$12,843,000	\$17,095,000
2013	\$2,388,000	\$1,194,000	\$8,025,000	\$11,607,000
2014	\$4,596,000	\$634,000	\$4,087,000	\$9,317,000
2015	\$4,090,000	\$481,000	\$2,617,000	\$7,188,000
2016	\$3,714,000	\$579,000	\$4,663,000	\$8,956,000

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.69.55 presents some basic statistics about the completed surveys.

Table II.69.55 Survey of Rental Properties Monroe County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1	25	0	0

Table II.69.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 5 single family units in Monroe County, with 0 of them available. This translates into a vacancy rate of 0 percent in Monroe County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 20 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.69.56 Rental Vacancy Survey by Type Monroe County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	5	0	0%
Apartments	20	0	0%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	25	0	0%

Table II.69.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 25 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.69.57						
Rental Units by Bedroom Size						
Monroe 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	0	0	0	.	0
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	5	20	0	0	0	25
Total	5	20	0	0	0	25

Table II.69.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Studio-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.69.58			
Single Family Units by Bedroom Size			
Monroe County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	5	0	0%
Total	5	0	0%

Table II.69.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 0 percent.

Table II.69.59			
Apartment Units by Bedroom Size			
Monroe County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	20	0	0%
Total	20	0	0%

Table II.69.60, shows vacancy rates for single family units by average rental rates for Monroe County.

Table II.69.60 Single Family Market Rate Rents by Vacancy Status Monroe County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	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	5	0	0%
Total	5	0	0%

The average rent and availability of apartment units is displayed in Table II.69.61.

Table II.69.61 Apartment Market Rate Rents by Vacancy Status Monroe County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	20	0	0%
Total	20	0	0%

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.69.62 below, there were 20 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.69.62 Accessible Units by Bedroom Size Monroe 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	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	20	0	0	0	20
Total	0	20	0	0	0	20

Table II.69.63, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.69.63 Single Family Units by Accessibility and Bedroom Size Monroe 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	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	5	0	5	0%
Total	5	0	5	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.69.64, shows the *strong growth scenario* for the Monroe County. As can be seen there were 2,541 owner-occupied and 808 renter-occupied households in 2016, for a total of 3,349 households. In 2030, there will be a projected 3,345 households, of which 2,622 are projected to be owner occupied and the remaining 723 are expected to be renter-occupied.

By 2050, there are projected to be 2,559 owner-occupied households, of which 200 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 391 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 680 renter households, of which 142 renter households are expected to have incomes between 0 and 30.0 percent of median family income 172 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 3,239 occupied units by 2050, of which 342 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.69.64
Housing Demand Forecast
 Monroe County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	199	204	205	205	205	204	202	200
30.1-50%	246	252	253	254	253	252	250	248
50.1-80%	388	398	400	401	400	398	395	391
80.1-95%	328	336	337	338	338	336	333	330
95.1-115%	270	277	278	279	279	277	275	272
115+%	1,110	1,137	1,142	1,145	1,143	1,138	1,128	1,117
Total	2,541	2,603	2,615	2,622	2,618	2,605	2,584	2,559
Renter								
0-30%	169	154	153	151	150	147	145	142
30.1-50%	159	145	143	142	140	138	136	134
50.1-80%	205	187	185	183	181	179	176	172
80.1-95%	107	97	96	95	94	93	91	90
95.1-115%	36	33	32	32	32	31	31	30
115+%	133	121	120	119	118	116	114	112
Total	808	736	730	723	715	705	693	680
Total								
0-30%	368	358	357	356	354	351	347	342
30.1-50%	405	397	396	396	394	391	386	381
50.1-80%	593	584	585	584	581	577	571	563
80.1-95%	434	433	434	434	432	429	425	420
95.1-115%	306	310	311	311	310	309	306	303
115+%	1,243	1,258	1,262	1,264	1,261	1,254	1,243	1,229
Total	3,349	3,339	3,345	3,345	3,333	3,310	3,277	3,239