

**VOLUME II:
POWESHIEK COUNTY**

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Poweshiek County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Poweshiek County's population decreased from 18,914 in 2010 to 18,533 in 2016, or by 2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 2.3 percent, and the number of people from 55 to 64 years of age increased by 9.2 percent. The white population decreased by 3.5 percent, while the black population increased by 41.3 percent. The Hispanic population increased from 456 to 605 people between 2010 and 2016 or by 32.7 percent. These data are presented in Table II.80.1.

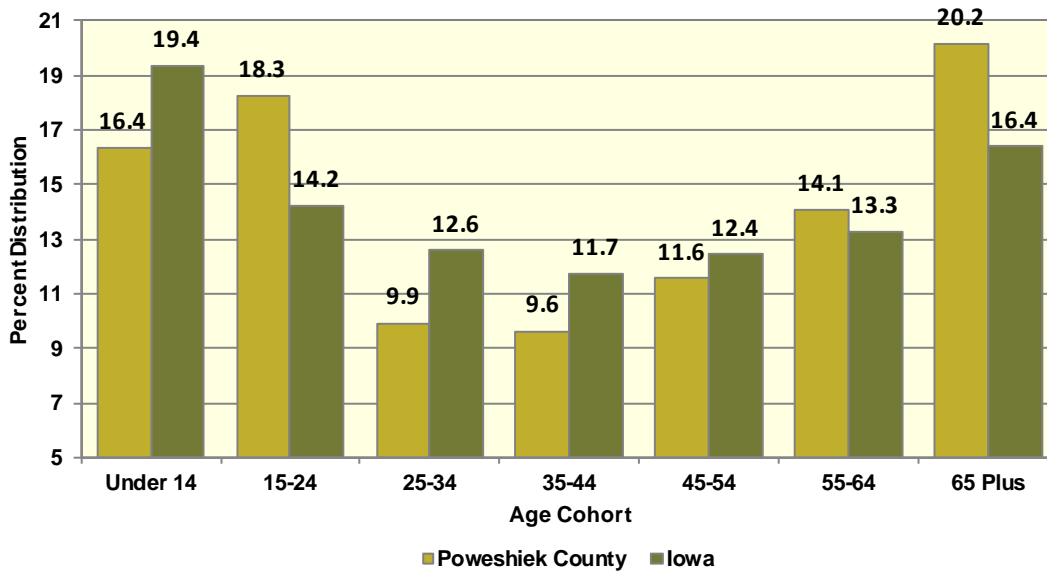
Table II.80.1						
Profile of Population Characteristics						
Poweshiek County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Poweshiek County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	18,914	18,533	-2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,224	3,031	-6%	603,673	607,020	0.6%
15 to 24 years	3,316	3,386	2.1%	430,187	445,808	3.6%
25 to 34 years	1,799	1,840	2.3%	382,583	394,373	3.1%
35 to 44 years	1,989	1,786	-10.2%	364,548	367,535	0.8%
45 to 54 years	2,708	2,141	-20.9%	439,726	389,744	-11.4%
55 to 64 years	2,390	2,611	9.2%	372,750	415,998	11.6%
65 and Over	3,488	3,738	7.2%	452,888	514,215	13.5%
Race						
White	18,108	17,480	-3.5%	2,839,615	2,864,884	0.9%
Black	223	315	41.3%	91,695	114,874	25.3%
American Indian and Alaskan Native	57	68	19.3%	13,563	15,924	17.4%
Asian	266	343	28.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	21	25	19%	2,419	3,592	48.5%
Two or more races	239	302	26.4%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	456	605	32.7%	151,544	182,606	20.5%

Table II.80.2, presents the population of Poweshiek County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 9,257 males, who accounted for 48.9 percent of the population, and the remaining 51.1 percent, or 9,657 persons, were female. In 2016, the number of males rose to 9,028 persons, and accounted for 48.7 percent of the population, with the remaining 51.3 percent, or 9,505 persons being female.



Table II.80.2 Population by Age and Gender Poweshiek 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	1,667	1,557	3,224	1,493	1,538	3,031	-6.0%
15 to 24 years	1,659	1,657	3,316	1,692	1,694	3,386	2.1%
25 to 34 years	922	877	1,799	942	898	1,840	2.3%
35 to 44 years	999	990	1,989	900	886	1,786	-10.2%
45 to 54 years	1,336	1,372	2,708	1,075	1,066	2,141	-20.9%
55 to 64 years	1,181	1,209	2,390	1,286	1,325	2,611	9.2%
65 and Over	1,493	1,995	3,488	1,640	2,098	3,738	7.2%
Total	9,257	9,657	18,914	9,028	9,505	18,533	-2%
% of Total	48.9%	51.1%	.	48.7%	51.3%	.	

Diagram II.80.1
Age Distribution
Poweshiek County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Poweshiek County decreased from 19,033 to 18,815 persons, or by -1.1 percent. Between 2000 and 2010, Poweshiek County population, changed by 99 persons, to a total population of 18,914 persons. The most recent estimates indicated that Poweshiek County's population rose an additional -381 persons since the 2010 Census, to 18,533 persons in July 2016.

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.80.3, Poweshiek County had a natural increase, of 15 persons between 1990 and 2000. During the April 2000 to July 2009 period, Poweshiek County's natural increase was estimated at -220 persons. Between 2010 and 2016, the natural increase was estimated at -267 persons, and the net migration was -114 persons.

1990 Census	19,033
Natural Increase 90-00	15
Net Migration 90-00	-233
2000 Census	18,815
Natural Increase 00-09	-220
Net Migration 00-09	363
2009 Population Estimate	18,958
2010 Census	18,914
Natural Increase 10-16	-267
Net Migration 10-16	-114
2016 Population Estimate	18,533

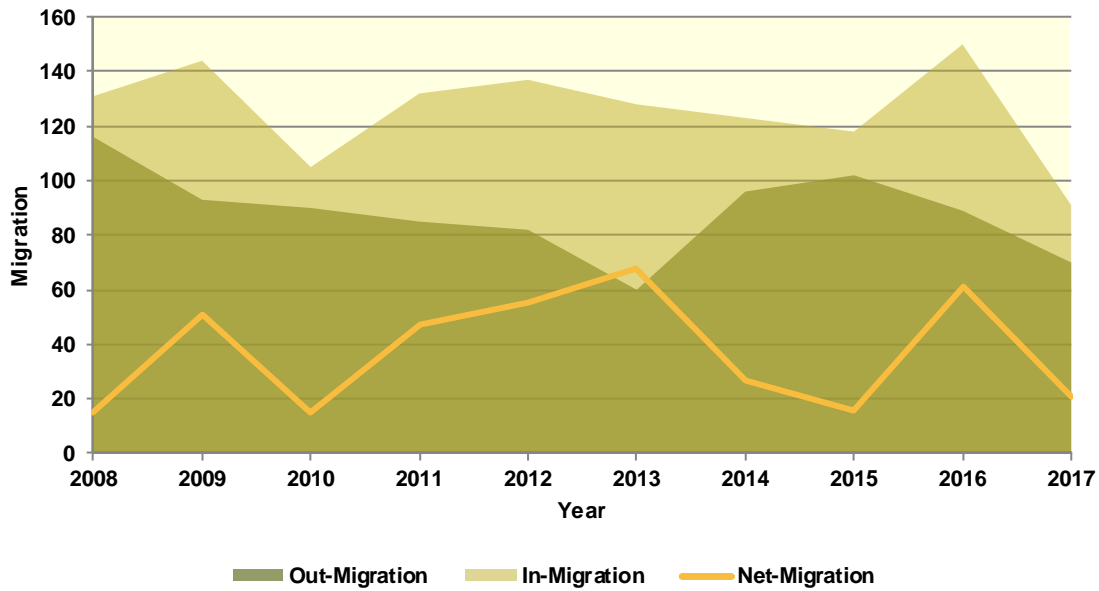
Population Migration Trends

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.80.4 in 2008 there was a total of 131 in-migrations with a total of 116 out-migrations, which led to a net-migration of 15 persons. The most recent first half 2017 data saw a net-migration of 21 persons, with 91 persons entering Poweshiek County and 70 persons leaving Poweshiek County.

Diagram II.80.2, 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 68 people entering and the migration lowest net migration occurred in 2008 with 15 entering Poweshiek County.

Diagram II.80.2
Net In-migration by Gender
 Poweshiek County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.80.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 76 percent of net-migrants, or 16 persons were male, with the remaining 24 percent, or 5 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017- First Half
In										
Male	63	71	50	66	74	57	72	65	85	48
Female	68	73	55	66	63	71	51	53	65	43
Total	131	144	105	132	137	128	123	118	150	91
Out										
Male	54	43	50	36	42	23	40	51	42	32
Female	62	50	40	49	40	37	56	51	47	38
Total	116	93	90	85	82	60	96	102	89	70
Net										
Male	9	28	0	30	32	34	32	14	43	16
Female	6	23	15	17	23	34	-5	2	18	5
Total	15	51	15	47	55	68	27	16	61	21

Table II.80.5, shows net-migration for Poweshiek County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 13 persons entering Poweshiek County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 8 persons leaving Poweshiek County.

Table II.80.5 Migration by Age Range Poweshiek County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	1	2	0	1	0	2	0	2	0
18-22	13	25	25	12	16	17	11	14	18	18
23-25	9	15	11	13	15	14	12	13	15	11
26-35	35	35	25	34	36	33	29	28	41	15
36-45	35	30	18	27	23	24	23	22	23	13
46-55	14	19	7	19	26	19	20	15	22	14
56-65	12	8	8	15	17	16	17	16	10	7
66 +	13	11	9	12	3	5	9	10	19	13
Total	131	144	105	132	137	128	123	118	150	91
Out										
14-17	1	2	1	2	1	1	1	1	3	0
18-22	21	16	13	11	9	8	15	12	12	5
23-25	18	11	14	16	12	9	15	20	12	19
26-35	26	26	26	20	18	17	21	19	24	17
36-45	13	16	16	12	16	7	14	14	15	8
46-55	19	10	11	13	13	4	15	12	13	10
56-65	15	9	8	8	11	5	7	16	6	5
66 +	3	3	1	3	2	9	8	8	4	6
Total	116	93	90	85	82	60	96	102	89	70
Net										
14-17	-1	-1	1	-2	0	-1	1	-1	-1	0
18-22	-8	9	12	1	7	9	-4	2	6	13
23-25	-9	4	-3	-3	3	5	-3	-7	3	-8
26-35	9	9	-1	14	18	16	8	9	17	-2
36-45	22	14	2	15	7	17	9	8	8	5
46-55	-5	9	-4	6	13	15	5	3	9	4
56-65	-3	-1	0	7	6	11	10	0	4	2
66 +	10	8	8	9	1	-4	1	2	15	7
Total	15	51	15	47	55	68	27	16	61	21

School Age Enrollment

Table II.80.6, show the school enrollment from the Iowa Department of Education for Poweshiek County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,946 students and was 2,887 in 2017, a change of -2 percent. Enrollment for students in grades 1 to 5 was 1,038 students in 2010 and 1,042 in 2017, which was a change of 0.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 912 and 869 in 2017, which was a change of -4.7 percent.

Table II.80.6						
School Enrollment						
Poweshiek County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	240	1,184	714	959	30	3,113
2001	236	1,145	736	962	19	3,098
2002	241	1,129	758	936	0	3,064
2003	235	1,111	750	915	2	3,013
2004	226	1,080	746	975	0	3,027
2005	269	1,078	695	983	70	3,025
2006	307	1,056	697	993	77	3,053
2007	337	1,062	669	998	97	3,066
2008	365	1,008	659	919	97	2,951
2009	329	1,074	654	942	106	2,999
2010	347	1,038	649	912	105	2,946
2011	389	1,047	639	902	144	2,977
2012	401	1,059	668	908	156	3,036
2013	386	1,000	663	890	182	2,939
2014	420	956	673	866	179	2,915
2015	425	999	636	860	204	2,920
2016	438	1,007	593	865	197	2,903
2017	396	1,042	580	869	200	2,887
% Change 10-17	14.1%	0.4%	-10.6%	-4.7%	90.5%	-2%

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.80.7, shows population by age for the 2000 and 2010 Census. The population changed by 0.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 5.2 percent to a total of 3,488 persons in 2010. Those aged 25 to 34 changed by -4.1 percent, and those aged under 5 changed by -3 percent.

Table II.80.7					
Population by Age					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,038	5.5%	1,007	5.3%	-3%
5 to 19	4,046	21.5%	3,804	20.1%	-6%
20 to 24	1,593	8.5%	1,729	9.1%	8.5%
25 to 34	1,876	10%	1,799	9.5%	-4.1%
35 to 54	5,163	27.4%	4,697	24.8%	-9%
55 to 64	1,782	9.5%	2,390	12.6%	34.1%
65 or Older	3,317	17.6%	3,488	18.4%	5.2%
Total	18,815	100.0%	18,914	100.0%	0.5%

The elderly population is further explored in Table II.80.8. Those aged 65 to 66 changed by 9.6 percent between 2000 and 2010, resulting in a population of 355 persons. Those aged 85 or older changed by 14.4 percent during the same time period, and resulted in 652 persons over age 85 in 2010.

Table II.80.8					
Elderly Population by Age					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	324	9.8%	355	10.2%	9.6%
67 to 69	424	12.8%	554	15.9%	30.7%
70 to 74	772	23.3%	757	21.7%	-1.9%
75 to 79	677	20.4%	621	17.8%	-8.3%
80 to 84	550	16.6%	549	15.7%	-0.2%
85 or Older	570	17.2%	652	18.7%	14.4%
Total	3,317	100.0%	3,488	100.0%	5.2%

Population by race and ethnicity is shown in Table II.80.9. The white population changed by -1.3 percent between 2000 and 2010, and resulted in representing 94.9 percent of the population in 2010. The black population changed by 113.6 percent, represented 1.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 101.8 percent between 2000 and 2010, compared to the -0.7 percent growth rate for non-Hispanics.

Table II.80.9					
Population by Race and Ethnicity					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	18,202	96.7%	17,957	94.9%	-1.3%
Black	103	0.5%	220	1.2%	113.6%
American Indian	44	0.2%	50	0.3%	13.6%
Asian	202	1.1%	260	1.4%	28.7%
Native Hawaiian/ Pacific Islander	9	0%	21	0.1%	133.3%
Other	92	0.5%	147	0.8%	59.8%
Two or More Races	163	0.9%	259	1.4%	58.9%
Total	18,815	100.0%	18,914	100.0%	0.5%
Hispanic	226	1.2%	456	2.4%	101.8%
Non-Hispanic	18,589	98.8%	18,458	97.6%	-0.7%

Population by race and ethnicity through 2016 is shown in Table II.80.10. The white population represented 94.7 percent of the population in 2016, compared with black households accounting for 1.8 percent of the population. Hispanic households represented 3 percent of the population in 2016.

Table II.80.10				
Population by Race and Ethnicity				
Poweshiek County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	17,957	94.9%	17,632	94.7%
Black	220	1.2%	333	1.8%
American Indian	50	0.3%	17	0.1%
Asian	260	1.4%	373	2%
Native Hawaiian/ Pacific Islander	21	0.1%	5	0%
Other	147	0.8%	35	0.2%
Two or More Races	259	1.4%	227	1.2%
Total	18,914	100.0%	18,622	100.0%
Non-Hispanic	18,458	97.6%	18,055	97%
Hispanic	456	2.4%	567	3%

The population by race is broken down further by ethnicity in Table II.80.11. While the white non-Hispanic population changed by -2.2 percent between 2000 and 2010, the white Hispanic population changed by 137.7 percent. The black non-Hispanic population changed by 110.9 percent, while the black Hispanic population changed by 250 percent.

Table II.80.11					
Population by Race and Ethnicity					
Poweshiek County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	18,096	97.3%	17,705	95.9%	-2.2%
Black	101	0.5%	213	1.2%	110.9%
American Indian	34	0.2%	41	0.2%	20.6%
Asian	201	1.1%	255	1.4%	26.9%
Native Hawaiian/ Pacific Islander	9	0%	21	0.1%	133.3%
Other	7	0%	6	0%	-14.3%
Two or More Races	141	0.8%	217	1.2%	53.9%
Total Non-Hispanic	18,589	100.0%	18,458	100.0%	-0.7%
Hispanic					
White	106	46.9%	252	55.3%	137.7%
Black	2	0.9%	7	1.5%	250%
American Indian	10	4.4%	9	2%	-10%
Asian	1	0.4%	5	1.1%	400%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	85	37.6%	141	30.9%	65.9%
Two or More Races	22	9.7%	42	9.2%	90.9%
Total Hispanic	226	100.0%	456	100.0%	101.8 %
Total Population	18,815	100.0%	18,914	100.0%	0.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.80.12. During this time, the total non-Hispanic population was 18,055 persons in 2016. The Hispanic population was 567.

Table II.80.12				
Population by Race and Ethnicity				
Poweshiek County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	17,705	95.9%	17,170	95.1%
Black	213	1.2%	313	1.7%
American Indian	41	0.2%	2	0%
Asian	255	1.4%	373	2.1%
Native Hawaiian/ Pacific Islander	21	0.1%	5	0%
Other	6	0%	0	0%
Two or More Races	217	1.2%	192	1.1%
Total Non-Hispanic	18,458	100.0%	18,055	100.0%
Hispanic				
White	252	55.3%	462	81.5%
Black	7	1.5%	20	3.5%
American Indian	9	2%	15	2.6%
Asian	5	1.1%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	141	30.9%	35	6.2%
Two or More Races	42	9.2%	35	6.2%
Total Hispanic	456	100.0	567	100.0%
Total Population	18,914	100.0%	18,622	100.0%

Households by type and tenure are shown in Table II.80.13. Family households represented 63.2 percent of households, while non-family households accounted for 36.8 percent. These changed from 64 and 36 percent, respectively.

Table II.80.13				
Household Type by Tenure				
Poweshiek County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,837	64%	4,653	63.2%
Married-Couple Family	3,939	81.4%	3,624	77.9%
Owner-Occupied	3,450	87.6%	3,127	86.3%
Renter-Occupied	489	12.4%	497	13.7%
Other Family	898	18.6%	1,029	19.3%
Male Householder, No Spouse Present	257	28.6%	258	25%
Owner-Occupied	133	51.8%	183	70.9%
Renter-Occupied	124	48.2%	75	29.1%
Female Householder, No Spouse Present	641	71.4%	771	62.3%
Owner-Occupied	324	50.5%	356	46.2%
Renter-Occupied	317	49.5%	415	53.8%
Non-Family Households	2,718	36%	2,712	36.8%
Owner-Occupied	1,547	56.9%	1,551	57.2%
Renter-Occupied	1,171	43.1%	1,161	42.8%
Total	7,555	100.0%	7,365	100.0%

The group quarters population was 1,627 in 2010, compared to 1,458 in 2000. Institutionalized populations experienced a -16.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 20.1 percent change during this same time period.

Table II.80.14					
Group Quarters Population					
Poweshiek 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	7	2.1%	9	3.2%	28.6%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	327	96.5%	274	96.8%	-16.2%
Other Institutions	5	1.5%	0	0%	-100%
Total	339	100.0%	283	100.0%	-16.5%
Noninstitutionalized					
College Dormitories	1,075	96.1%	1,307	97.2%	21.6%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	44	3.9%	37	2.8%	-15.9%
Total	1,119	100.0%	1,344	100.0%	20.1%
Group Quarters Population	1,458	100.0%	1,627	100.0%	11.6%

The number of foreign born persons are shown in Table II.80.15. An estimated 0.6 percent of the population was born in China excluding Hong Kong and Taiwan, some 0.4 percent were born in Mexico, and another 0.3 percent were born in Russia.

Table II.80.15
Place of Birth for the Foreign-Born Population

Poweshiek County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	China excluding Hong Kong and Taiwan	115	0.6%
#2 country of origin	Mexico	73	0.4%
#3 country of origin	Russia	65	0.3%
#4 country of origin	Guatemala	37	0.2%
#5 country of origin	Other Eastern Africa	32	0.2%
#6 country of origin	Germany	30	0.2%
#7 country of origin	Vietnam	29	0.2%
#8 country of origin	Canada	26	0.1%
#9 country of origin	Philippines	26	0.1%
#10 country of origin	Uzbekistan	25	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.80.16. An estimated 0.9 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.80.16
Limited English Proficiency and Language Spoken at Home

Poweshiek County
2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	165	0.9%
#2 LEP Language	Russian, Polish, or other Slavic languages	25	0.1%
#3 LEP Language	Other Asian and Pacific Island languages	20	0.1%
#4 LEP Language	German or other West Germanic languages	13	0.1%
#5 LEP Language	French, Haitian, or Cajun	11	0.1%
#6 LEP Language	Other and unspecified languages	10	0.1%
#7 LEP Language	Chinese	6	0%
#8 LEP Language	Arabic	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.80.17. Some 18.9 percent of the population was disabled in 2000, or a total of 3,297 persons. The disability rate was highest for those over 65, with 39.9 percent disabled.



Table II.80.17 Disability by Age Poweshiek County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	111	4.1%
16 to 64	1,986	16.9%
65 and older	1,200	39.9%
Total	3,297	18.9%

Table II.80.18 shows disability by type in 2000. There were 1,462 physical disabilities in 2000, some 1,325 employment disabilities, and 836 go-outside-home disabilities.

Table II.80.18 Total Disabilities Tallied: Aged 5 and Older Poweshiek County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	656
Physical disability	1,462
Mental disability	811
Self-care disability	395
Employment disability	1,325
Go-outside-home disability	836
Total	5,485

Disability by age, as estimated by the 2016 ACS, is shown in Table II.80.19. The disability rate for females was 11.6 percent, compared to 11.6 percent for males. The disability rate changed precipitously higher with age, with 40.1 percent of those over 75 experiencing a disability.

Table II.80.19 Disability by Age Poweshiek 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%	3	0.6%	3	0.3%
5 to 17	132	9.5%	62	4.4%	194	7%
18 to 34	127	5.8%	194	8.1%	321	7%
35 to 64	318	9.8%	372	11%	690	10.4%
65 to 74	159	19.2%	131	13.7%	290	16.3%
75 or Older	273	44.5%	354	37.3%	627	40.1%
Total	1,009	11.6%	1,116	11.6%	2,125	11.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.80.20. Some 4.8 percent have an ambulatory disability, 3.4 have an independent living disability, and 1.7 percent have a self-care disability.

Table II.80.20 Total Disabilities Tallied: Aged 5 and Older Poweshiek County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	672	3.7%
Vision disability	201	1.1%
Cognitive disability	814	4.7%
Ambulatory disability	837	4.8%
Self-Care disability	296	1.7%
Independent living disability	488	3.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.80.21. In 2016, some 9,613 persons were employed and 432 were unemployed. This totaled a labor force of 10,045 persons. The unemployment rate for Poweshiek County was estimated to be 4.3 percent in 2016.

Table II.80.21 Employment, Labor Force and Unemployment Poweshiek County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	9,613
Unemployed	432
Labor Force	10,045
Unemployment Rate	4.3%

In 2016, 95 percent of households in Poweshiek County had a high school education or greater.

Table II.80.22 High School or Greater Education Poweshiek County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,999
Total Households	7,365
Percent High School or Above	95%

As seen in Table II.80.23, some 36.1 percent of the population had a high school diploma or equivalent, another 38.3 percent have some college, 11.4 percent have a Bachelor’s Degree, and 7.6 percent of the population had a graduate or professional degree.

Table II.80.23 Educational Attainment Poweshiek County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	958	6.4%
High School or Equivalent	5,372	36.1%
Some College or Associates Degree	5,698	38.3%
Bachelor’s Degree	1,700	11.4%
Graduate or Professional Degree	1,134	7.6%
Total Population Above 18 years	14,862	100.0%

ECONOMICS

Labor Force

Table II.80.24, shows the labor force statistics for Poweshiek County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.7 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.8 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Poweshiek County decreased from 3.7 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.80.24 Labor Force Statistics Poweshiek County 1990 - 2016 BLS Data					
Year	Poweshiek County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	462	9,532	9,994	4.6%	4.4%
1991	443	9,379	9,822	4.5%	4.7%
1992	440	9,730	10,170	4.3%	4.5%
1993	502	9,862	10,364	4.8%	4%
1994	416	10,070	10,486	4%	3.5%
1995	417	10,139	10,556	4%	3.4%
1996	502	10,051	10,553	4.8%	3.5%
1997	382	10,062	10,444	3.7%	3.1%
1998	328	10,040	10,368	3.2%	2.7%
1999	291	10,059	10,350	2.8%	2.6%
2000	276	10,062	10,338	2.7%	2.6%
2001	344	10,351	10,695	3.2%	3.3%
2002	438	10,391	10,829	4%	4%
2003	482	9,772	10,254	4.7%	4.5%
2004	479	9,694	10,173	4.7%	4.5%
2005	471	9,800	10,271	4.6%	4.3%
2006	406	10,221	10,627	3.8%	3.7%
2007	420	10,329	10,749	3.9%	3.7%
2008	481	10,004	10,485	4.6%	4.2%
2009	702	9,598	10,300	6.8%	6.4%
2010	612	9,958	10,570	5.8%	6%
2011	579	9,817	10,396	5.6%	5.5%
2012	494	9,663	10,157	4.9%	5%
2013	481	9,885	10,366	4.6%	4.7%
2014	448	9,992	10,440	4.3%	4.3%
2015	387	10,138	10,525	3.7%	3.8%
2016	366	10,067	10,433	3.5%	3.7%

Diagram II.80.3, shows the employment and labor force for Poweshiek County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,067 persons, with the labor force reaching 10,433, indicating there were a total of 366 unemployed persons.



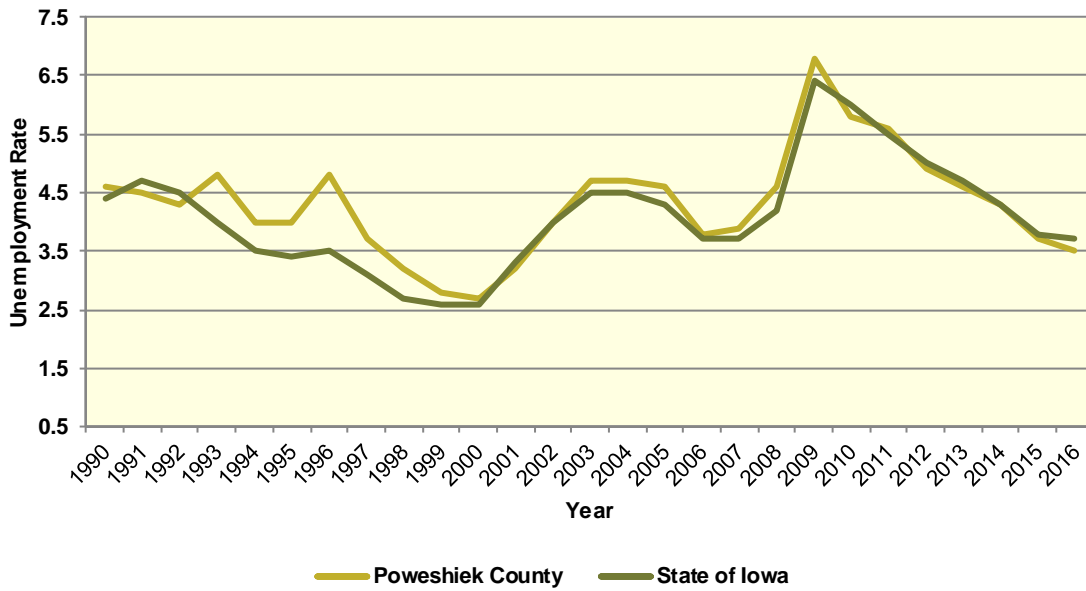
Diagram II.80.3
Employment and Labor Force
 Poweshiek County
 1990 – 2016 BLS Data



Unemployment

Diagram II.80.4, shows the unemployment rate for both the State and Poweshiek County. During the 1990’s the average rate for Poweshiek County was 4.1 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.6 percent. Over the course of the entire period the Poweshiek County had an average unemployment rate that higher than the State, 4.3 percent for Poweshiek County, versus 4.1 statewide.

Diagram II.80.4
Annual Unemployment Rate
 Poweshiek 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.80.25, shows total real earnings by industry for Poweshiek County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$96,653,000. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 18.5 percent.

Table II.80.25
Real Earnings by Industry
 Poweshiek 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	30,181	43,741	90,797	92,402	101,354	95,982	91,874	50,611	-44.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	5,754	4,473	4,538	4,045	4,013	4,368	4,448	5,143	15.6
Construction	54,313	52,608	60,712	55,333	49,955	52,380	54,023	58,898	9
Manufacturing	99,456	84,551	87,697	89,167	93,593	94,853	95,723	96,653	1
Wholesale trade	21,534	43,139	44,708	39,961	46,416	47,626	35,409	29,651	-16.3
Retail trade	31,424	26,578	26,297	26,465	25,658	25,155	24,428	26,994	10.5
Transportation and warehousing	9,144	9,996	10,331	10,386	9,396	9,046	18,983	22,499	18.5
Information	29,709	7,273	4,487	2,865	3,161	2,919	2,931	2,594	-11.5
Finance and insurance	48,012	65,952	61,319	59,238	57,535	63,566	65,841	70,557	7.2
Real estate and rental and leasing	2,152	2,817	2,449	3,024	3,582	3,439	3,902	3,982	2.1
Professional and technical services	0	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	4,896	18,493	20,424	23,835	21,197	17,190	18,935	15,507	-18.1
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,485	1,513	1,328	1,354	924	935	824	674	-18.2
Accommodation and food services	10,688	8,596	8,225	8,339	8,843	8,836	9,045	10,646	17.7
Other services, except public administration	14,697	13,518	13,247	14,283	13,369	14,434	14,385	14,684	2.1
Government and government enterprises	45,461	51,294	49,469	48,521	48,892	49,401	50,975	50,932	-0.1
Total	539,399	580,286	632,632	638,612	642,223	644,831	649,730	621,673	-4.3



Table II.80.26, shows the total employment by industry for the Poweshiek County. The most recent estimates show the manufacturing industry was the largest employer in Poweshiek County, with employment reaching 1,804 jobs in 2016. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 11.1 percent.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,146	986	974	929	981	912	973	961	-1.2
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	69	44	41	38	39	39	45	50	11.1
Construction	874	869	889	862	830	812	840	841	0.1
Manufacturing	1,820	1,506	1,573	1,624	1,803	1,854	1,829	1,804	-1.4
Wholesale trade	451	616	621	521	589	619	461	413	-10.4
Retail trade	1,309	1,117	1,108	1,091	1,086	1,152	1,200	1,278	6.5
Transportation and warehousing	304	230	243	252	246	227	399	405	1.5
Information	488	124	89	68	84	81	80	73	-8.8
Finance and insurance	892	1,030	1,025	1,006	990	985	999	1,026	2.7
Real estate and rental and leasing	212	282	304	303	321	328	332	343	3.3
Professional and technical services	0	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	274	645	646	733	740	620	683	592	-13.3
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	139	163	154	145	100	116	123	104	-15.4
Accommodation and food services	815	749	693	727	738	709	671	719	7.2
Other services, except public administration	600	575	593	616	603	604	625	638	2.1
Government and government enterprises	1,126	999	1,011	1,009	1,001	992	987	984	-0.3
Total	13,563	13,339	13,495	13,481	13,713	13,483	13,766	13,982	1.6



Table II.80.27, shows the real average earnings per job by industry for Poweshiek County. These figures are calculated by dividing the total real earning displayed in Tables II.80.25 and II.80.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 102,860 dollars. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 16.8 percent.

Table II.80.27
Real Earnings Per Job by Industry
 Poweshiek County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	26,336	44,362	93,221	99,464	103,317	105,243	94,424	52,665	-44.2
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	83,389	101,663	110,690	106,451	102,906	111,991	98,840	102,860	4.1
Construction	62,143	60,539	68,292	64,192	60,187	64,507	64,313	70,033	8.9
Manufacturing	54,646	56,143	55,751	54,906	51,910	51,161	52,336	53,577	2.4
Wholesale trade	47,748	70,031	71,993	76,700	78,805	76,941	76,810	71,794	-6.5
Retail trade	24,006	23,794	23,733	24,258	23,626	21,836	20,356	21,122	3.8
Transportation and warehousing	30,080	43,459	42,515	41,213	38,197	39,848	47,576	55,553	16.8
Information	60,878	58,653	50,410	42,135	37,627	36,032	36,639	35,534	-3
Finance and insurance	53,825	64,031	59,824	58,885	58,116	64,534	65,907	68,769	4.3
Real estate and rental and leasing	10,150	9,991	8,055	9,980	11,158	10,484	11,752	11,609	-1.2
Professional and technical services	0	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	17,867	28,671	31,616	32,518	28,644	27,726	27,724	26,194	-5.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	10,684	9,280	8,623	9,336	9,236	8,060	6,697	6,481	-3.2
Accommodation and food services	13,114	11,477	11,869	11,471	11,982	12,462	13,479	14,807	9.8
Other services, except public administration	24,495	23,509	22,339	23,187	22,171	23,898	23,016	23,016	0
Government and government enterprises	40,374	51,345	48,931	48,089	48,843	49,799	51,646	51,760	0.2
Total	39,770	43,503	46,879	47,371	46,833	47,825	47,198	44,462	-5.8

Table II.80.28 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 \$813,151,000 a -3.2 percent change between 2015 and 2016. Table II.80.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 13,339 and 13,982 in 2016, which a change of 1.6 percent over this period.

Table II.80.28
Total Employment and Real Personal Income
 Poweshiek 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	270,824	14,949	11,390	58,198	28,275	353,738	19,027	8,661	31,272
1970	263,885	14,917	13,107	62,740	29,917	354,731	18,889	8,669	30,440
1971	260,503	16,262	8,627	65,903	32,877	351,648	18,804	8,936	29,153
1972	298,791	18,773	6,725	70,875	33,365	390,982	20,593	9,200	32,477
1973	370,868	23,817	3,360	78,993	36,940	466,344	24,245	10,041	36,936
1974	324,918	25,613	1,522	82,706	39,457	422,989	22,026	10,275	31,623
1975	328,248	24,886	-252	86,084	43,714	432,907	22,335	10,037	32,704
1976	332,115	26,541	-2,364	87,996	45,968	437,174	22,725	10,270	32,337
1977	317,596	27,028	-5,699	95,119	46,356	426,343	22,173	10,437	30,431
1978	364,126	29,428	-9,449	97,297	48,545	471,091	24,692	10,716	33,980
1979	347,889	32,305	-13,479	99,888	51,073	453,066	23,770	11,109	31,317
1980	305,693	29,987	-13,066	112,338	55,733	430,711	22,308	10,726	28,501
1981	321,994	31,213	-13,663	126,798	57,885	461,801	23,969	10,798	29,821
1982	301,261	31,174	-15,930	136,343	60,474	450,973	23,616	10,796	27,904
1983	292,195	31,958	-15,782	134,809	62,603	441,866	23,200	10,637	27,470
1984	339,154	34,951	-17,044	141,258	62,023	490,440	26,062	10,985	30,874
1985	338,462	36,887	-19,151	137,181	63,141	482,745	25,553	11,271	30,029
1986	372,097	38,916	-19,927	136,282	64,351	513,887	27,477	11,468	32,447
1987	403,346	41,770	-23,132	129,953	63,395	531,792	28,366	11,833	34,087
1988	399,202	45,430	-26,320	126,514	63,781	517,747	27,366	12,292	32,476
1989	423,037	46,031	-25,807	131,951	68,955	552,105	28,975	12,647	33,449
1990	432,285	48,314	-26,654	128,016	71,394	556,726	29,247	12,743	33,924
1991	416,658	48,294	-23,277	128,866	74,455	548,407	28,947	12,506	33,316
1992	435,625	48,980	-22,434	124,329	79,259	567,800	29,973	12,356	35,256
1993	419,733	50,332	-21,138	120,606	79,753	548,623	29,053	12,526	33,509
1994	459,683	52,921	-19,731	123,835	82,870	593,735	31,251	12,646	36,349
1995	442,978	53,577	-18,032	129,606	84,755	585,730	30,950	13,131	33,736
1996	462,982	51,037	-14,250	141,202	88,147	627,043	32,995	13,115	35,302
1997	497,536	55,826	-12,749	145,003	89,727	663,691	34,951	13,307	37,389
1998	505,103	58,551	-11,324	151,498	92,250	678,975	36,088	13,452	37,548
1999	513,708	59,928	-6,386	139,994	94,264	681,652	36,264	13,602	37,767
2000	539,374	61,671	-10,252	146,120	98,009	711,580	37,644	13,664	39,475
2001	539,399	61,658	-11,729	144,197	104,888	715,096	37,693	13,563	39,770
2002	542,361	62,073	-16,382	139,207	112,339	715,453	37,772	13,389	40,508
2003	549,351	63,382	-21,162	126,446	112,416	703,670	36,919	13,038	42,134
2004	591,848	64,655	-26,474	128,597	109,995	739,311	38,696	13,263	44,624
2005	575,829	65,021	-31,184	129,760	113,801	723,185	38,058	13,402	42,966
2006	589,877	67,688	-37,118	138,090	120,122	743,283	39,012	13,838	42,627
2007	594,858	66,927	-41,194	151,877	123,831	762,444	39,835	13,877	42,867
2008	601,099	66,681	-44,974	180,121	135,962	805,528	42,340	13,768	43,659
2009	569,168	64,739	-41,733	155,687	143,019	761,402	40,163	13,276	42,872
2010	580,286	69,349	-46,838	140,808	144,892	749,799	39,655	13,339	43,503
2011	632,632	63,861	-55,409	151,123	143,352	807,837	42,818	13,495	46,879
2012	638,612	63,328	-50,202	159,212	137,229	821,523	43,777	13,481	47,371
2013	642,223	69,301	-47,483	172,745	135,655	833,840	44,753	13,713	46,833
2014	644,831	68,531	-48,485	154,789	138,647	821,249	43,995	13,483	47,826
2015	649,730	68,321	-47,946	163,158	143,378	839,999	45,376	13,766	47,199
2016	621,673	70,517	-45,969	163,273	144,691	813,151	43,876	13,982	44,462

Diagram II.80.5, shows real average earnings per job for Poweshiek County from 1990 to 2016. Over this period the average earning per job for Poweshiek County was \$40,729, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.80.5
Real Average Earnings Per Job
 Poweshiek County
 BEA Data 1990 - 2016

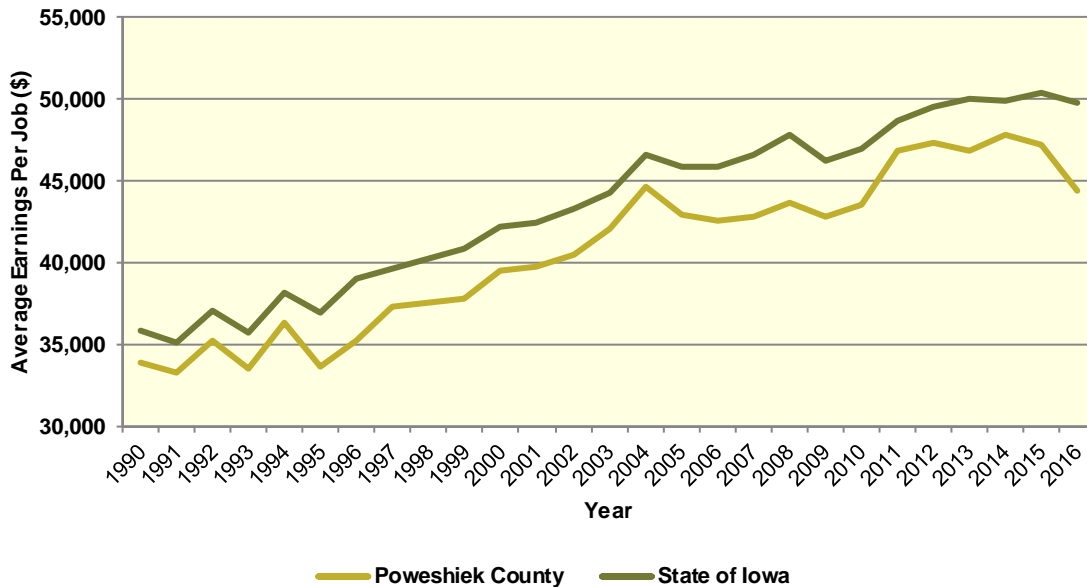
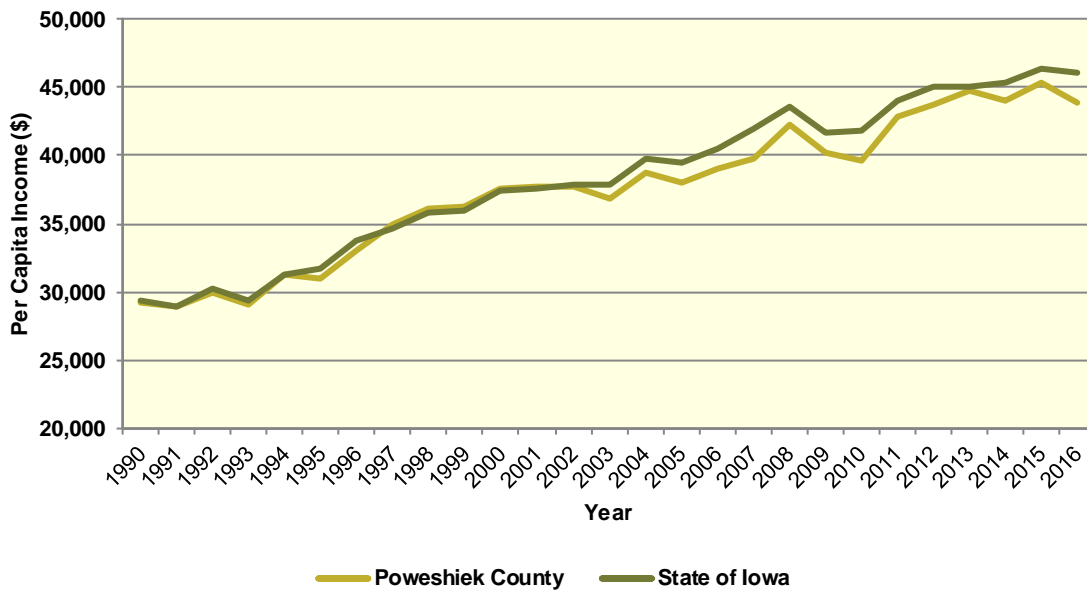


Diagram II.80.6, shows real per capita income for the Poweshiek County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Poweshiek County was \$37,485, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.80.6
Real Per Capita Income
 Poweshiek 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.80.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 9,772 persons in 2015 to 9,914 in 2016, a change of 1.5 percent.

Table II.80.29
Total Monthly Employment
 Poweshiek County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	9,314	9,522	9,541	8,725	8,649	8,662	8,904	9,033	9,235	9,396	9,259
Feb	9,387	9,534	9,549	8,673	8,960	8,758	8,981	9,192	9,271	9,419	9,517
Mar	9,451	9,564	9,598	8,775	9,045	8,894	9,097	9,298	9,339	9,397	9,658
Apr	9,819	9,890	9,785	9,157	9,422	9,281	9,375	9,574	9,530	9,822	9,990
May	10,052	10,175	10,023	9,267	9,379	9,428	9,544	9,888	9,762	9,959	10,133
Jun	10,214	10,317	9,947	9,430	9,520	9,751	9,858	10,022	9,969	10,096	9,999
Jul	10,113	10,120	9,928	9,282	9,405	10,552	9,763	10,032	9,749	9,814	9,972
Aug	10,168	10,190	9,944	9,348	9,512	9,992	9,680	10,117	9,798	9,934	9,882
Sep	10,200	10,227	10,016	9,395	9,514	9,563	9,831	10,150	9,796	9,744	10,196
Oct	10,024	10,017	9,939	9,403	9,362	9,538	9,563	9,986	9,762	10,042	10,181
Nov	10,063	10,044	9,714	9,268	9,347	9,432	9,499	9,894	9,712	9,912	10,195
Dec	9,937	9,906	9,464	9,149	9,078	9,204	9,421	9,609	9,507	9,728	9,980
Annual	9,895	9,959	9,787	9,156	9,266	9,421	9,460	9,733	9,619	9,772	9,914
% Change	.	0.6%	-1.7%	-6.4%	1.2%	1.7%	0.4%	2.9%	-1.2%	1.6%	1.5%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$795 in 2015. In 2016, average weekly wages saw an increased of 0.5 percent over the prior year, rising to \$799, or by 4 dollars. These data are shown in Table II.80.30.

Table II.80.30						
Average Weekly Wages						
Poweshiek County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	543	496	512	529	520	
2002	543	506	530	535	528	1.5%
2003	554	550	562	618	571	8.1%
2004	603	565	584	661	603	5.6%
2005	623	587	615	644	617	2.3%
2006	687	613	615	664	644	4.4%
2007	690	620	624	667	650	0.9%
2008	665	635	656	687	660	1.5%
2009	653	652	664	733	676	2.4%
2010	693	669	700	767	707	4.6%
2011	701	695	736	781	729	3.1%
2012	735	711	721	755	730	0.1%
2013	742	698	725	759	731	0.1%
2014	757	741	759	809	767	4.9%
2015	778	760	791	850	795	3.7%
2016(p)	773	769	822	830	799	0.5%

Total business establishments reported by the QCEW are displayed in Table II.80.31. Between 2015 and 2016, the total number of business establishments in Poweshiek County increased by 0.5 percent, from 644 to 645 establishments.

Table II.80.31						
Number of Business Establishments						
Poweshiek County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	648	650	617	618	633	
2002	623	632	625	622	626	-1.1%
2003	622	634	639	638	633	1.1%
2004	649	647	653	652	650	2.7%
2005	654	653	658	668	658	1.2%
2006	667	676	683	668	674	2.4%
2007	671	674	677	671	673	-0.1%
2008	659	658	660	662	660	-1.9%
2009	645	645	653	653	649	-1.7%
2010	654	648	657	649	652	0.5%
2011	643	644	646	638	643	-1.4%
2012	636	635	636	636	636	-1.1%
2013	640	648	651	653	648	1.9%
2014	647	647	649	642	646	-0.3%
2015	649	648	643	637	644	-0.3%
2016	643	645	643	647	645	0.2%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.80.32, 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 gives an accurate measure of the income distribution in Poweshiek County.

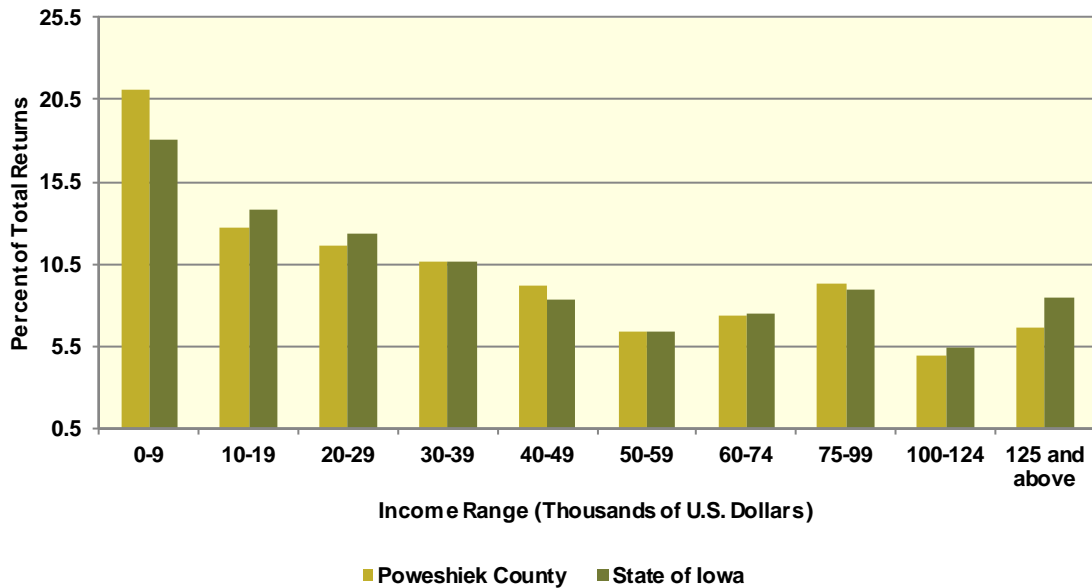
As can be seen, the total number of returns between 2010 and 2015 increased by 3.2 percent, with 554 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$125,000 and above with a change of 40.7 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -11.4 percent.

Table II.80.32
Number of Tax Returns by Adjusted Gross Income
 Poweshiek 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	1,856	1,287	1,081	983	754	584	647	418	143	213	7,966
2003	1,835	1,234	1,092	947	743	566	645	501	141	235	7,939
2004	1,784	1,149	1,069	952	763	573	683	579	176	238	7,966
2005	1,707	1,210	1,053	958	729	601	710	585	201	276	8,030
2006	1,678	1,133	1,078	959	748	599	724	620	258	311	8,108
2007	1,747	1,134	1,074	982	740	633	699	708	277	366	8,360
2008	1,624	1,119	1,083	936	691	611	709	744	328	401	8,246
2009	1,663	1,153	1,050	873	712	566	717	681	301	345	8,061
2010	1,655	1,165	1,059	877	680	528	696	695	295	403	8,053
2011	1,702	1,078	1,037	909	708	541	668	739	338	423	8,143
2012	1,640	1,127	969	897	729	497	641	788	329	536	8,153
2013	1,699	1,093	989	949	700	511	678	777	363	525	8,284
2014	1,695	1,104	1,008	900	727	517	649	778	374	543	8,295
2015	1,751	1,056	962	883	760	532	617	777	415	554	8,307
Change 10 - 15	5.8%	-9.4%	-9.2%	0.7%	11.8%	0.8%	-11.4%	11.8%	40.7%	37.5%	3.2%



Diagram II.80.7
2015 Income Distribution
 Poweshiek County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 2,066 in 2010 to 1,863 in 2016, with the poverty rate reaching 11 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.80.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,409	8%
2001	1,450	8.2%
2002	1,630	9.1%
2003	1,595	9%
2004	1,837	10.5%
2005	1,692	9.8%
2006	1,974	11.4%
2007	1,817	10.6%
2008	1,839	10.8%
2009	2,111	12.6%
2010	2,066	12%
2011	1,981	11.5%
2012	2,040	11.9%
2013	2,034	12%
2014	2,063	12.1%
2015	1,840	10.9%
2016	1,863	11%

The rate of poverty for Poweshiek County is shown in Table II.80.34. In 2016, there were an estimated 1,687 persons living in poverty. This represented a 10 percent poverty rate, compared to 9.8 percent poverty in 2000. In 2016, some 8.2 percent of those in poverty were under age 6, and 12.8 percent were 65 or older.

Table II.80.34 Poverty by Age Poweshiek 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	162	9.5%	138	8.2%
6 to 17	365	21.4%	217	12.9%
18 to 64	1,000	58.7%	1,116	66.2%
65 or Older	177	10.4%	216	12.8%
Total	1,704	100.0%	1,687	100.0%
Poverty Rate	9.8%	.	10%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.4 percent in Poweshiek County between 2010 and 2016, from 8,949 to 9,072. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.80.35.

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 Poweshiek County increased from 18 authorizations in 2015 to 30 in 2016.

The real value of single-family building permits decreased from \$243,164 in 2015 to \$236,178 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.80.36.

Table II.80.35 Housing Units State of Iowa vs. Poweshiek County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Poweshiek County	% Growth Since Census
2000 Census Base	1,232,625	.	8,558	.
2010 Census	1,336,417	8.4%	8,949	4.6%
July 2011 Estimate	1,341,974	0.4%	8,948	0%
July 2012 Estimate	1,346,403	0.7%	8,944	-0.1%
July 2013 Estimate	1,353,274	1.3%	8,939	-0.1%
July 2014 Estimate	1,362,458	1.9%	8,956	0.1%
July 2015 Estimate	1,370,778	2.6%	9,066	1.3%
July 2016 Estimate	1,380,162	3.3%	9,072	1.4%

Table II.80.36
Building Permits and Valuation
 Poweshiek 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	38	0	12	32	82	79,986	43,414
1981	27	2	0	79	108	71,527	97,759
1982	39	0	3	0	42	74,111	0
1983	41	0	0	0	41	75,606	0
1984	21	0	0	0	21	81,968	0
1985	19	2	0	0	21	80,952	0
1986	20	0	0	10	30	99,967	33,397
1987	30	0	0	12	42	101,712	28,693
1988	36	2	0	14	52	93,185	60,615
1989	40	4	0	33	77	95,846	40,011
1990	38	4	0	6	48	99,930	41,722
1991	34	0	0	5	39	132,768	45,442
1992	22	8	0	24	54	130,213	32,902
1993	33	18	0	0	51	123,198	0
1994	43	4	8	0	55	114,044	0
1995	38	0	3	0	41	137,346	0
1996	40	18	4	0	62	119,567	0
1997	37	16	0	0	53	190,281	0
1998	42	8	0	64	114	149,801	70,091
1999	62	10	3	10	85	157,345	111,359
2000	60	12	7	8	87	140,540	108,873
2001	49	0	0	0	49	164,979	0
2002	61	0	0	0	61	148,197	0
2003	64	2	0	0	66	178,062	0
2004	61	0	28	23	112	155,992	119,610
2005	60	0	0	0	60	206,655	0
2006	46	2	0	0	48	206,511	0
2007	42	0	0	0	42	173,868	0
2008	40	6	0	0	46	192,473	0
2009	38	0	0	0	38	184,891	0
2010	19	0	0	0	19	187,908	0
2011	21	0	0	0	21	152,750	0
2012	18	0	0	0	18	246,738	0
2013	25	0	0	5	30	197,115	81,458
2014	18	2	0	103	123	260,557	155,900
2015	18	0	0	0	18	243,164	0
2016	30	4	0	0	34	236,178	0



Diagram II.80.8
Single Family Permits
 Poweshiek County
 Census Bureau Data, 1980–2016

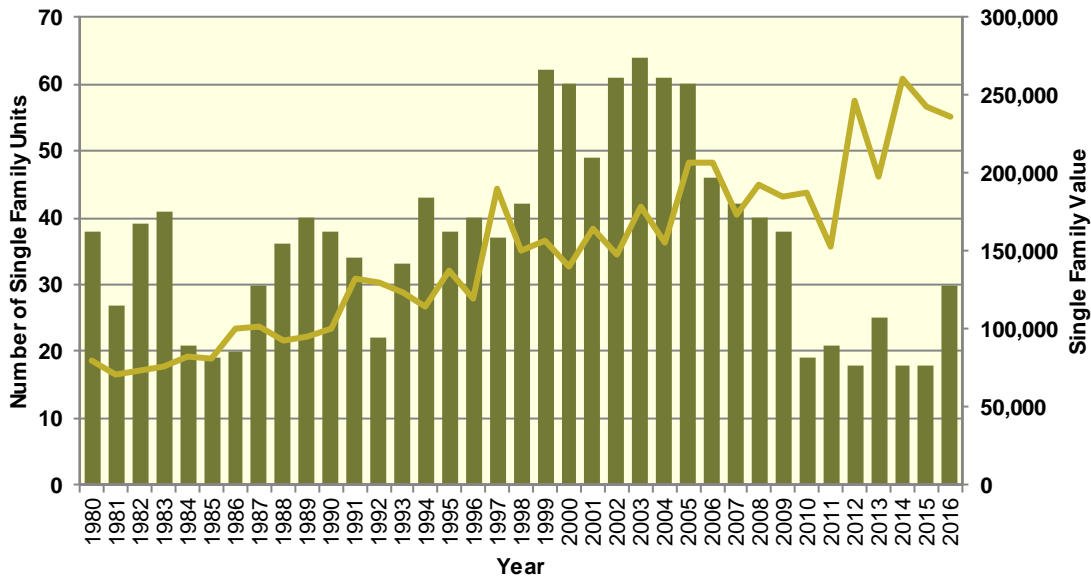
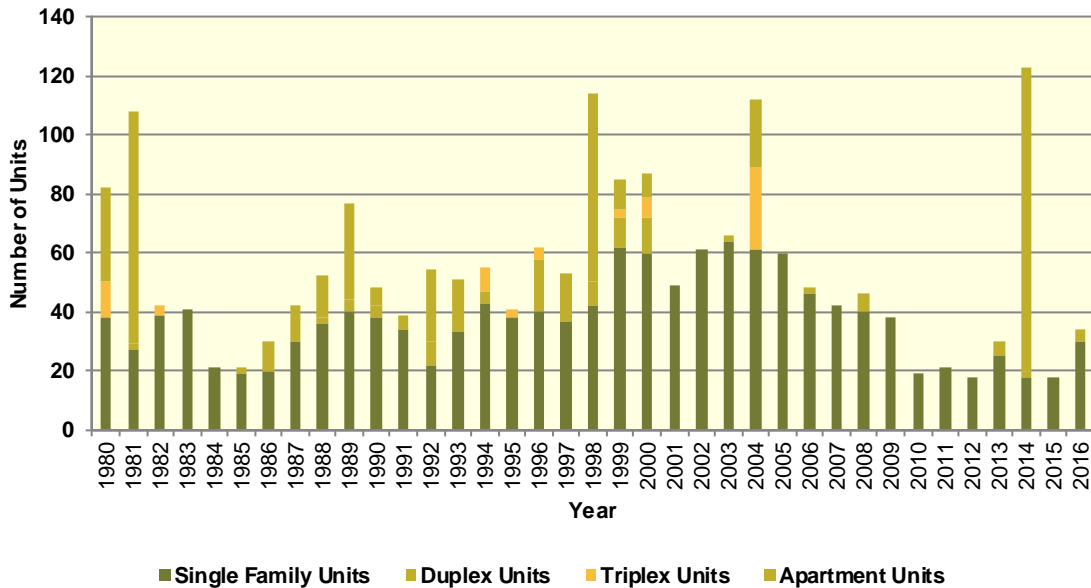


Diagram II.80.9
Total Permits by Unit Type
 Poweshiek County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.80.37. In 2016, there were 8,997 housing units, up from 8,556 in 2000. Single-family units accounted for 81.5 percent of units in 2016, compared to 76.1 in 2000. Apartment units accounted for 5.6 percent in 2016, compared to 7.7 percent in 2000.

Table II.80.37				
Housing Units by Type				
Poweshiek 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	6,507	76.1%	7,333	81.5%
Duplex	288	3.4%	354	3.9%
Tri- or Four-Plex	433	5.1%	413	4.6%
Apartment	660	7.7%	505	5.6%
Mobile Home	643	7.5%	382	4.2%
Boat, RV, Van, Etc.	25	0.3%	10	0.1%
Total	8,556	100.0%	8,997	100.0%

Some 84.4 percent of housing was occupied in 2010, compared to 86.5 percent in 2000. Owner-occupied housing changed 2.6 percent between 2000 and 2010, ending with owner-occupied units representing 72.2 percent of unit. Vacant units changed by 20.4 percent, resulting in 1,394 vacant units in 2010.

Table II.80.38					
Housing Units by Tenure					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,398	86.5%	7,555	84.4%	2.1%
Owner-Occupied	5,316	71.9%	5,454	72.2%	2.6%
Renter-Occupied	2,082	28.1%	2,101	27.8%	0.9%
Vacant Housing Units	1,158	13.5%	1,394	15.6%	20.4%
Total Housing Units	8,556	100.0%	8,949	100.0%	4.6%

Table II.80.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,997 housing units. An estimated 70.8 percent were owner-occupied, and 18.1 percent were vacant.

Table II.80.39				
Housing Units by Tenure				
Poweshiek County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,555	84.4%	7,365	81.9%
Owner-Occupied	5,454	72.2%	5,217	70.8%
Renter-Occupied	2,101	27.8%	2,148	29.2%
Vacant Housing Units	1,394	15.6%	1,632	18.1%
Total Housing Units	8,949	100.0%	8,997	100.0%



Households by household size are shown in Table II.80.40. There were a total of 7,555 households in 2010, up from 7,398 in 2000. One person households changed by 6.3 percent between 2000 and 2010, while two person households changed by 4.5 percent. Three and four person households changed by 0.8 and -8.8 respectively, representing 13.4 percent and 11.1 percent of the population in 2010.

Table II.80.40					
Households by Household Size					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,163	29.2%	2,299	30.4%	6.3%
Two Persons	2,766	37.4%	2,891	38.3%	4.5%
Three Persons	1,005	13.6%	1,013	13.4%	0.8%
Four Persons	921	12.4%	840	11.1%	-8.8%
Five Persons	370	5%	350	4.6%	-5.4%
Six Persons	127	1.7%	110	1.5%	-13.4%
Seven Persons or More	46	0.6%	52	0.7%	13%
Total	7,398	100.0%	7,555	100.0%	2.1%

Households by income is shown in Table II.80.41. Households earning more than \$100,000 per year represented 17.2 percent of households in 2016, compared to 6.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2010, compared to 21 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10 percent of households in 2016, compared to 15.5 percent in 2000.

Table II.80.41				
Households by Income				
Poweshiek County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,153	15.5%	735	10%
\$15,000 to \$19,999	494	6.7%	356	4.8%
\$20,000 to \$24,999	604	8.1%	405	5.5%
\$25,000 to \$34,999	1,122	15.1%	775	10.5%
\$35,000 to \$49,999	1,486	20%	1,341	18.2%
\$50,000 to \$74,999	1,559	21%	1,558	21.2%
\$75,000 to \$99,999	539	7.3%	931	12.6%
\$100,000 or More	464	6.3%	1,264	17.2%
Total	7,421	100.0%	7,365	100.0%

Table II.80.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 8.2 percent and 2 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 15.5 percent, 8.2 percent, and 8.9, respectively. Housing units built prior to 1939 represented 31.9 percent of households in 2016.

Table II.80.42				
Households by Year Home Built				
Poweshiek 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	2,849	38.5%	2,351	31.9%
1940 to 1949	402	5.4%	282	3.8%
1950 to 1959	688	9.3%	689	9.4%
1960 to 1969	799	10.8%	886	12%
1970 to 1979	1,140	15.4%	1,143	15.5%
1980 to 1989	590	8%	607	8.2%
1990 to 1999	930	12.6%	656	8.9%
2000 to 2009	.	.	604	8.2%
2010 or Later	.	.	147	2%
Total	7,398	100.0%	7,365	100.0%

The distribution of unit types by race are shown in Table II.80.43. An estimated 80.9 percent of white households occupy single family homes, while 52 percent of black households do. Some 6.8 percent of white households occupied apartments, while 21.3 percent of black households do. An estimated 32.4 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.80.43							
Distribution of Units in Structure by Race							
Poweshiek County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	80.9%	52%	100%	32.4%	0%	75%	92%
Duplex	4.1%	26.7%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4.7%	0%	0%	67.6%	0%	0%	0%
Apartment	6.8%	21.3%	0%	0%	0%	0%	0%
Mobile Home	3.4%	0%	0%	0%	0%	25%	8%
Boat, RV, Van, Etc.	0.1%	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.80.44. An estimated 13.3 percent of vacant units were for rent in 2010, a 17 percent change since 2000. In addition, some 8.4 percent of vacant units were for sale, a change of 19.4 percent between 2000 and 2010. “Other” vacant units represented 16.1 percent of vacant units in 2010. This is a change of -3.4 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.80.44					
Disposition of Vacant Housing Units					
Poweshiek County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	159	13.7%	186	13.3%	17%
For Sale	98	8.5%	117	8.4%	19.4%
Rented or Sold, Not Occupied	32	2.8%	29	2.1%	-9.4%
For Seasonal, Recreational, or Occasional Use	637	55%	837	60%	31.4%
For Migrant Workers	0	0%	1	0.1%	
Other Vacant	232	20%	224	16.1%	-3.4%
Total	1,158	100.0%	1,394	100.0%	20.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.80.45. By 2016, for rent units accounted for 7 percent of vacant units, while for sale units accounted for 16.3 percent. “Other” vacant units accounted for 28.9 percent of vacant units, representing a total of 472 “other” vacant units.

Table II.80.45				
Disposition of Vacant Housing Units				
Poweshiek County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	186	13.3%	115	7%
For Sale	117	8.4%	266	16.3%
Rented Not Occupied	8	0.6%	10	0.6%
Sold Not Occupied	21	1.5%	91	5.6%
For Seasonal, Recreational, or Occasional Use	837	60%	678	41.5%
For Migrant Workers	1	0.1%	0	0%
Other Vacant	224	16.1%	472	28.9%
Total	1,394	100.0%	1,632	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.80.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.80.46 Overcrowding and Severe Overcrowding Poweshiek 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	5,290	99.5%	21	0.4%	5	0.1%	5,316
2016 Five-Year ACS	5,201	99.7%	16	0.3%	0	0%	5,217
Renter							
2000 Census	2,050	98.5%	25	1.2%	7	0.3%	2,082
2016 Five-Year ACS	2,140	99.6%	8	0.4%	0	0%	7,365
Total							
2000 Census	7,340	99.2%	46	0.6%	12	0.2%	7,398
2016 Five-Year ACS	7,341	99.7%	24	0.3%	0	0%	7,365

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 20 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Poweshiek County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.80.47 Households with Incomplete Plumbing Facilities Poweshiek County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,362	7,345
Lacking Complete Plumbing Facilities	36	20
Total Households	7,398	7,365
Percent Lacking	0.5%	0.3%

There were 16 households lacking complete kitchen facilities in 2016, compared to 21 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.2 percent in 2016.

Table II.80.48 Households with Incomplete Kitchen Facilities Poweshiek County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,377	7,349
Lacking Complete Kitchen Facilities	21	16
Total Households	7,398	7,365
Percent Lacking	0.3%	0.2%

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 Poweshiek County, 12.1 of households had a cost burden and 9.6 percent had a severe cost burden. Some 17.6 percent of renters were cost burdened, and 15.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.8 percent and a severe cost burden rate of 7 percent. Owner occupied households with a mortgage had a cost burden rate of 13.8 percent, and severe cost burden at 7.1 percent.

Table II.80.49
Cost Burden and Severe Cost Burden by Tenure
 Poweshiek 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	1,952	82.1%	253	10.6%	164	6.9%	8	0.3%	2,377
2016 Five-Year ACS	2,279	78.5%	400	13.8%	205	7.1%	19	0.7%	2,903
Owner Without a Mortgage									
2000 Census	1,468	91.3%	75	4.7%	38	2.4%	27	1.7%	1,608
2016 Five-Year ACS	2,026	87.6%	112	4.8%	161	7%	15	0.6%	2,314
Renter									
2000 Census	1,325	69.1%	282	14.7%	164	8.6%	146	7.6%	1,917
2016 Five-Year ACS	1,226	57.1%	377	17.6%	338	15.7%	207	9.6%	2,148
Total									
2000 Census	4,745	80.4%	610	10.3%	366	6.2%	181	3.1%	5,902
2016 Five-Year ACS	5,531	75.1%	889	12.1%	704	9.6%	241	3.3%	7,365

Housing Problems by Income

Table II.80.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Poweshiek County. As can be seen in 2017 the MFI was \$71,300, which compared to \$69,900 for the State of Iowa.

Table II.80.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 505 owner-occupied and 535 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 315 owner-occupied 300 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,675 households without a housing problem.

Table II.80.50
Median Family Income
 Poweshiek County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	48,400	49,100
2001	52,300	52,500
2002	52,300	53,700
2003	54,900	54,900
2004	55,200	55,800
2005	55,900	57,650
2006	56,500	57,800
2007	56,700	58,100
2008	57,300	58,500
2009	60,200	62,000
2010	60,500	62,400
2011	66,600	64,000
2012	67,500	64,800
2013	69,900	64,700
2014	69,600	65,300
2015	68,900	67,500
2016	68,600	68,400
2017	71,300	69,900

Table II.80.51
Housing Problems by Income and Tenure

Poweshiek 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	10	4	20	0	0	34
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	175	115	10	0	15	315
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	170	185	40	85	505
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	55	215	700	530	2,800	4,300
Total	280	512	915	570	2,900	5,177
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	0	4	0	0	19
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)	10	4	0	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	260	40	0	0	0	300
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	175	265	85	10	0	535
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	140	130	430	340	335	1,375
Total	615	439	519	350	335	2,258
Total						
Lacking complete plumbing or kitchen facilities	25	4	24	0	0	53
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	8	0	0	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	435	155	10	0	15	615
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	200	435	270	50	85	1,040
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	195	345	1,130	870	3,135	5,675
Total	895	951	1,434	920	3,235	7,435

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 only owner-occupied originated loans for single family units were considered. As can be seen in Table II.80.52, of the 343 loans in 2016, 199 loans were for Home Purchases, 16 were for Home Improvement and 128 were for refinancing.

Table II.80.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Poweshiek County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	140	65	150	355
2009	97	39	231	367
2010	92	30	192	314
2011	93	15	217	325
2012	119	13	327	459
2013	183	17	278	478
2014	176	19	109	304
2015	204	17	133	354
2016	199	16	128	343

Table II.80.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$124,681 in 2012 and \$106,724 in 2016. Overall, average loans were \$108,856 in 2008 and \$117,808 in 2016.

Table II.80.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Poweshiek County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$120,721	\$49,754	\$123,393	\$108,856
2009	\$115,598	\$46,615	\$141,022	\$124,270
2010	\$112,250	\$36,033	\$135,865	\$119,408
2011	\$122,140	\$59,600	\$113,982	\$113,806
2012	\$124,681	\$46,692	\$118,303	\$117,928
2013	\$101,601	\$88,294	\$116,428	\$109,751
2014	\$106,295	\$46,579	\$123,651	\$108,786
2015	\$114,515	\$47,882	\$127,624	\$116,240
2016	\$106,724	\$63,625	\$141,813	\$117,808

Table II.80.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$14,837,000 in 2012 and \$21,238,000 in 2016. Overall, average loans were \$38,644,000 in 2008 and \$40,408,000 in 2016.

Table II.80.54 Total Volume of Owner-Occupied Single Family Loans Poweshiek County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$16,901,000	\$3,234,000	\$18,509,000	\$38,644,000
2009	\$11,213,000	\$1,818,000	\$32,576,000	\$45,607,000
2010	\$10,327,000	\$1,081,000	\$26,086,000	\$37,494,000
2011	\$11,359,000	\$894,000	\$24,734,000	\$36,987,000
2012	\$14,837,000	\$607,000	\$38,685,000	\$54,129,000
2013	\$18,593,000	\$1,501,000	\$32,367,000	\$52,461,000
2014	\$18,708,000	\$885,000	\$13,478,000	\$33,071,000
2015	\$23,361,000	\$814,000	\$16,974,000	\$41,149,000
2016	\$21,238,000	\$1,018,000	\$18,152,000	\$40,408,000

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.80.55 presents some basic statistics about the completed surveys.

Table II.80.55 Survey of Rental Properties Poweshiek County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	10	537	4.7	33.6

Table II.80.56, shows the amount of total and vacant units with their associated vacancy rates. There were 504 apartment units reported in the survey, with 25 of them available, which resulted in a vacancy rate of 5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.80.56 Rental Vacancy Survey by Type Poweshiek County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	504	25	5%
Mobile Homes	33	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	537	25	4.7%

Table II.80.57, reports units by bedroom size. As can be seen there were 81 two bedroom apartment units and 7 three bedroom units. Overall, the 103 two bedroom units accounted for 19.2 percent of all units, and the 18 three bedroom units accounted for 3.4 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 150 units listed as “Don’t Know”. Additional details for additional unit types are reported.

Table II.80.57 Rental Units by Bedroom Size Poweshiek 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	266	0	0	.	266
Two	0	81	22	0	.	103
Three	0	7	11	0	.	18
Four	0	0	0	0	.	0
Don’t Know	0	150	0	0	0	150
Total	0	504	33	0	0	537

Table II.80.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 4.5 percent.

Table II.80.58 Apartment Units by Bedroom Size Poweshiek County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	266	12	4.5%
Two	81	2	2.5%
Three	7	0	0%
Four	0	0	0%
Don’t know	150	11	7.3%
Total	504	25	5%

Average market-rate rents by unit type are shown in Table II.80.59. 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.80.59 Average Market Rate Rents by Bedroom Size Poweshiek 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	\$578.2	\$0	\$0	\$578.2
Two	\$0	\$692.8	\$400	\$0	\$634.2
Three	\$0	\$1228	\$0	\$0	\$1228
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$634.9	\$450	\$0	\$596.3

The average rent and availability of apartment units is displayed in Table II.80.60. 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 5.1 percent.

Table II.80.60 Apartment Market Rate Rents by Vacancy Status Poweshiek County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	55	5	9.1%
\$500 to \$750	196	10	5.1%
\$750 to \$1,000	77	3	3.9%
\$1,000 to \$1,250	152	5	3.3%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	24	2	8.3%
Total	504	25	5%

Respondents were asked if utilities are included in the rent and as shown in Table II.80.61 8 respondents, or 80 percent, included some sort of utility in the rent.

Table II.80.61 Are there any utilities included with the rent? Poweshiek County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	2
% Offering Utilities	80%

The type of utility included in the rent is shown in Table II.80.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 8 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.80.62 Which utilities are included with the rent? Poweshiek County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	8
Trash Collection	8

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.80.63, there were 73 accessible apartment units. In addition to the units shown there were 30 mobile homes and 0 “other” units, which property managers deemed accessible to persons with a disability. Respondents also indicated there were a total of 17 persons with disabilities currently residing in accessible units.

Table II.80.63 Accessible Units by Bedroom Size Poweshiek 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	33	0	0		33
Two	0	33	20	0		53
Three	0	7	10	0		17
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	73	30	0	0	103

Table II.80.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 40.7 percent or 33 two bedroom apartment units are accessible, with 100 percent of three bedroom units were considered accessible. Overall, 14.5 percent of all apartment units were considered accessible by survey respondents.

Table II.80.64 Apartment Units by Accessibility and Bedroom Size Poweshiek County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	233	33	266	12.4%
Two	48	33	81	40.7%
Three	0	7	7	100%
Four	0	0	0	0%
Don’t know	150	0	150	0%
Total	431	73	504	14.5%

Perceived Need for Rental Units

Table II.80.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 8 respondents said they keep a waitlist, with an estimated 43 number of persons on the wait list.

Table II.80.65 Do you keep a waiting list? Poweshiek County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	1
Waitlist Size	43

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.80.66, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.80.66 How would you rate the need for renovation of existing units in the city? Poweshiek County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	1	1	0	0
High Need	3	3	2	2
Extreme Need	0	0	0	0
Average Need	3.4	3.4	3.3	3.3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.80.67, 1 respondent said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.80.67 How would you rate the need for construction of new units in the city? Poweshiek County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	0	0
Low Need	0	0	0	0
Moderate Need	3	3	3	3
High Need	1	1	0	0
Extreme Need	0	0	0	0
Average Need	2.8	2.8	3	3

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.80.68, shows the *strong growth scenario* for the Poweshiek County. As can be seen there were 5,217 owner-occupied and 2,148 renter-occupied households in 2016, for a total of 7,365 households. In 2030, there will be a projected 8,019 households, of which 5,837 are projected to be owner occupied and the remaining 2,183 are expected to be renter-occupied.

By 2050, there are projected to be 5,852 owner-occupied households, of which 311 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,040 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,111 renter households, of which 575 renter households are expected to have incomes between 0 and 30.0 percent of median family income 485 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 7,963 occupied units by 2050, of which 886 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.80.68
Housing Demand Forecast
 Poweshiek County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	277	303	307	310	312	313	312	311
30.1-50%	514	561	569	575	579	580	579	577
50.1-80%	928	1,012	1,027	1,038	1,044	1,046	1,044	1,040
80.1-95%	408	446	452	457	460	460	460	458
95.1-115%	715	780	791	800	805	806	805	802
115+%	2,375	2,591	2,628	2,657	2,673	2,678	2,673	2,663
Total	5,217	5,693	5,774	5,837	5,873	5,883	5,874	5,852
Renter								
0-30%	585	594	595	595	593	588	583	575
30.1-50%	417	424	424	424	423	420	415	410
50.1-80%	493	501	501	501	499	496	491	485
80.1-95%	273	278	278	278	277	275	272	269
95.1-115%	149	151	151	151	151	150	148	146
115+%	230	234	234	234	233	232	229	226
Total	2,148	2,182	2,184	2,183	2,175	2,160	2,138	2,111
Total								
0-30%	862	897	902	905	905	901	895	886
30.1-50%	932	985	993	999	1,001	1,000	994	987
50.1-80%	1,421	1,513	1,528	1,539	1,544	1,542	1,535	1,525
80.1-95%	682	723	730	735	737	735	732	727
95.1-115%	864	931	942	951	955	956	953	948
115+%	2,605	2,825	2,862	2,891	2,906	2,909	2,903	2,890
Total	7,365	7,875	7,958	8,019	8,048	8,043	8,012	7,963