

**VOLUME II:  
RINGGOLD COUNTY**

**IOWA STATE  
PROFILE**

**Please visit the Iowa State Profile Dashboard:**

**[www.westernes.com/Iowa](http://www.westernes.com/Iowa)**

**For and online version of this profile with many additional features including:**

- **Mapping**
- **Interactive Charts and Tables**
- **Data Downloads**
- **Interactive Long Read**
- **Interactive Tour**
- **Jurisdiction to Jurisdiction Comparison**
- **Download Additional Reports**
- **And More**



# Ringgold County

## DEMOGRAPHICS

### Population Estimates

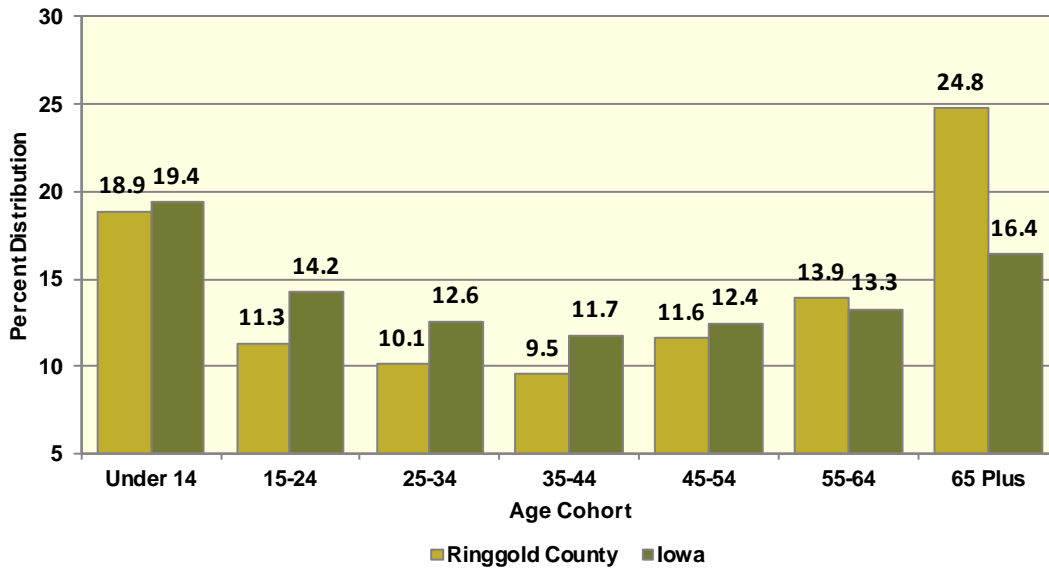
The Census Bureau’s current census estimates indicate that Ringgold County’s population decreased from 5,131 in 2010 to 5,068 in 2016, or by 1.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 5.8 percent, and the number of people from 55 to 64 years of age increased by 4.5 percent. The white population decreased by 1.8 percent, while the black population increased by 70.6 percent. The Hispanic population increased from 91 to 129 people between 2010 and 2016 or by 41.8 percent. These data are presented in Table II.81.1.

<b>Table II.81.1</b>						
<b>Profile of Population Characteristics</b>						
Ringgold County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Ringgold County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>5,131</b>	<b>5,068</b>	<b>-1.2%</b>	<b>3,046,355</b>	<b>3,134,693</b>	<b>2.9%</b>
<b>Age</b>						
Under 14 years	1,048	956	-8.8%	603,673	607,020	0.6%
15 to 24 years	519	571	10%	430,187	445,808	3.6%
25 to 34 years	484	512	5.8%	382,583	394,373	3.1%
35 to 44 years	477	483	1.3%	364,548	367,535	0.8%
45 to 54 years	720	587	-18.5%	439,726	389,744	-11.4%
55 to 64 years	674	704	4.5%	372,750	415,998	11.6%
65 and Over	1,209	1,255	3.8%	452,888	514,215	13.5%
<b>Race</b>						
White	5,050	4,957	-1.8%	2,839,615	2,864,884	0.9%
Black	17	29	70.6%	91,695	114,874	25.3%
American Indian and Alaskan Native	14	12	-14.3%	13,563	15,924	17.4%
Asian	16	25	56.2%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	2	5	150%	2,419	3,592	48.5%
Two or more races	32	40	25%	44,831	56,684	26.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	91	129	41.8%	151,544	182,606	20.5%

Table II.81.2, presents the population of Ringgold County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,492 males, who accounted for 48.6 percent of the population, and the remaining 51.4 percent, or 2,639 persons, were female. In 2016, the number of males rose to 2,497 persons, and accounted for 49.3 percent of the population, with the remaining 50.7 percent, or 2,571 persons being female.

Table II.81.2 Population by Age and Gender Ringgold 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	558	490	1,048	503	453	956	-8.8%
15 to 24 years	243	276	519	290	281	571	10.0%
25 to 34 years	244	240	484	264	248	512	5.8%
35 to 44 years	244	233	477	248	235	483	1.3%
45 to 54 years	355	365	720	289	298	587	-18.5%
55 to 64 years	341	333	674	352	352	704	4.5%
65 and Over	507	702	1,209	551	704	1,255	3.8%
<b>Total</b>	<b>2,492</b>	<b>2,639</b>	<b>5,131</b>	<b>2,497</b>	<b>2,571</b>	<b>5,068</b>	<b>-1.2%</b>
<b>% of Total</b>	<b>48.6%</b>	<b>51.4%</b>	.	<b>49.3%</b>	<b>50.7%</b>	.	

**Diagram II.81.1**  
**Age Distribution**  
Ringgold County  
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Ringgold County increased from 5,420 to 5,469 persons, or by 0.9 percent. Between 2000 and 2010, Ringgold County population, changed by -338 persons, to a total population of 5,131 persons. The most recent estimates indicated that Ringgold County’s population fell an additional -63 persons since the 2010 Census, to 5,068 persons in July 2016.

<b>Table II.81.3</b> <b>Population Estimates:</b> <b>Births, Deaths, and Migration</b> Ringgold County 1990-2010 Census Data and Intercensal Estimates	
<b>1990 Census</b>	<b>5,420</b>
Natural Increase 90-00	-329
Net Migration 90-00	378
<b>2000 Census</b>	<b>5,469</b>
Natural Increase 00-09	-173
Net Migration 00-09	-177
<b>2009 Population Estimate</b>	<b>5,119</b>
<b>2010 Census</b>	<b>5,131</b>
Natural Increase 10-16	-143
Net Migration 10-16	80
<b>2016 Population Estimate</b>	<b>5,068</b>

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.81.3, Ringgold County had a natural increase, of -329 persons between 1990 and 2000. During the April 2000 to July 2009 period, Ringgold County’s natural increase was estimated at -173 persons. Between 2010 and 2016, the natural increase was estimated at -143 persons, and the net migration was 80 persons.

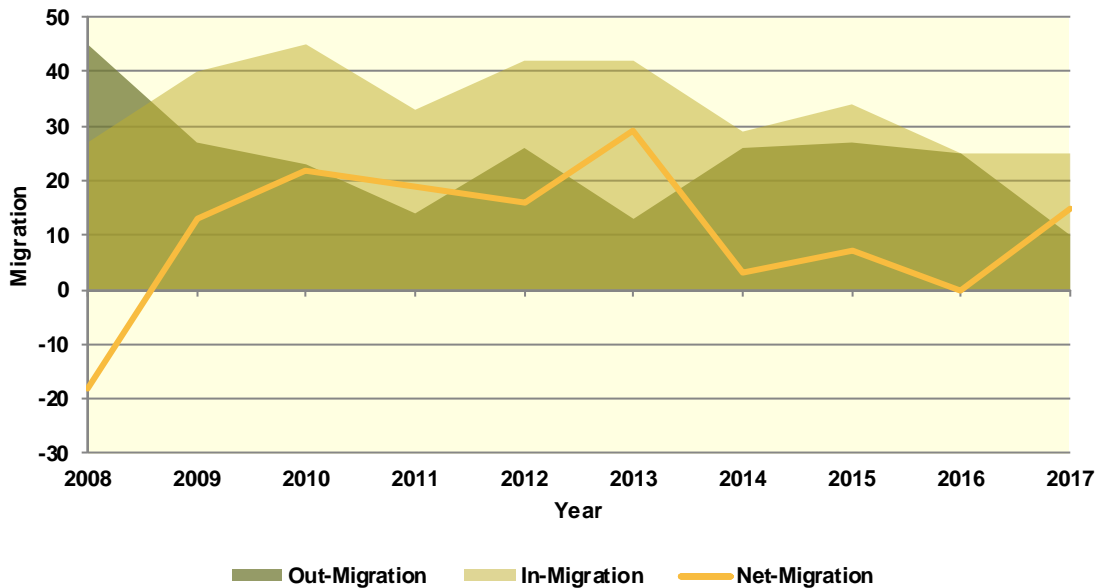
### Population Migration Trends

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.81.4 in 2008 there was a total of 27 in-migrations with a total of 45 out-migrations, which led to a net-migration of -18 persons. The most recent first half 2017 data saw a net-migration of 15 persons, with 25 persons entering Ringgold County and 10 persons leaving Ringgold County.

Diagram II.81.2, 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 29 people entering and the migration lowest net migration occurred in 2008 with 18 entering Ringgold County.

**Diagram II.81.2**  
**Net In-migration by Gender**  
 Ringgold County  
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.81.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 27 percent of net-migrants, or 4 persons were male, with the remaining 73 percent, or 11 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
<b>In</b>										
Male	12	21	18	21	16	18	18	21	13	8
Female	15	19	27	12	26	24	11	13	12	17
<b>Total</b>	<b>27</b>	<b>40</b>	<b>45</b>	<b>33</b>	<b>42</b>	<b>42</b>	<b>29</b>	<b>34</b>	<b>25</b>	<b>25</b>
<b>Out</b>										
Male	24	14	12	7	11	4	10	14	13	4
Female	21	13	11	7	15	9	16	13	12	6
<b>Total</b>	<b>45</b>	<b>27</b>	<b>23</b>	<b>14</b>	<b>26</b>	<b>13</b>	<b>26</b>	<b>27</b>	<b>25</b>	<b>10</b>
<b>Net</b>										
Male	-12	7	6	14	5	14	8	7	0	4
Female	-6	6	16	5	11	15	-5	0	0	11
<b>Total</b>	<b>-18</b>	<b>13</b>	<b>22</b>	<b>19</b>	<b>16</b>	<b>29</b>	<b>3</b>	<b>7</b>	<b>0</b>	<b>15</b>

Table II.81.5, shows net-migration for Ringgold County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 6 persons entering Ringgold County. Those in the age range of 65 and older had the lowest levels of net migration, with 1 person leaving Ringgold County.

<b>Table II.81.5</b>										
<b>Migration by Age Range</b>										
Ringgold County										
Iowa DOT Data										
<b>Age Range</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017 – First Half</b>
<b>In</b>										
14-17	1	1	0	0	1	0	0	0	1	0
18-22	4	11	7	7	4	3	4	3	5	4
23-25	4	0	10	8	3	2	1	1	1	2
26-35	4	8	5	8	5	15	6	11	7	5
36-45	5	3	8	5	7	6	3	5	0	6
46-55	5	7	4	2	8	7	6	1	6	0
56-65	2	5	8	2	6	8	6	6	1	8
66 +	2	5	3	1	8	1	3	7	4	0
<b>Total</b>	<b>27</b>	<b>40</b>	<b>45</b>	<b>33</b>	<b>42</b>	<b>42</b>	<b>29</b>	<b>34</b>	<b>25</b>	<b>25</b>
<b>Out</b>										
14-17	0	1	0	0	1	0	0	0	0	0
18-22	5	6	5	3	3	3	2	3	4	3
23-25	11	4	3	3	2	2	4	7	4	0
26-35	10	5	3	2	8	3	7	3	3	3
36-45	7	0	3	1	1	2	2	5	4	1
46-55	5	7	2	1	4	2	5	4	2	0
56-65	1	2	3	1	4	1	5	3	2	2
66 +	6	2	4	3	3	0	1	2	6	1
<b>Total</b>	<b>45</b>	<b>27</b>	<b>23</b>	<b>14</b>	<b>26</b>	<b>13</b>	<b>26</b>	<b>27</b>	<b>25</b>	<b>10</b>
<b>Net</b>										
14-17	1	0	0	0	0	0	0	0	1	0
18-22	-1	5	2	4	1	0	2	0	1	1
23-25	-7	-4	7	5	1	0	-3	-6	-3	2
26-35	-6	3	2	6	-3	12	-1	8	4	2
36-45	-2	3	5	4	6	4	1	0	-4	5
46-55	0	0	2	1	4	5	1	-3	4	0
56-65	1	3	5	1	2	7	1	3	-1	6
66 +	-4	3	-1	-2	5	1	2	5	-2	-1
<b>Total</b>	<b>-18</b>	<b>13</b>	<b>22</b>	<b>19</b>	<b>16</b>	<b>29</b>	<b>3</b>	<b>7</b>	<b>0</b>	<b>15</b>

### School Age Enrollment

Table II.81.6, show the school enrollment from the Iowa Department of Education for Ringgold County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 791 students and was 800 in 2017, a change of 1.1 percent. Enrollment for students in grades 1 to 5 was 280 students in 2010 and 276 in 2017, which was a change of -1.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 230 and 233 in 2017, which was a change of 1.3 percent.

<b>Table II.81.6</b>						
<b>School Enrollment</b>						
Ringgold County						
Iowa Department of Education						
<b>Year</b>	<b>Pre-K/K</b>	<b>Grades 1 - 5</b>	<b>Grades 6 - 8</b>	<b>Grades 9 - 12</b>	<b>Special Ed.</b>	<b>Total</b>
2000	70	276	218	352	0	916
2001	61	264	199	385	24	933
2002	66	259	191	329	0	845
2003	65	257	175	285	1	783
2004	68	275	154	282	0	779
2005	78	262	186	263	6	789
2006	82	261	173	248	7	764
2007	92	262	175	239	14	768
2008	121	264	154	244	47	783
2009	130	266	157	233	59	786
2010	123	280	158	230	70	791
2011	137	258	150	218	66	763
2012	128	291	154	206	58	779
2013	121	291	167	212	52	791
2014	113	281	181	204	58	779
2015	117	290	181	208	62	796
2016	119	299	166	211	60	795
2017	111	276	180	233	60	800
<b>% Change 10-17</b>	<b>-9.8%</b>	<b>-1.4%</b>	<b>13.9%</b>	<b>1.3%</b>	<b>-14.3%</b>	<b>1.1%</b>

### Census Demographic Data

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

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

### Population Estimates

Table II.81.7, shows population by age for the 2000 and 2010 Census. The population changed by -6.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.9 percent to a total of 1,209 persons in 2010. Those aged 25 to 34 changed by 7.3 percent, and those aged under 5 changed by 3.8 percent.



<b>Table II.81.7</b>					
<b>Population by Age</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	320	5.9%	332	6.5%	3.8%
5 to 19	1,128	20.6%	1,012	19.7%	-10.3%
20 to 24	243	4.4%	223	4.3%	-8.2%
25 to 34	451	8.2%	484	9.4%	7.3%
35 to 54	1,410	25.8%	1,197	23.3%	-15.1%
55 to 64	605	11.1%	674	13.1%	11.4%
65 or Older	1,312	24%	1,209	23.6%	-7.9%
<b>Total</b>	<b>5,469</b>	<b>100.0%</b>	<b>5,131</b>	<b>100.0%</b>	<b>-6.2%</b>

The elderly population is further explored in Table II.81.8. Those aged 65 to 66 changed by -8.3 percent between 2000 and 2010, resulting in a population of 111 persons. Those aged 85 or older changed by 15.1 percent during the same time period, and resulted in 259 persons over age 85 in 2010.

<b>Table II.81.8</b>					
<b>Elderly Population by Age</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	121	9.2%	111	9.2%	-8.3%
67 to 69	202	15.4%	174	14.4%	-13.9%
70 to 74	295	22.5%	241	19.9%	-18.3%
75 to 79	258	19.7%	219	18.1%	-15.1%
80 to 84	211	16.1%	205	17%	-2.8%
85 or Older	225	17.1%	259	21.4%	15.1%
<b>Total</b>	<b>1,312</b>	<b>100.0%</b>	<b>1,209</b>	<b>100.0%</b>	<b>-7.9%</b>

Population by race and ethnicity is shown in Table II.81.9. The white population changed by -7.6 percent between 2000 and 2010, and resulted in representing 97.5 percent of the population in 2010. The black population changed by 183.3 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 600 percent between 2000 and 2010, compared to the -7.6 percent growth rate for non-Hispanics.



<b>Table II.81.9</b>					
<b>Population by Race and Ethnicity</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
<b>Race</b>	<b>2000 Census</b>		<b>2010 Census</b>		<b>% Change 00–10</b>
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>	
White	5,418	99.1%	5,004	97.5%	-7.6%
Black	6	0.1%	17	0.3%	183.3%
American Indian	12	0.2%	14	0.3%	16.7%
Asian	9	0.2%	16	0.3%	77.8%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	1	0%	42	0.8%	4100%
Two or More Races	23	0.4%	38	0.7%	65.2%
<b>Total</b>	<b>5,469</b>	<b>100.0%</b>	<b>5,131</b>	<b>100.0%</b>	<b>-6.2%</b>
<b>Hispanic</b>	13	0.2%	91	1.8%	600%
<b>Non-Hispanic</b>	5,456	99.8%	5,040	98.2%	-7.6%

Population by race and ethnicity through 2016 is shown in Table II.81.10. The white population represented 97.2 percent of the population in 2016, compared with black households accounting for 0.2 percent of the population. Hispanic households represented 2.1 percent of the population in 2016.

<b>Table II.81.10</b>				
<b>Population by Race and Ethnicity</b>				
Ringgold County				
2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
White	5,004	97.5%	4,911	97.2%
Black	17	0.3%	11	0.2%
American Indian	14	0.3%	20	0.4%
Asian	16	0.3%	21	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	42	0.8%	57	1.1%
Two or More Races	38	0.7%	34	0.7%
<b>Total</b>	<b>5,131</b>	<b>100.0%</b>	<b>5,054</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	5,040	98.2%	4,946	97.9%
<b>Hispanic</b>	91	1.8%	108	2.1%

The population by race is broken down further by ethnicity in Table II.81.11. While the white non-Hispanic population changed by -8.1 percent between 2000 and 2010, the white Hispanic population changed by 216.7 percent. The black non-Hispanic population changed by 183.3 percent, while the black Hispanic population changed by 0 percent.

<b>Table II.81.11</b>					
<b>Population by Race and Ethnicity</b>					
Ringgold County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	5,406	99.1%	4,966	98.5%	-8.1%
Black	6	0.1%	17	0.3%	183.3%
American Indian	12	0.2%	13	0.3%	8.3%
Asian	9	0.2%	16	0.3%	77.8%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	0	0%	2	0%	
Two or More Races	23	0.4%	26	0.5%	13%
<b>Total Non-Hispanic</b>	<b>5,456</b>	<b>100.0%</b>	<b>5,040</b>	<b>100.0%</b>	<b>-7.6%</b>
<b>Hispanic</b>					
White	12	92.3%	38	41.8%	216.7%
Black	0	0%	0	0%	0%
American Indian	0	0%	1	1.1%	
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	1	7.7%	40	44%	3900%
Two or More Races	0	0%	12	13.2%	
<b>Total Hispanic</b>	<b>13</b>	<b>100.0%</b>	<b>91</b>	<b>100.0%</b>	<b>600 %</b>
<b>Total Population</b>	<b>5,469</b>	<b>100.0%</b>	<b>5,131</b>	<b>100.0%</b>	<b>-6.2%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.81.12. During this time, the total non-Hispanic population was 4,946 persons in 2016. The Hispanic population was 108.

<b>Table II.81.12</b>				
<b>Population by Race and Ethnicity</b>				
Ringgold County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	4,966	98.5%	4,860	98.3%
Black	17	0.3%	11	0.2%
American Indian	13	0.3%	20	0.4%
Asian	16	0.3%	21	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	2	0%	0	0%
Two or More Races	26	0.5%	34	0.7%
<b>Total Non-Hispanic</b>	<b>5,040</b>	<b>100.0%</b>	<b>4,946</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	38	41.8%	51	47.2%
Black	0	0%	0	0%
American Indian	1	1.1%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	40	44%	57	52.8%
Two or More Races	12	13.2%	0	0%
<b>Total Hispanic</b>	<b>91</b>	<b>100.0%</b>	<b>108</b>	<b>100.0%</b>
<b>Total Population</b>	<b>5,131</b>	<b>100.0%</b>	<b>5,054</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.81.13. Family households represented 66.4 percent of households, while non-family households accounted for 33.6 percent. These changed from 66.6 and 33.4 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,364	66.6%	1,344	66.4%
Married-Couple Family	1,177	86.3%	1,130	84.1%
Owner-Occupied	1,024	87%	956	84.6%
Renter-Occupied	153	13%	174	15.4%
Other Family	187	13.7%	214	13.9%
Male Householder, No Spouse Present	65	34.8%	75	30.4%
Owner-Occupied	41	63.1%	35	46.7%
Renter-Occupied	24	36.9%	40	53.3%
Female Householder, No Spouse Present	122	65.2%	139	57%
Owner-Occupied	70	57.4%	62	44.6%
Renter-Occupied	52	42.6%	77	55.4%
Non-Family Households	683	33.4%	680	33.6%
Owner-Occupied	438	64.1%	454	66.8%
Renter-Occupied	245	35.9%	226	33.2%
<b>Total</b>	<b>2,047</b>	<b>100.0%</b>	<b>2,024</b>	<b>100.0%</b>

The group quarters population was 179 in 2010, compared to 151 in 2000. Institutionalized populations experienced a 19.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a 0 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	1	0.6%	
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	143	100%	170	99.4%	18.9%
Other Institutions	0	0%	0	0%	0%
<b>Total</b>	<b>143</b>	<b>100.0%</b>	<b>171</b>	<b>100.0%</b>	<b>19.6%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	8	100%	8	100%	0%
<b>Total</b>	<b>8</b>	<b>100.0%</b>	<b>8</b>	<b>100.0%</b>	<b>0%</b>
<b>Group Quarters Population</b>	<b>151</b>	<b>100.0%</b>	<b>179</b>	<b>100.0%</b>	<b>18.5%</b>

The number of foreign born persons are shown in Table II.81.15. An estimated 0.3 percent of the population was born in Philippines, some 0.2 percent were born in Mexico, and another 0.1 percent were born in Vietnam.

**Table II.81.15**  
**Place of Birth for the Foreign-Born Population**  
 Ringgold County  
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Philippines	15	0.3%
#2 country of origin	Mexico	10	0.2%
#3 country of origin	Vietnam	4	0.1%
#4 country of origin	Guatemala	3	0.1%
#5 country of origin	Russia	2	0%
#6 country of origin	Germany	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa n.e.c	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.81.16. An estimated 1.1 percent of the population speaks German or other West Germanic languages at home, followed by 0.2 percent speaking Tagalog.

**Table II.81.16**  
**Limited English Proficiency and Language Spoken at Home**  
 Ringgold County  
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	German or other West Germanic languages	50	1.1%
#2 LEP Language	Tagalog	8	0.2%
#3 LEP Language	Spanish	1	0%
#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.81.17. Some 19.3 percent of the population was disabled in 2000, or a total of 963 persons. The disability rate was highest for those over 65, with 38.3 percent disabled.

<b>Table II.81.17</b> <b>Disability by Age</b> Ringgold County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	28	3.6%
16 to 64	485	16%
65 and older	450	38.3%
<b>Total</b>	<b>963</b>	<b>19.3%</b>

Table II.81.18 shows disability by type in 2000. There were 562 physical disabilities in 2000, some 265 employment disabilities, and 302 go-outside-home disabilities.

<b>Table II.81.18</b> <b>Total Disabilities Talled: Aged 5 and Older</b> Ringgold County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	252
Physical disability	562
Mental disability	228
Self-care disability	123
Employment disability	265
Go-outside-home disability	302
<b>Total</b>	<b>1,732</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.81.19. The disability rate for females was 14.4 percent, compared to 16.8 percent for males. The disability rate changed precipitously higher with age, with 41.3 percent of those over 75 experiencing a disability.

<b>Table II.81.19</b> <b>Disability by Age</b> Ringgold 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	54	11.1%	0	0%	54	5.9%
18 to 34	26	6.6%	22	5.5%	48	6%
35 to 64	146	16.6%	141	15.8%	287	16.2%
65 to 74	82	27.6%	75	28.1%	157	27.8%
75 or Older	99	46.3%	114	37.7%	213	41.3%
<b>Total</b>	<b>407</b>	<b>16.8%</b>	<b>352</b>	<b>14.4%</b>	<b>759</b>	<b>15.6%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.81.20. Some 8.5 percent have an ambulatory disability, 5.1 have an independent living disability, and 3.6 percent have a self-care disability.

<b>Table II.81.20</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Ringgold County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	300	6.2%
Vision disability	140	2.9%
Cognitive disability	215	4.7%
Ambulatory disability	388	8.5%
Self-Care disability	163	3.6%
Independent living disability	185	5.1%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.81.21. In 2016, some 2,105 persons were employed and 117 were unemployed. This totaled a labor force of 2,222 persons. The unemployment rate for Ringgold County was estimated to be 5.3 percent in 2016.

<b>Table II.81.21</b> <b>Employment, Labor Force and Unemployment</b> Ringgold County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,105
Unemployed	117
<b>Labor Force</b>	<b>2,222</b>
Unemployment Rate	5.3%

In 2016, 91.7 percent of households in Ringgold County had a high school education or greater.

<b>Table II.81.22</b> <b>High School or Greater Education</b> Ringgold County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,856
Total Households	2,024
<b>Percent High School or Above</b>	<b>91.7%</b>

As seen in Table II.81.23, some 37 percent of the population had a high school diploma or equivalent, another 35.7 percent have some college, 12.6 percent have a Bachelor’s Degree, and 5.3 percent of the population had a graduate or professional degree.

<b>Table II.81.23</b> <b>Educational Attainment</b> Ringgold County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	362	9.4%
High School or Equivalent	1,418	37%
Some College or Associates Degree	1,369	35.7%
Bachelor’s Degree	485	12.6%
Graduate or Professional Degree	203	5.3%
<b>Total Population Above 18 years</b>	<b>3,837</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

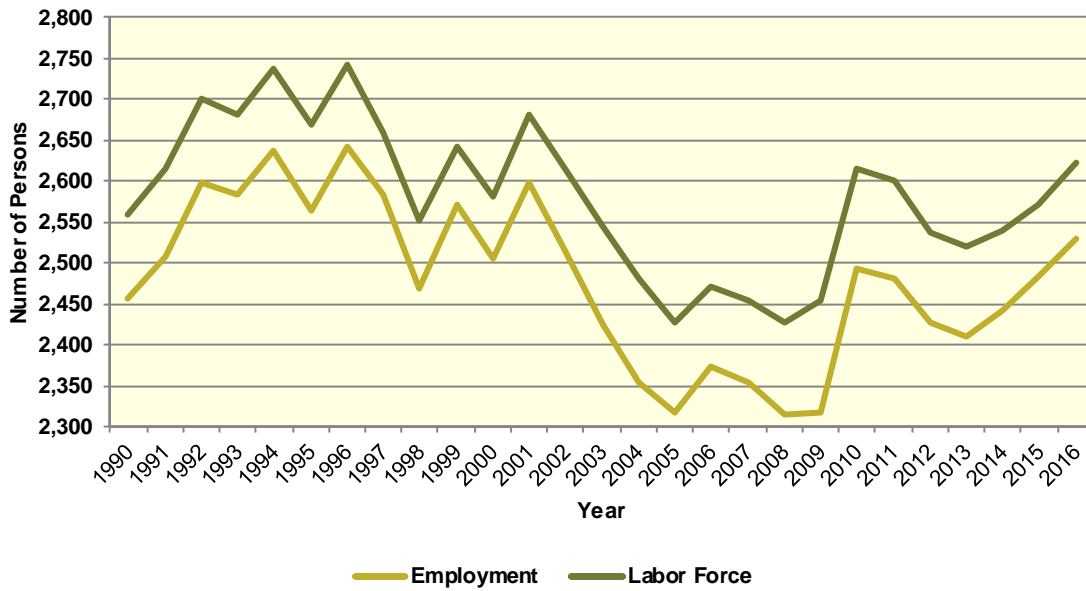
Table II.81.24, shows the labor force statistics for Ringgold County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.5 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Ringgold County increased from 3.4 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Ringgold County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	104	2,456	2,560	4.1%	4.4%
1991	107	2,508	2,615	4.1%	4.7%
1992	103	2,598	2,701	3.8%	4.5%
1993	98	2,584	2,682	3.7%	4%
1994	100	2,637	2,737	3.7%	3.5%
1995	106	2,563	2,669	4%	3.4%
1996	100	2,641	2,741	3.6%	3.5%
1997	77	2,583	2,660	2.9%	3.1%
1998	82	2,469	2,551	3.2%	2.7%
1999	73	2,570	2,643	2.8%	2.6%
2000	76	2,505	2,581	2.9%	2.6%
2001	84	2,597	2,681	3.1%	3.3%
2002	98	2,516	2,614	3.7%	4%
2003	119	2,425	2,544	4.7%	4.5%
2004	126	2,354	2,480	5.1%	4.5%
2005	111	2,317	2,428	4.6%	4.3%
2006	99	2,373	2,472	4%	3.7%
2007	102	2,353	2,455	4.2%	3.7%
2008	111	2,315	2,426	4.6%	4.2%
2009	136	2,317	2,453	5.5%	6.4%
2010	123	2,492	2,615	4.7%	6%
2011	119	2,481	2,600	4.6%	5.5%
2012	112	2,426	2,538	4.4%	5%
2013	108	2,411	2,519	4.3%	4.7%
2014	99	2,441	2,540	3.9%	4.3%
2015	88	2,483	2,571	3.4%	3.8%
2016	93	2,529	2,622	3.5%	3.7%

Diagram II.81.3, shows the employment and labor force for Ringgold County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,529 persons, with the labor force reaching 2,622, indicating there were a total of 93 unemployed persons.



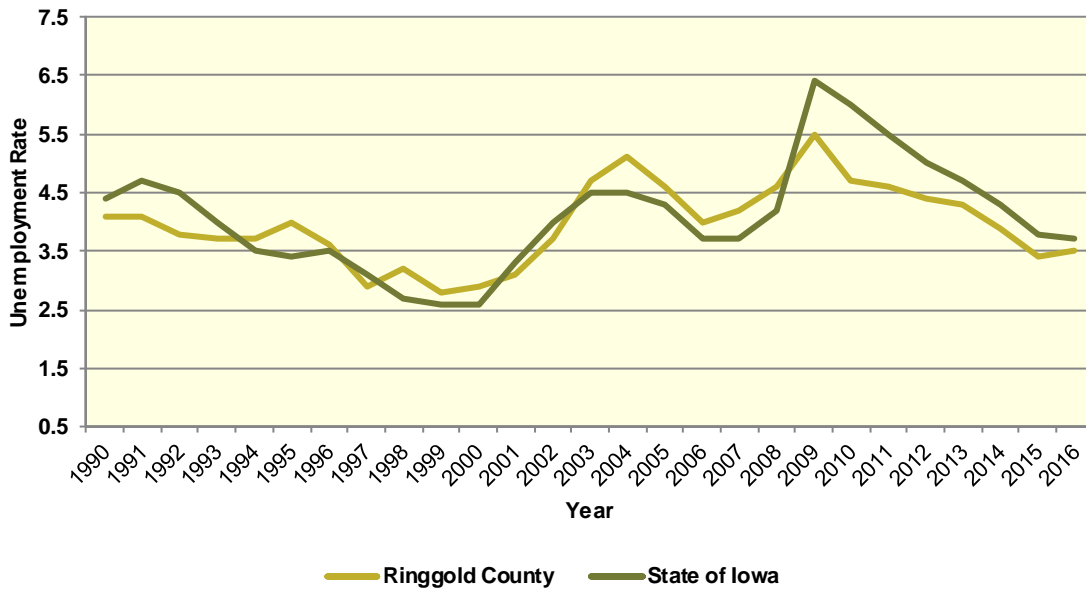
**Diagram II.81.3**  
**Employment and Labor Force**  
 Ringgold County  
 1990 – 2016 BLS Data



**Unemployment**

Diagram II.81.4, shows the unemployment rate for both the State and Ringgold County. During the 1990’s the average rate for Ringgold County was 3.6 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.1 percent. Over the course of the entire period the Ringgold County had an average unemployment rate that lower than the State, 4 percent for Ringgold County, versus 4.1 statewide.

**Diagram II.81.4**  
**Annual Unemployment Rate**  
 Ringgold 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.81.25, shows total real earnings by industry for Ringgold County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$26,655,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 38.5 percent to 3,650,000 dollars.

**Table II.81.25**  
**Real Earnings by Industry**  
 Ringgold 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	5,412	14,721	32,037	25,980	49,181	45,033	30,774	25,598	-16.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	1,959	0	0	0	0	0	0	0	0
Construction	0	10,875	12,227	14,546	12,595	13,250	13,383	0	-100
Manufacturing	5,409	1,876	1,767	0	0	1,287	0	0	0
Wholesale trade	2,750	3,793	3,528	5,147	5,480	5,887	5,686	4,141	-27.2
Retail trade	7,581	5,148	5,154	4,721	4,721	5,109	5,144	4,748	-7.7
Transportation and warehousing	1,296	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	1,731	0	2,419	2,395	-1
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	892	2,653	2,947	0	0	2,777	2,538	3,516	38.5
Management of companies and enterprises	0	0	0	0	-110	0	0	0	0
Administrative and waste services	0	0	741	0	0	0	0	0	0
Educational services	96	0	0	0	-95	-103	-132	-79	-40
Health care and social assistance	5,904	0	7,151	7,027	6,521	7,282	6,824	7,859	15.2
Arts, entertainment, and recreation	213	186	170	194	208	189	92	120	30.2
Accommodation and food services	1,038	783	1,030	784	801	1,194	1,113	1,200	7.8
Other services, except public administration	3,537	0	0	0	0	0	4,464	4,756	6.5
Government and government enterprises	22,302	27,521	26,825	25,030	25,024	24,181	25,972	26,655	2.6
<b>Total</b>	<b>73,186</b>	<b>87,196</b>	<b>105,373</b>	<b>100,715</b>	<b>121,744</b>	<b>120,184</b>	<b>108,099</b>	<b>102,167</b>	<b>-5.5</b>



Table II.81.26, shows the total employment by industry for the Ringgold County. The most recent estimates show the farm industry was the largest employer in Ringgold County, with employment reaching 650 jobs in 2016. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 13.7 percent.

<b>NAICS Categories</b>	<b>2001</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change 15-16</b>
Farm earnings	859	658	656	641	662	636	657	650	-1.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	34	0	0	0	0	0	0	0	0
Construction	0	206	233	238	229	219	214	0	-100
Manufacturing	151	73	76	0	0	50	0	0	0
Wholesale trade	63	75	80	101	100	107	99	92	-7.1
Retail trade	267	246	242	267	233	234	246	246	0
Transportation and warehousing	72	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	60	0	63	66	4.8
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	43	70	77	0	0	74	70	78	11.4
Management of companies and enterprises	0	0	0	0	11	0	0	0	0
Administrative and waste services	0	0	72	0	0	0	0	0	0
Educational services	0	0	0	0	0	12	10	11	10
Health care and social assistance	238	0	282	274	293	286	256	291	13.7
Arts, entertainment, and recreation	20	25	31	27	25	23	27	27	0
Accommodation and food services	97	99	114	100	99	102	81	85	4.9
Other services, except public administration	143	0	0	0	0	0	164	169	3
Government and government enterprises	556	520	512	494	480	456	472	478	1.3
<b>Total</b>	<b>2,954</b>	<b>2,728</b>	<b>2,836</b>	<b>2,790</b>	<b>2,810</b>	<b>2,753</b>	<b>2,768</b>	<b>2,800</b>	<b>1.2</b>

Table II.81.27, shows the real average earnings per job by industry for Ringgold County. These figures are calculated by dividing the total real earning displayed in Tables II.81.25 and II.81.26, by industry. In 2016, the government and government enterprises industry had the highest average earnings reaching 55,764 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 30.2 percent to 10,066 dollars.

**Table II.81.27**  
**Real Earnings Per Job by Industry**  
 Ringgold County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	6,300	22,372	48,836	40,531	74,291	70,807	46,840	39,382	-15.9
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	57,610	0	0	0	0	0	0	0	0
Construction	0	52,793	52,474	61,118	54,998	60,504	62,537	0	0
Manufacturing	35,822	25,699	23,250	0	0	25,745	0	0	0
Wholesale trade	43,659	50,571	44,094	50,957	54,800	55,022	57,434	45,011	-21.6
Retail trade	28,393	20,927	21,299	17,681	20,262	21,834	20,910	19,301	-7.7
Transportation and warehousing	18,001	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	28,858	0	38,404	36,288	-5.5
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	20,734	37,904	38,275	0	0	37,531	36,257	45,077	24.3
Management of companies and enterprises	0	0	0	0	-10,045	0	0	0	0
Administrative and waste services	0	0	10,293	0	0	0	0	0	0
Educational services	0	0	0	0	0	-8,619	-13,171	-7,182	-45.5
Health care and social assistance	24,808	0	25,358	25,645	22,257	25,462	26,655	27,007	1.3
Arts, entertainment, and recreation	10,645	7,442	5,498	7,179	8,339	8,237	3,415	4,444	30.2
Accommodation and food services	10,700	7,907	9,037	7,838	8,087	11,706	13,747	14,118	2.7
Other services, except public administration	24,734	0	0	0	0	0	27,220	28,142	3.4
Government and government enterprises	40,112	52,924	52,393	50,668	52,134	53,029	55,025	55,764	1.3
<b>Total</b>	<b>24,775</b>	<b>31,963</b>	<b>37,156</b>	<b>36,099</b>	<b>43,325</b>	<b>43,656</b>	<b>39,053</b>	<b>36,488</b>	<b>-6.6</b>

Table II.81.28 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 \$213,957,000 a -1.7 percent change between 2015 and 2016. Table II.81.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 2,728 and 2,800 in 2016, which a change of 1.2 percent over this period.

**Table II.81.28**  
**Total Employment and Real Personal Income**  
 Ringgold 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	79,047	3,383	2,451	17,348	12,647	108,110	16,735	2,956	26,740
1970	80,871	3,273	2,539	18,312	13,640	112,089	17,598	2,941	27,500
1971	75,912	3,454	3,003	18,873	14,260	108,594	16,993	2,889	26,276
1972	88,117	3,824	3,177	20,544	15,069	123,083	19,264	2,930	30,076
1973	117,736	4,460	3,529	24,160	15,798	156,763	24,909	2,929	40,195
1974	72,636	4,802	3,808	25,745	16,875	114,262	18,540	2,981	24,367
1975	79,964	4,790	4,268	26,855	18,692	124,989	20,362	2,980	26,834
1976	86,012	5,025	5,402	27,669	19,417	133,476	21,583	3,059	28,117
1977	64,307	4,887	6,968	30,130	19,039	115,557	18,465	3,030	21,224
1978	83,749	5,130	7,501	31,864	19,176	137,161	22,024	3,013	27,795
1979	64,771	5,385	6,261	33,104	19,863	118,615	19,513	3,036	21,333
1980	59,181	5,505	5,932	37,132	20,824	117,564	19,247	3,039	19,475
1981	59,637	5,606	5,457	40,705	20,944	121,137	19,917	2,964	20,119
1982	58,698	5,353	5,649	45,076	22,364	126,434	20,714	2,916	20,130
1983	41,921	5,121	5,685	45,395	22,451	110,331	18,387	2,933	14,293
1984	44,577	5,184	6,287	43,954	22,827	112,461	18,851	2,795	15,949
1985	50,325	5,179	6,955	42,617	23,764	118,481	20,469	2,709	18,577
1986	66,363	5,582	6,998	41,116	24,141	133,036	23,893	2,678	24,781
1987	67,631	5,468	7,694	37,621	24,926	132,405	24,389	2,572	26,294
1988	58,519	6,046	7,744	34,675	24,840	119,730	22,082	2,674	21,884
1989	71,843	6,426	8,446	34,739	23,596	132,198	24,323	2,797	25,685
1990	65,028	6,404	8,508	33,648	25,913	126,694	23,393	2,789	23,316
1991	60,165	6,401	8,575	33,573	27,361	123,272	22,807	2,766	21,751
1992	66,943	6,635	8,850	32,014	28,915	130,087	24,027	2,851	23,481
1993	55,042	6,829	8,771	31,524	28,817	117,325	21,708	2,827	19,471
1994	75,738	7,221	8,897	31,219	29,890	138,523	25,757	2,828	26,781
1995	53,524	7,383	9,063	32,873	30,219	118,297	21,980	2,876	18,611
1996	75,084	6,700	8,968	35,392	31,385	144,130	26,601	2,930	25,626
1997	84,163	7,910	9,389	37,430	32,179	155,250	28,501	2,881	29,213
1998	74,767	8,467	10,008	38,902	33,720	148,930	27,371	2,901	25,773
1999	74,528	8,607	10,281	37,628	34,825	148,655	27,281	2,990	24,926
2000	85,282	8,734	10,663	38,894	34,034	160,137	29,302	3,055	27,915
2001	73,186	8,382	9,210	38,543	35,360	147,916	27,316	2,954	24,774
2002	69,151	8,009	9,898	38,232	37,755	147,027	27,538	2,935	23,560
2003	69,787	8,337	11,556	35,608	36,650	145,264	27,244	2,887	24,173
2004	93,591	8,497	13,010	34,821	37,553	170,478	31,954	2,836	33,001
2005	84,952	8,596	14,206	31,600	38,521	160,683	30,294	2,802	30,319
2006	78,504	9,287	16,823	31,003	42,519	159,562	30,509	2,829	27,749
2007	70,031	8,988	18,048	35,861	42,825	157,777	30,335	2,826	24,781
2008	77,882	8,886	19,615	40,010	46,904	175,525	33,990	2,782	27,996
2009	84,333	9,363	19,303	41,986	47,465	183,725	35,891	2,787	30,260
2010	87,196	9,541	20,687	35,926	49,289	183,557	35,837	2,728	31,963
2011	105,373	8,872	20,389	41,800	49,251	207,943	40,789	2,836	37,155
2012	100,715	8,942	20,569	43,284	49,702	205,328	40,402	2,790	36,099
2013	121,744	9,809	20,694	46,696	49,046	228,371	45,348	2,810	43,325
2014	120,184	10,130	20,927	47,118	49,142	227,241	45,168	2,753	43,656
2015	108,099	10,254	20,213	49,049	50,552	217,659	43,067	2,768	39,054
2016	102,167	10,311	21,255	49,572	51,274	213,957	42,217	2,800	36,488

Diagram II.81.5, shows real average earnings per job for Ringgold County from 1990 to 2016. Over this period the average earning per job for Ringgold County was \$28,934, which was lower than the statewide average of \$43,526 over the same period.

**Diagram II.81.5**  
**Real Average Earnings Per Job**  
 Ringgold County  
 BEA Data 1990 - 2016

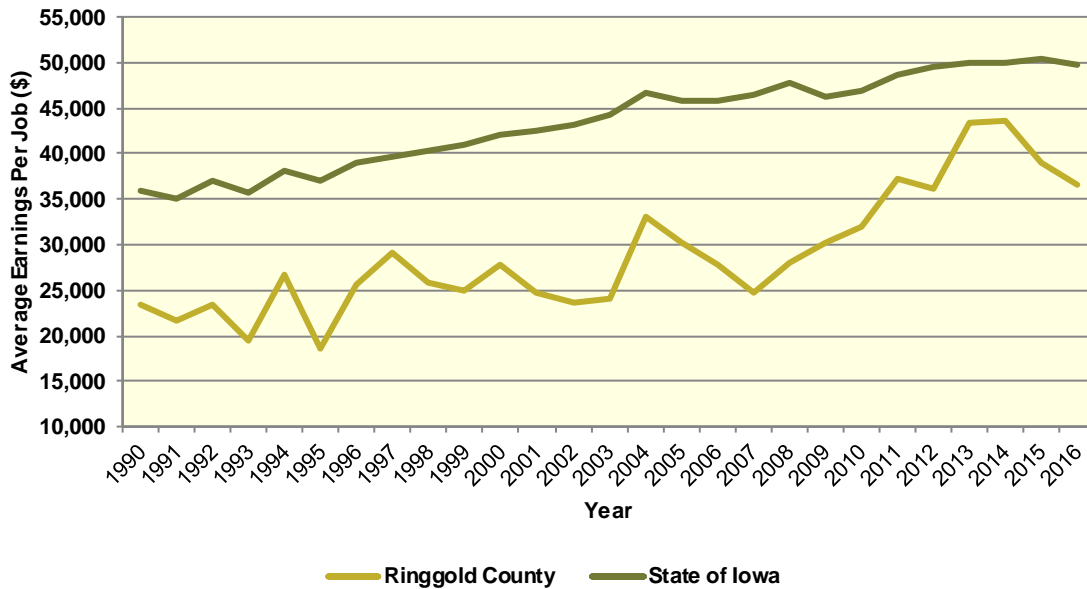
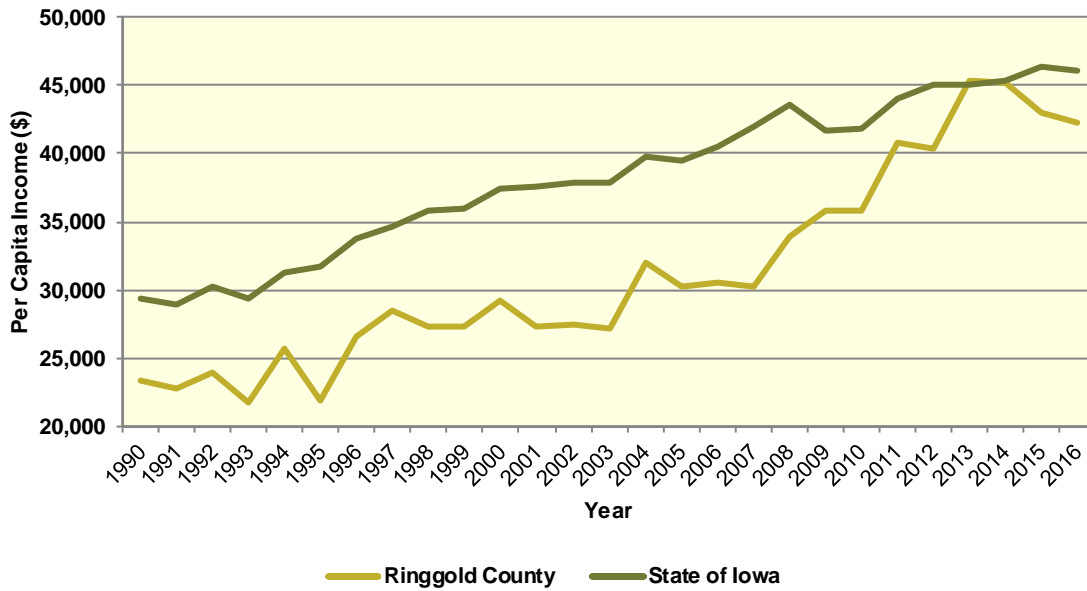


Diagram II.81.6, shows real per capita income for the Ringgold County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Ringgold County was \$31,357, which was lower than the statewide average of \$38,254 over the same period.

**Diagram II.81.6**  
**Real Per Capita Income**  
 Ringgold 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.81.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 1,392 persons in 2015 to 1,415 in 2016, a change of 1.7 percent.

**Table II.81.29**  
**Total Monthly Employment**  
 Ringgold County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,404	1,402	1,383	1,347	1,352	1,367	1,384	1,378	1,367	1,358	1,375
Feb	1,388	1,394	1,394	1,376	1,359	1,374	1,403	1,361	1,333	1,351	1,365
Mar	1,419	1,444	1,409	1,417	1,400	1,374	1,402	1,374	1,361	1,385	1,390
Apr	1,451	1,448	1,412	1,416	1,372	1,451	1,469	1,418	1,412	1,379	1,401
May	1,512	1,496	1,414	1,444	1,393	1,470	1,456	1,429	1,428	1,399	1,445
Jun	1,499	1,527	1,458	1,458	1,415	1,481	1,468	1,448	1,423	1,404	1,458
Jul	1,447	1,458	1,404	1,398	1,411	1,444	1,447	1,424	1,406	1,409	1,418
Aug	1,435	1,446	1,431	1,378	1,400	1,390	1,416	1,411	1,396	1,390	1,423
Sep	1,427	1,439	1,436	1,411	1,392	1,424	1,430	1,425	1,422	1,425	1,433
Oct	1,454	1,442	1,424	1,424	1,444	1,466	1,423	(ND)	1,406	1,427	1,434
Nov	1,463	1,445	1,421	1,395	1,419	1,462	1,412	(ND)	1,397	1,395	1,415
Dec	1,444	1,437	1,409	1,360	1,434	1,436	1,437	(ND)	1,384	1,378	1,419
<b>Annual</b>	<b>1,445</b>	<b>1,448</b>	<b>1,416</b>	<b>1,402</b>	<b>1,399</b>	<b>1,428</b>	<b>1,429</b>	<b>(ND)</b>	<b>1,395</b>	<b>1,392</b>	<b>1,415</b>
<b>% Change</b>	.	0.2%	-2.2%	-1%	-0.2%	2.1%	0.1%	-100%	(ND)%	-0.2%	1.7%



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 \$675 in 2015. In 2016, average weekly wages saw a decreased of 2.2 percent over the prior year, rising to \$660, or by 15 dollars. These data are shown in Table II.81.30.

<b>Table II.81.30</b>						
<b>Average Weekly Wages</b>						
Ringgold County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	460	385	398	405	412	
2002	378	386	381	411	389	-5.6%
2003	406	412	402	423	411	5.7%
2004	420	420	427	467	433	5.4%
2005	455	441	470	476	461	6.5%
2006	629	477	458	483	511	10.8%
2007	518	491	474	494	494	-3.3%
2008	516	514	517	519	516	4.5%
2009	541	534	569	582	556	7.8%
2010	569	561	523	556	552	-0.7%
2011	570	550	558	561	559	1.3%
2012	631	593	585	607	604	8.1%
2013	634	596	592	(ND)	(ND)	-100%
2014	642	604	624	661	633	(ND)%
2015	700	645	663	691	675	6.6%
2016(p)	699	620	652	672	660	-2.2%

Total business establishments reported by the QCEW are displayed in Table II.81.31. Between 2015 and 2016, the total number of business establishments in Ringgold County decreased by 2.2 percent, from 187 to 185 establishments.

<b>Table II.81.31</b>						
<b>Number of Business Establishments</b>						
Ringgold County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	181	176	172	174	176	
2002	176	177	177	178	177	0.6%
2003	175	173	181	184	178	0.6%
2004	189	187	181	178	184	3.4%
2005	179	181	182	185	182	-1.1%
2006	188	191	192	190	190	4.4%
2007	193	194	192	191	193	1.6%
2008	192	188	191	193	191	-1%
2009	191	192	191	187	190	-0.5%
2010	186	187	182	187	186	-2.1%
2011	182	181	182	183	182	-2.2%
2012	185	184	183	185	184	1.1%
2013	183	184	187	184	185	0.5%
2014	183	187	187	190	187	1.1%
2015	190	189	185	183	187	(ND)%
2016	183	187	185	184	185	-1.1%

### Iowa Department of Revenue

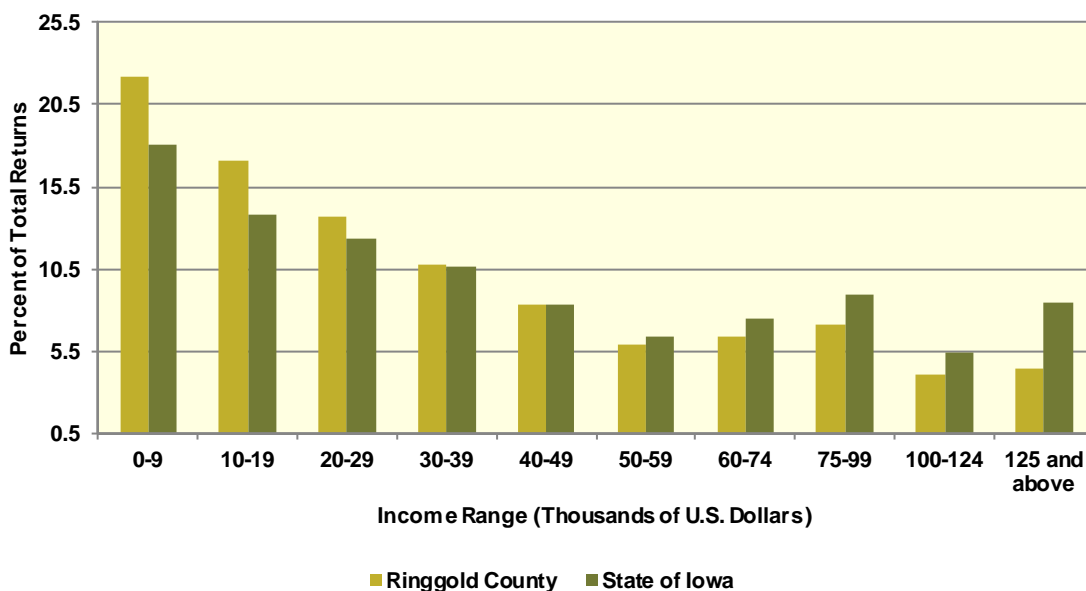
The Iowa Department of Revenue releases annual income tax statistics. Table II.81.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Ringgold County.

As can be seen, the total number of returns between 2010 and 2015 decreased by -0.7 percent, with 89 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 67.9 percent. This compared to the income class of \$10,000-19,999, which saw the lowest percentage change between 2010 and 2015 of -14.7 percent.

**Table II.81.32**  
**Number of Tax Returns by Adjusted Gross Income**  
 Ringgold 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	655	409	333	202	163	106	102	52	16	11	2,049
2003	621	436	309	204	171	99	97	65	23	6	2,031
2004	628	370	320	226	147	105	100	85	13	18	2,012
2005	572	389	306	216	160	114	112	83	24	22	1,998
2006	567	382	311	214	179	117	101	95	31	34	2,031
2007	564	343	324	216	172	109	111	124	36	50	2,049
2008	542	380	292	209	160	105	128	114	46	52	2,028
2009	543	355	271	231	149	123	129	121	44	46	2,012
2010	518	363	287	213	159	117	127	123	50	53	2,010
2011	489	344	305	226	149	113	131	117	66	64	2,004
2012	480	327	306	209	156	116	136	138	65	83	2,016
2013	477	304	293	201	151	123	147	145	63	78	1,982
2014	480	345	275	200	145	115	148	147	69	98	2,022
2015	442	341	273	216	167	117	127	143	81	89	1,996
<b>Change 10 - 15</b>	<b>-14.7%</b>	<b>-6.1%</b>	<b>-4.9%</b>	<b>1.4%</b>	<b>5%</b>	<b>0%</b>	<b>0%</b>	<b>16.3%</b>	<b>62%</b>	<b>67.9%</b>	<b>-0.7%</b>

**Diagram II.81.7**  
**2015 Income Distribution**  
 Ringgold 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 920 in 2010 to 696 in 2016, with the poverty rate reaching 14.3 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.81.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	749	14%
2001	693	13.2%
2002	765	14.3%
2003	649	12.5%
2004	710	13.7%
2005	837	16.3%
2006	779	15.2%
2007	700	14%
2008	830	16.5%
2009	751	15.6%
2010	920	18.6%
2011	692	14%
2012	808	16.4%
2013	800	16.4%
2014	804	16.6%
2015	685	14.1%
2016	696	14.3%

The rate of poverty for Ringgold County is shown in Table II.81.34. In 2016, there were an estimated 533 persons living in poverty. This represented a 11 percent poverty rate, compared to 14.3 percent poverty in 2000. In 2016, some 5.6 percent of those in poverty were under age 6, and 22 percent were 65 or older.

<b>Table II.81.34</b>				
<b>Poverty by Age</b>				
Ringgold County				
2000 Census SF3 & 2016 Five-Year ACS Data				
<b>Age</b>	<b>2000 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Persons in Poverty</b>	<b>% of Total</b>	<b>Persons in Poverty</b>	<b>% of Total</b>
Under 6	105	13.9%	30	5.6%
6 to 17	166	21.9%	93	17.4%
18 to 64	294	38.8%	293	55%
65 or Older	193	25.5%	117	22%
<b>Total</b>	<b>758</b>	<b>100.0%</b>	<b>533</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>14.3%</b>	.	<b>11%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.6 percent in Ringgold County between 2010 and 2016, from 2,613 to 2,598. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.81.35.

### 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 Ringgold County increased from 0 authorizations in 2015 to 1 in 2016.

The real value of single-family building permits increased from \$0 in 2015 to \$100,000 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.81.36.

<b>Table II.81.35</b>				
<b>Housing Units</b>				
State of Iowa vs. Ringgold County				
2000 and 2016 Census Data and Intercensal Estimates				
<b>Subject</b>	<b>Iowa</b>	<b>% Growth Since Census</b>	<b>Ringgold County</b>	<b>% Growth Since Census</b>
2000 Census Base	1,232,625	.	2,788	.
2010 Census	1,336,417	8.4%	2,613	-6.3%
July 2011 Estimate	1,341,974	0.4%	2,609	-0.2%
July 2012 Estimate	1,346,403	0.7%	2,613	0%
July 2013 Estimate	1,353,274	1.3%	2,609	-0.2%
July 2014 Estimate	1,362,458	1.9%	2,605	-0.3%
July 2015 Estimate	1,370,778	2.6%	2,603	-0.4%
July 2016 Estimate	1,380,162	3.3%	2,598	-0.6%

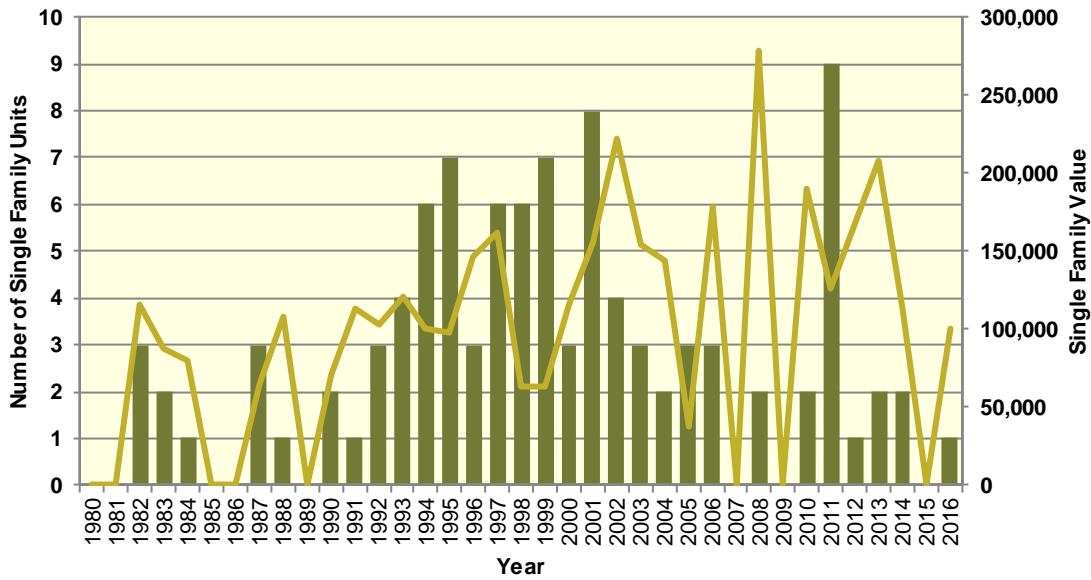


**Table II.81.36**  
**Building Permits and Valuation**  
 Ringgold County  
 Census Bureau Data, 1980–2016

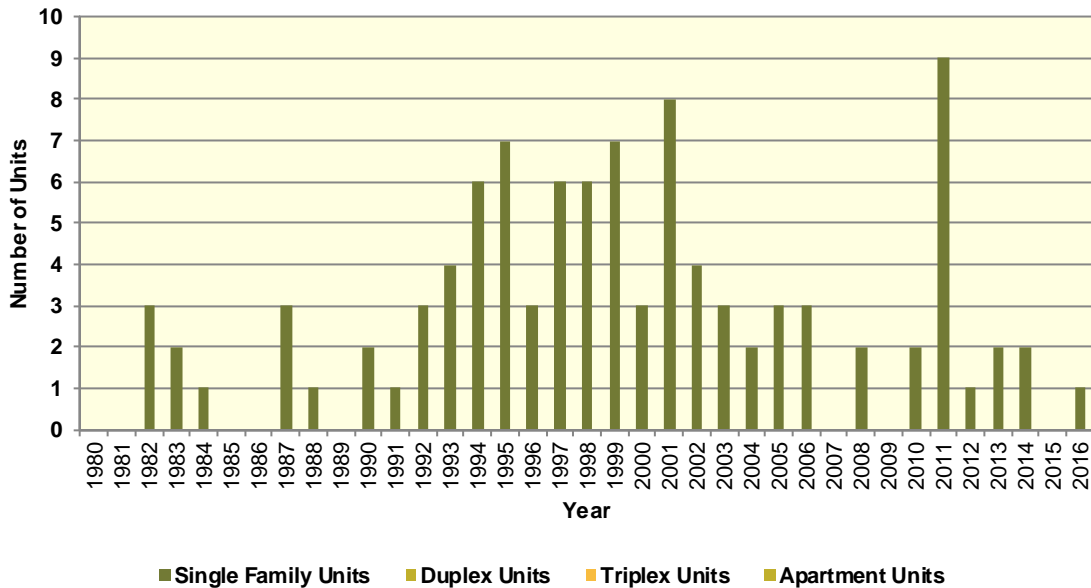
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0
1982	3	0	0	0	3	115,340	0
1983	2	0	0	0	2	87,391	0
1984	1	0	0	0	1	80,370	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	3	0	0	0	3	64,830	0
1988	1	0	0	0	1	107,875	0
1989	0	0	0	0	0	0	0
1990	2	0	0	0	2	70,928	0
1991	1	0	0	0	1	113,067	0
1992	3	0	0	0	3	102,653	0
1993	4	0	0	0	4	120,700	0
1994	6	0	0	0	6	100,690	0
1995	7	0	0	0	7	98,070	0
1996	3	0	0	0	3	146,469	0
1997	6	0	0	0	6	162,381	0
1998	6	0	0	0	6	63,831	0
1999	7	0	0	0	7	62,871	0
2000	3	0	0	0	3	115,678	0
2001	8	0	0	0	8	155,522	0
2002	4	0	0	0	4	222,120	0
2003	3	0	0	0	3	154,182	0
2004	2	0	0	0	2	143,804	0
2005	3	0	0	0	3	37,961	0
2006	3	0	0	0	3	178,264	0
2007	0	0	0	0	0	0	0
2008	2	0	0	0	2	277,934	0
2009	0	0	0	0	0	0	0
2010	2	0	0	0	2	189,915	0
2011	9	0	0	0	9	125,854	0
2012	1	0	0	0	1	167,355	0
2013	2	0	0	0	2	208,485	0
2014	2	0	0	0	2	112,647	0
2015	0	0	0	0	0	0	0
2016	1	0	0	0	1	100,000	0



**Diagram II.81.8**  
**Single Family Permits**  
 Ringgold County  
 Census Bureau Data, 1980–2016



**Diagram II.81.9**  
**Total Permits by Unit Type**  
 Ringgold County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.81.37. In 2016, there were 2,598 housing units, up from 2,789 in 2000. Single-family units accounted for 86.2 percent of units in 2016, compared to 82 in 2000. Apartment units accounted for 3.3 percent in 2016, compared to 3.3 percent in 2000.

<b>Table II.81.37</b>				
<b>Housing Units by Type</b>				
Ringgold 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	2,287	82%	2,239	86.2%
Duplex	20	0.7%	10	0.4%
Tri- or Four-Plex	46	1.6%	64	2.5%
Apartment	92	3.3%	87	3.3%
Mobile Home	306	11%	198	7.6%
Boat, RV, Van, Etc.	38	1.4%	0	0%
<b>Total</b>	<b>2,789</b>	<b>100.0%</b>	<b>2,598</b>	<b>100.0%</b>

Some 78.3 percent of housing was occupied in 2010, compared to 80.5 percent in 2000. Owner-occupied housing changed -7.4 percent between 2000 and 2010, ending with owner-occupied units representing 76.8 percent of unit. Vacant units changed by 4 percent, resulting in 566 vacant units in 2010.

<b>Table II.81.38</b>					
<b>Housing Units by Tenure</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,245	80.5%	2,047	78.3%	-8.8%
Owner-Occupied	1,699	75.7%	1,573	76.8%	-7.4%
Renter-Occupied	546	24.3%	474	23.2%	-13.2%
Vacant Housing Units	544	19.5%	566	21.7%	4%
<b>Total Housing Units</b>	<b>2,789</b>	<b>100.0%</b>	<b>2,613</b>	<b>100.0%</b>	<b>-6.3%</b>

Table II.81.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,598 housing units. An estimated 74.5 percent were owner-occupied, and 22.1 percent were vacant.

<b>Table II.81.39</b>				
<b>Housing Units by Tenure</b>				
Ringgold County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,047	78.3%	2,024	77.9%
Owner-Occupied	1,573	76.8%	1,507	74.5%
Renter-Occupied	474	23.2%	517	25.5%
Vacant Housing Units	566	21.7%	574	22.1%
<b>Total Housing Units</b>	<b>2,613</b>	<b>100.0%</b>	<b>2,598</b>	<b>100.0%</b>

Households by household size are shown in Table II.81.40. There were a total of 2,047 households in 2010, up from 2,245 in 2000. One person households changed by -7.8 percent



between 2000 and 2010, while two person households changed by -6.9 percent. Three and four person households changed by -20.5 and -12.5 respectively, representing 10.6 percent and 11.2 percent of the population in 2010.

<b>Table II.81.40</b>					
<b>Households by Household Size</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	641	28.6%	591	28.9%	-7.8%
Two Persons	880	39.2%	819	40%	-6.9%
Three Persons	273	12.2%	217	10.6%	-20.5%
Four Persons	263	11.7%	230	11.2%	-12.5%
Five Persons	131	5.8%	114	5.6%	-13%
Six Persons	40	1.8%	34	1.7%	-15%
Seven Persons or More	17	0.8%	42	2.1%	147.1%
<b>Total</b>	<b>2,245</b>	<b>100.0%</b>	<b>2,047</b>	<b>100.0%</b>	<b>-8.8%</b>

Households by income is shown in Table II.81.41. Households earning more than \$100,000 per year represented 13.5 percent of households in 2016, compared to 3.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25.5 percent of households in 2010, compared to 16.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.2 percent of households in 2016, compared to 23.8 percent in 2000.

<b>Table II.81.41</b>				
<b>Households by Income</b>				
Ringgold 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	532	23.8%	206	10.2%
\$15,000 to \$19,999	210	9.4%	179	8.8%
\$20,000 to \$24,999	195	8.7%	127	6.3%
\$25,000 to \$34,999	431	19.3%	226	11.2%
\$35,000 to \$49,999	352	15.8%	332	16.4%
\$50,000 to \$74,999	361	16.2%	517	25.5%
\$75,000 to \$99,999	77	3.4%	163	8.1%
\$100,000 or More	74	3.3%	274	13.5%
<b>Total</b>	<b>2,232</b>	<b>100.0%</b>	<b>2,024</b>	<b>100.0%</b>



Table II.81.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 12.6 percent and 1.5 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 15.3 percent, 5.4 percent, and 8.3, respectively. Housing units built prior to 1939 represented 34.6 percent of households in 2016.

<b>Table II.81.42</b>				
<b>Households by Year Home Built</b>				
Ringgold 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	1,040	46.3%	700	34.6%
1940 to 1949	210	9.4%	112	5.5%
1950 to 1959	158	7%	159	7.9%
1960 to 1969	126	5.6%	179	8.8%
1970 to 1979	369	16.4%	309	15.3%
1980 to 1989	158	7%	109	5.4%
1990 to 1999	184	8.2%	169	8.3%
2000 to 2009	.	.	256	12.6%
2010 or Later	.	.	31	1.5%
<b>Total</b>	<b>2,245</b>	<b>100.0%</b>	<b>2,024</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.81.43. An estimated 84.9 percent of white households occupy single family homes and some 4.3 percent of white households occupied apartments. An estimated 100 percent of Asian, and 37.5 percent of American Indian households occupy single family homes.

<b>Table II.81.43</b>							
<b>Distribution of Units in Structure by Race</b>							
Ringgold County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	84.9%	0%	37.5%	100%	0%	0%	100%
Duplex	0.2%	0%	62.5%	0%	0%	0%	0%
Tri- or Four-Plex	2.6%	0%	0%	0%	0%	0%	0%
Apartment	4.3%	0%	0%	0%	0%	0%	0%
Mobile Home	7.9%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.81.44. An estimated 12.5 percent of vacant units were for rent in 2010, a 108.8 percent change since 2000. In addition, some 6 percent of vacant units were for sale, a change of -22.7 percent between 2000 and 2010. “Other” vacant units represented 21.9 percent of vacant units in 2010. This is a change of 18.1 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

<b>Table II.81.44</b>					
<b>Disposition of Vacant Housing Units</b>					
Ringgold County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	34	6.2%	71	12.5%	108.8%
For Sale	44	8.1%	34	6%	-22.7%
Rented or Sold, Not Occupied	41	7.5%	24	4.2%	-41.5%
For Seasonal, Recreational, or Occasional Use	320	58.8%	312	55.1%	-2.5%
For Migrant Workers	0	0%	1	0.2%	
Other Vacant	105	19.3%	124	21.9%	18.1%
<b>Total</b>	<b>544</b>	<b>100.0%</b>	<b>566</b>	<b>100.0%</b>	<b>4%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.81.45. By 2016, for rent units accounted for 2.4 percent of vacant units, while for sale units accounted for 3 percent. "Other" vacant units accounted for 23.9 percent of vacant units, representing a total of 137 "other" vacant units.

<b>Table II.81.45</b>				
<b>Disposition of Vacant Housing Units</b>				
Ringgold County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	71	12.5%	14	2.4%
For Sale	34	6%	17	3%
Rented Not Occupied	6	1.1%	26	4.5%
Sold Not Occupied	18	3.2%	2	0.3%
For Seasonal, Recreational, or Occasional Use	312	55.1%	378	65.9%
For Migrant Workers	1	0.2%	0	0%
Other Vacant	124	21.9%	137	23.9%
<b>Total</b>	<b>566</b>	<b>100.0%</b>	<b>574</b>	<b>100.0%</b>

### Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.81.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 1 percent were severely overcrowded.

<b>Table II.81.46</b> <b>Overcrowding and Severe Overcrowding</b> Ringgold County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2000 Census	1,682	99.2%	3	0.2%	11	0.6%	1,696
2016 Five-Year ACS	1,488	98.7%	7	0.5%	12	0.8%	1,507
<b>Renter</b>							
2000 Census	535	97.4%	10	1.8%	4	0.7%	549
2016 Five-Year ACS	509	98.5%	0	0%	8	1.5%	2,024
<b>Total</b>							
2000 Census	2,217	98.8%	13	0.6%	15	0.7%	2,245
2016 Five-Year ACS	1,997	98.7%	7	0.3%	20	1%	2,024

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 10 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Ringgold County. This is compared to 1.6 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.81.47</b> <b>Households with Incomplete Plumbing Facilities</b> Ringgold County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,210	2,014
Lacking Complete Plumbing Facilities	35	10
<b>Total Households</b>	<b>2,245</b>	<b>2,024</b>
<b>Percent Lacking</b>	<b>1.6%</b>	<b>0.5%</b>

There were 9 households lacking complete kitchen facilities in 2016, compared to 25 households in 2000. This was a change from 1.1 percent of households in 2000 to 0.4 percent in 2016.

<b>Table II.81.48</b> <b>Households with Incomplete Kitchen Facilities</b> Ringgold County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,220	2,015
Lacking Complete Kitchen Facilities	25	9
<b>Total Households</b>	<b>2,245</b>	<b>2,024</b>
<b>Percent Lacking</b>	<b>1.1%</b>	<b>0.4%</b>

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

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

In Ringgold County, 15.1 of households had a cost burden and 9.1 percent had a severe cost burden. Some 15.1 percent of renters were cost burdened, and 12.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 10 percent and a severe cost burden rate of 5.7 percent. Owner occupied households with a mortgage had a cost burden rate of 20.4 percent, and severe cost burden at 10.5 percent.

**Table II.81.49**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Ringgold County  
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner With a Mortgage</b>									
2000 Census	292	80.7%	50	13.8%	18	5%	2	0.6%	362
2016 Five-Year ACS	511	68.5%	152	20.4%	78	10.5%	5	0.7%	746
<b>Owner Without a Mortgage</b>									
2000 Census	518	84.1%	46	7.5%	38	6.2%	14	2.3%	616
2016 Five-Year ACS	625	82.1%	76	10%	43	5.7%	17	2.2%	761
<b>Renter</b>									
2000 Census	236	53.2%	86	19.4%	45	10.1%	77	17.3%	444
2016 Five-Year ACS	266	51.5%	78	15.1%	64	12.4%	109	21.1%	517
<b>Total</b>									
2000 Census	1,046	73.6%	182	12.8%	101	7.1%	93	6.5%	1,422
2016 Five-Year ACS	1,402	69.3%	306	15.1%	185	9.1%	131	6.5%	2,024

**Housing Problems by Income**

Table II.81.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Ringgold County. As can be seen in 2017 the MFI was \$54,600, which compared to \$69,900 for the State of Iowa.

Table II.81.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 185 owner-occupied and 74 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 164 owner-occupied 60 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,520 households without a housing problem.

**Table II.81.50**  
**Median Family Income**  
 Ringgold County  
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,200	49,100
2001	40,200	52,500
2002	44,200	53,700
2003	39,300	54,900
2004	40,700	55,800
2005	40,950	57,650
2006	41,200	57,800
2007	41,600	58,100
2008	42,500	58,500
2009	44,500	62,000
2010	44,800	62,400
2011	54,100	64,000
2012	54,900	64,800
2013	54,500	64,700
2014	54,800	65,300
2015	56,700	67,500
2016	54,800	68,400
2017	54,600	69,900

**Table II.81.51**  
**Housing Problems by Income and Tenure**  
 Ringgold County  
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	30	10	0	0	40
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	75	55	30	0	4	164
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	65	45	20	25	185
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	20	70	190	160	720	1,160
<b>Total</b>	<b>140</b>	<b>220</b>	<b>279</b>	<b>180</b>	<b>757</b>	<b>1,576</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	25	35	0	0	0	60
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	45	4	0	0	74
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	25	55	70	90	120	360
<b>Total</b>	<b>85</b>	<b>135</b>	<b>74</b>	<b>90</b>	<b>120</b>	<b>504</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	0	30	10	0	0	40
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	100	90	30	0	4	224
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	110	49	20	25	259
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	45	125	260	250	840	1,520
<b>Total</b>	<b>225</b>	<b>355</b>	<b>353</b>	<b>270</b>	<b>877</b>	<b>2,080</b>

### Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single family units were considered. As can be seen in Table II.81.52, of the 56 loans in 2016, 22 loans were for Home Purchases, 7 were for Home Improvement and 27 were for refinancing.

<b>Table II.81.52</b>				
<b>Owner-Occupied Single Family Home Loans by Loan Type</b>				
Ringgold County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	19	6	26	51
2009	24	3	47	74
2010	12	7	52	71
2011	22	12	37	71
2012	21	6	53	80
2013	18	8	37	63
2014	23	7	25	55
2015	19	6	32	57
2016	22	7	27	56

Table II.81.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$70,524 in 2012 and \$98,545 in 2016. Overall, average loans were \$95,569 in 2008 and \$126,304 in 2016.

<b>Table II.81.53</b>				
<b>Owner-Occupied Single Family Home Loans by Average Loan Amount</b>				
Ringgold County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$81,421	\$44,500	\$117,692	\$95,569
2009	\$87,708	\$25,333	\$117,553	\$104,135
2010	\$85,500	\$76,429	\$127,538	\$115,394
2011	\$67,455	\$38,167	\$98,216	\$78,535
2012	\$70,524	\$33,167	\$125,755	\$104,313
2013	\$81,611	\$77,250	\$136,432	\$113,254
2014	\$103,304	\$29,286	\$99,120	\$91,982
2015	\$140,737	\$15,167	\$128,719	\$120,772
2016	\$98,545	\$33,143	\$173,074	\$126,304

Table II.81.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$1,481,000 in 2012 and \$2,168,000 in 2016. Overall, average loans were \$4,874,000 in 2008 and \$7,073,000 in 2016.

**Table II.81.54**  
**Total Volume of Owner-Occupied Single Family Loans**  
 Ringgold County  
 2008 – 2016 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$1,547,000	\$267,000	\$3,060,000	\$4,874,000
2009	\$2,105,000	\$76,000	\$5,525,000	\$7,706,000
2010	\$1,026,000	\$535,000	\$6,632,000	\$8,193,000
2011	\$1,484,000	\$458,000	\$3,634,000	\$5,576,000
2012	\$1,481,000	\$199,000	\$6,665,000	\$8,345,000
2013	\$1,469,000	\$618,000	\$5,048,000	\$7,135,000
2014	\$2,376,000	\$205,000	\$2,478,000	\$5,059,000
2015	\$2,674,000	\$91,000	\$4,119,000	\$6,884,000
2016	\$2,168,000	\$232,000	\$4,673,000	\$7,073,000

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.81.55, shows the *strong growth scenario* for the Ringgold County. As can be seen there were 1,507 owner-occupied and 517 renter-occupied households in 2016, for a total of 2,024 households. In 2030, there will be a projected 2,097 households, of which 1,636 are projected to be owner occupied and the remaining 461 are expected to be renter-occupied.

By 2050, there are projected to be 1,592 owner-occupied households, of which 137 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 280 are projected



to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 436 renter households, of which 74 renter households are expected to have incomes between 0 and 30.0 percent of median family income 63 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 2,028 occupied units by 2050, of which 211 are expected to have incomes on between 0 and 30 percent of MFI.

<b>Table II.81.55</b> <b>Housing Demand Forecast</b> Ringgold County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
<b>Owner</b>								
0-30%	129	139	140	140	140	140	138	137
30.1-50%	212	228	230	231	230	229	227	224
50.1-80%	265	285	287	288	288	286	284	280
80.1-95%	121	129	130	131	131	130	129	127
95.1-115%	177	189	191	192	192	191	189	187
115+%	602	646	651	654	653	650	644	636
<b>Total</b>	<b>1,507</b>	<b>1,616</b>	<b>1,629</b>	<b>1,636</b>	<b>1,635</b>	<b>1,625</b>	<b>1,610</b>	<b>1,592</b>
<b>Renter</b>								
0-30%	88	79	78	78	77	76	75	74
30.1-50%	134	120	120	119	118	117	115	113
50.1-80%	75	68	67	67	66	66	65	63
80.1-95%	93	83	83	83	82	81	80	78
95.1-115%	40	36	36	36	35	35	35	34
115+%	88	79	78	78	77	76	75	74
<b>Total</b>	<b>517</b>	<b>465</b>	<b>463</b>	<b>461</b>	<b>457</b>	<b>451</b>	<b>444</b>	<b>436</b>
<b>Total</b>								
0-30%	217	217	218	218	218	216	213	211
30.1-50%	346	348	350	350	349	346	342	337
50.1-80%	341	352	354	355	354	352	348	344
80.1-95%	213	213	214	214	213	211	209	206
95.1-115%	217	226	227	228	227	226	223	221
115+%	690	725	730	732	731	726	719	710
<b>Total</b>	<b>2,024</b>	<b>2,080</b>	<b>2,093</b>	<b>2,097</b>	<b>2,091</b>	<b>2,076</b>	<b>2,055</b>	<b>2,028</b>