

**VOLUME II:
SHELBY COUNTY**

**IOWA STATE
PROFILE**

Please visit the Iowa State Profile Dashboard:

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**



Shelby County

DEMOGRAPHICS

Population Estimates

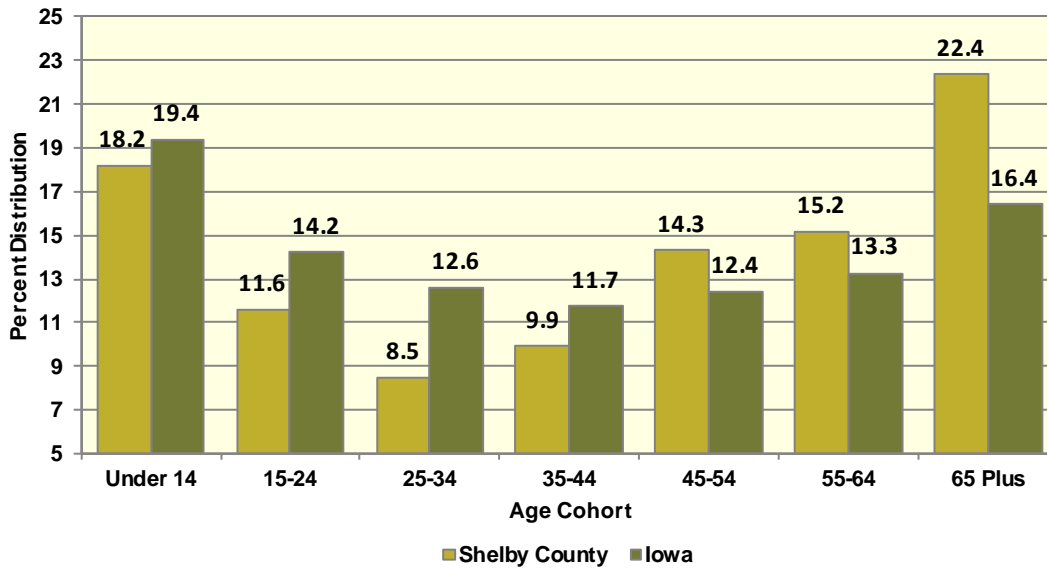
The Census Bureau’s current census estimates indicate that Shelby County’s population decreased from 12,167 in 2010 to 11,800 in 2016, or by 3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 4.4 percent, and the number of people from 55 to 64 years of age increased by 8.4 percent. The white population decreased by 5 percent, while the black population increased by 496.9 percent. The Hispanic population increased from 219 to 439 people between 2010 and 2016 or by 100.5 percent. These data are presented in Table II.84.1.

Table II.84.1						
Profile of Population Characteristics						
Shelby County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Shelby County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	12,167	11,800	-3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,320	2,145	-7.5%	603,673	607,020	0.6%
15 to 24 years	1,255	1,370	9.2%	430,187	445,808	3.6%
25 to 34 years	1,047	1,001	-4.4%	382,583	394,373	3.1%
35 to 44 years	1,382	1,168	-15.5%	364,548	367,535	0.8%
45 to 54 years	1,972	1,687	-14.5%	439,726	389,744	-11.4%
55 to 64 years	1,651	1,789	8.4%	372,750	415,998	11.6%
65 and Over	2,540	2,640	3.9%	452,888	514,215	13.5%
Race						
White	11,978	11,379	-5%	2,839,615	2,864,884	0.9%
Black	32	191	496.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	28	54	92.9%	13,563	15,924	17.4%
Asian	46	53	15.2%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	4	11	175%	2,419	3,592	48.5%
Two or more races	79	112	41.8%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	219	439	100.5%	151,544	182,606	20.5%

Table II.84.2, presents the population of Shelby County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,942 males, who accounted for 48.8 percent of the population, and the remaining 51.2 percent, or 6,225 persons, were female. In 2016, the number of males rose to 5,826 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 5,974 persons being female.

Table II.84.2 Population by Age and Gender Shelby 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	1,199	1,121	2,320	1,111	1,034	2,145	-7.5%
15 to 24 years	599	656	1,255	687	683	1,370	9.2%
25 to 34 years	517	530	1,047	524	477	1,001	-4.4%
35 to 44 years	690	692	1,382	575	593	1,168	-15.5%
45 to 54 years	1,013	959	1,972	818	869	1,687	-14.5%
55 to 64 years	821	830	1,651	930	859	1,789	8.4%
65 and Over	1,103	1,437	2,540	1,181	1,459	2,640	3.9%
Total	5,942	6,225	12,167	5,826	5,974	11,800	-3%
% of Total	48.8%	51.2%	.	49.4%	50.6%	.	

Diagram II.84.1
Age Distribution
Shelby County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Shelby County decreased from 13,230 to 13,173 persons, or by -0.4 percent. Between 2000 and 2010, Shelby County population, changed by -1,006 persons, to a total population of 12,167 persons. The most recent estimates indicated that Shelby County’s population fell an additional -367 persons since the 2010 Census, to 11,800 persons in July 2016.

Table II.84.3 Population Estimates: Births, Deaths, and Migration Shelby County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	13,230
Natural Increase 90-00	-133
Net Migration 90-00	76
2000 Census	13,173
Natural Increase 00-09	-222
Net Migration 00-09	-786
2009 Population Estimate	12,165
2010 Census	12,167
Natural Increase 10-16	-138
Net Migration 10-16	-229
2016 Population Estimate	11,800

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.84.3, Shelby County had a natural increase, of -133 persons between 1990 and 2000. During the April 2000 to July 2009 period, Shelby County’s natural increase was estimated at -222 persons. Between 2010 and 2016, the natural increase was estimated at -138 persons, and the net migration was -229 persons.

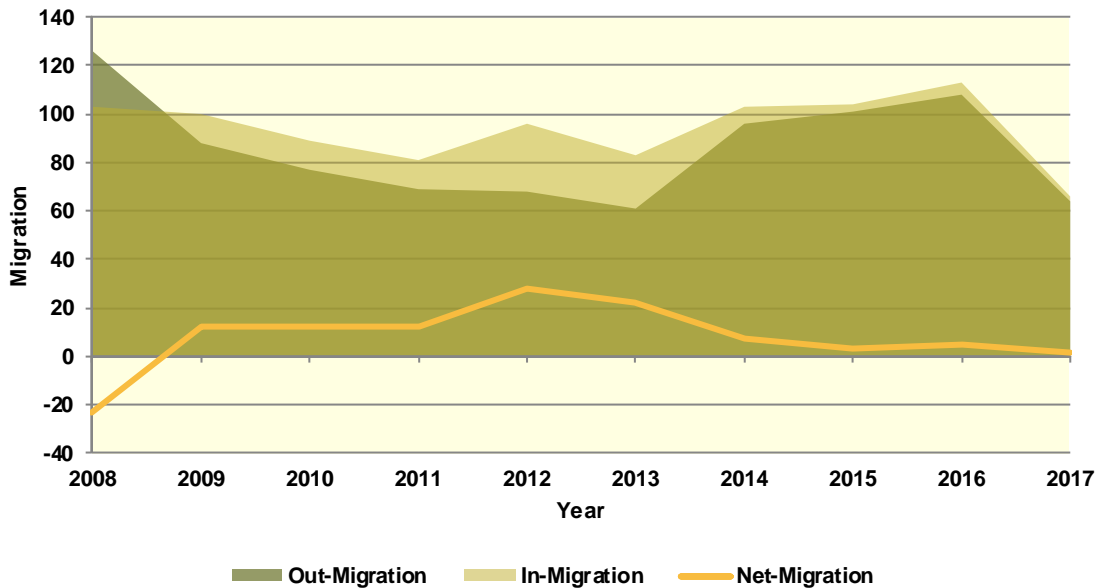
Population Migration Trends

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.84.4 in 2008 there was a total of 103 in-migrations with a total of 126 out-migrations, which led to a net-migration of -23 persons. The most recent first half 2017 data saw a net-migration of 2 persons, with 66 persons entering Shelby County and 64 persons leaving Shelby County.

Diagram II.84.2, 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 2012 with 28 people entering and the migration lowest net migration occurred in 2008 with 23 entering Shelby County.

Diagram II.84.2
Net In-migration by Gender
 Shelby County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.84.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -250 percent of net-migrants, or -5 persons were male, with the remaining 350 percent, or 7 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	49	49	47	35	48	36	50	52	57	34
Female	54	51	42	46	48	47	53	52	56	32
Total	103	100	89	81	96	83	103	104	113	66
Out										
Male	57	48	39	37	37	33	44	44	62	39
Female	69	40	38	32	31	28	52	57	46	25
Total	126	88	77	69	68	61	96	101	108	64
Net										
Male	-8	1	8	-2	11	3	6	8	-5	-5
Female	-15	11	4	14	17	19	1	-5	10	7
Total	-23	12	12	12	28	22	7	3	5	2

Table II.84.5, shows net-migration for Shelby 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 7 persons entering Shelby County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 7 persons leaving Shelby County.

Table II.84.5										
Migration by Age Range										
Shelby County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	0	1	0	2	2	2	2	2	1
18-22	6	9	5	16	16	9	9	10	7	6
23-25	14	13	8	8	5	3	9	10	13	3
26-35	30	27	15	14	27	22	32	26	24	14
36-45	16	15	18	9	7	14	11	14	23	14
46-55	18	20	17	19	24	14	21	15	19	11
56-65	13	12	15	10	4	11	11	20	19	10
66 +	5	4	10	5	11	8	8	7	6	7
Total	103	100	89	81	96	83	103	104	113	66
Out										
14-17	2	2	0	2	0	0	2	0	5	0
18-22	23	15	10	8	14	9	15	21	14	12
23-25	28	17	17	10	12	10	14	11	14	8
26-35	26	22	21	15	13	14	19	22	28	21
36-45	22	5	12	10	9	8	13	10	15	10
46-55	11	12	10	11	12	9	18	17	11	9
56-65	8	9	3	9	5	5	10	13	15	3
66 +	6	6	4	4	3	6	5	7	6	1
Total	126	88	77	69	68	61	96	101	108	64
Net										
14-17	-1	-2	1	-2	2	2	0	2	-3	1
18-22	-17	-6	-5	8	2	0	-6	-11	-7	-6
23-25	-14	-4	-9	-2	-7	-7	-5	-1	-1	-5
26-35	4	5	-6	-1	14	8	13	4	-4	-7
36-45	-6	10	6	-1	-2	6	-2	4	8	4
46-55	7	8	7	8	12	5	3	-2	8	2
56-65	5	3	12	1	-1	6	1	7	4	7
66 +	-1	-2	6	1	8	2	3	0	0	6
Total	-23	12	12	12	28	22	7	3	5	2

School Age Enrollment

Table II.84.6, show the school enrollment from the Iowa Department of Education for Shelby County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,005 students and was 2,077 in 2017, a change of 3.6 percent. Enrollment for students in grades 1 to 5 was 703 students in 2010 and 697 in 2017, which was a change of -0.9 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 641 and 653 in 2017, which was a change of 1.9 percent.

Table II.84.6
School Enrollment
 Shelby County
 Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	235	1,063	648	940	305	2,922
2001	239	960	658	915	29	2,801
2002	248	919	644	872	22	2,705
2003	262	877	691	870	15	2,715
2004	278	849	669	866	12	2,674
2005	245	824	601	858	21	2,528
2006	191	719	482	752	20	2,144
2007	196	724	471	745	32	2,136
2008	230	715	471	712	31	2,128
2009	256	725	452	695	33	2,088
2010	220	703	441	641	57	2,005
2011	236	700	444	626	86	2,006
2012	207	680	416	648	57	1,951
2013	199	696	396	644	53	1,935
2014	220	685	379	652	76	1,936
2015	248	706	453	641	85	2,048
2016	257	698	474	641	102	2,070
2017	266	697	461	653	105	2,077
% Change 10-17	20.9%	-0.9%	4.5%	1.9%	84.2%	3.6%

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.84.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.5 percent to a total of 2,540 persons in 2010. Those aged 25 to 34 changed by -15.4 percent, and those aged under 5 changed by -11.5 percent.

Table II.84.7 Population by Age Shelby County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	773	5.9%	684	5.6%	-11.5%
5 to 19	2,995	22.7%	2,434	20%	-18.7%
20 to 24	454	3.4%	457	3.8%	0.7%
25 to 34	1,238	9.4%	1,047	8.6%	-15.4%
35 to 54	3,795	28.8%	3,354	27.6%	-11.6%
55 to 64	1,230	9.3%	1,651	13.6%	34.2%
65 or Older	2,688	20.4%	2,540	20.9%	-5.5%
Total	13,173	100.0%	12,167	100.0%	-7.6%

The elderly population is further explored in Table II.84.8. Those aged 65 to 66 changed by -1.7 percent between 2000 and 2010, resulting in a population of 229 persons. Those aged 85 or older changed by 23.4 percent during the same time period, and resulted in 506 persons over age 85 in 2010.

Table II.84.8 Elderly Population by Age Shelby County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	233	8.7%	229	9%	-1.7%
67 to 69	398	14.8%	350	13.8%	-12.1%
70 to 74	619	23%	527	20.7%	-14.9%
75 to 79	593	22.1%	488	19.2%	-17.7%
80 to 84	435	16.2%	440	17.3%	1.1%
85 or Older	410	15.3%	506	19.9%	23.4%
Total	2,688	100.0%	2,540	100.0%	-5.5%

Population by race and ethnicity is shown in Table II.84.9. The white population changed by -8.4 percent between 2000 and 2010, and resulted in representing 97.9 percent of the population in 2010. The black population changed by 146.2 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 148.9 percent between 2000 and 2010, compared to the -8.7 percent growth rate for non-Hispanics.

Table II.84.9 Population by Race and Ethnicity Shelby County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	12,999	98.7%	11,909	97.9%	-8.4%
Black	13	0.1%	32	0.3%	146.2%
American Indian	38	0.3%	28	0.2%	-26.3%
Asian	36	0.3%	46	0.4%	27.8%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	
Other	24	0.2%	68	0.6%	183.3%
Two or More Races	63	0.5%	82	0.7%	30.2%
Total	13,173	100.0%	12,167	100.0%	-7.6%
Hispanic	88	0.7%	219	1.8%	148.9%
Non-Hispanic	13,085	99.3%	11,948	98.2%	-8.7%

Population by race and ethnicity through 2016 is shown in Table II.84.10. The white population represented 96.1 percent of the population in 2016, compared with black households accounting for 0.4 percent of the population. Hispanic households represented 2.9 percent of the population in 2016.

Table II.84.10				
Population by Race and Ethnicity				
Shelby County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	11,909	97.9%	11,484	96.1%
Black	32	0.3%	49	0.4%
American Indian	28	0.2%	16	0.1%
Asian	46	0.4%	37	0.3%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	68	0.6%	211	1.8%
Two or More Races	82	0.7%	147	1.2%
Total	12,167	100.0%	11,944	100.0%
Non-Hispanic	11,948	98.2%	11,597	97.1%
Hispanic	219	1.8%	347	2.9%

The population by race is broken down further by ethnicity in Table II.84.11. While the white non-Hispanic population changed by -9.1 percent between 2000 and 2010, the white Hispanic population changed by 139.3 percent. The black non-Hispanic population changed by 138.5 percent.

Table II.84.11					
Population by Race and Ethnicity					
Shelby County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	12,938	98.9%	11,763	98.5%	-9.1%
Black	13	0.1%	31	0.3%	138.5%
American Indian	33	0.3%	24	0.2%	-27.3%
Asian	36	0.3%	46	0.4%	27.8%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	7	0.1%	7	0.1%	0%
Two or More Races	58	0.4%	77	0.6%	32.8%
Total Non-Hispanic	13,085	100.0%	11,948	100.0%	-8.7%
Hispanic					
White	61	69.3%	146	66.7%	139.3%
Black	0	0%	1	0.5%	
American Indian	5	5.7%	4	1.8%	-20%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	2	0.9%	
Other	17	19.3%	61	27.9%	258.8%
Two or More Races	5	5.7%	5	2.3%	0%
Total Hispanic	88	100.0%	219	100.0%	148.9 %
Total Population	13,173	100.0%	12,167	100.0%	-7.6%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.84.12. During this time, the total non-Hispanic population was 11,597 persons in 2016. The Hispanic population was 347.

Table II.84.12				
Population by Race and Ethnicity				
Shelby County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	11,763	98.5%	11,354	97.9%
Black	31	0.3%	49	0.4%
American Indian	24	0.2%	10	0.1%
Asian	46	0.4%	37	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	7	0.1%	0	0%
Two or More Races	77	0.6%	147	1.3%
Total Non-Hispanic	11,948	100.0%	11,597	100.0%
Hispanic				
White	146	66.7%	130	37.5%
Black	1	0.5%	0	0%
American Indian	4	1.8%	6	1.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	2	0.9%	0	0%
Other	61	27.9%	211	60.8%
Two or More Races	5	2.3%	0	0%
Total Hispanic	219	100.0	347	100.0%
Total Population	12,167	100.0%	11,944	100.0%

Households by type and tenure are shown in Table II.84.13. Family households represented 63.8 percent of households, while non-family households accounted for 36.2 percent. These changed from 66.4 and 33.6 percent, respectively.

Table II.84.13				
Household Type by Tenure				
Shelby County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,374	66.4%	3,231	63.8%
Married-Couple Family	2,846	84.4%	2,773	85.8%
Owner-Occupied	2,551	89.6%	2,534	91.4%
Renter-Occupied	295	10.4%	239	8.6%
Other Family	528	15.6%	458	16.3%
Male Householder, No Spouse Present	151	28.6%	149	33%
Owner-Occupied	88	58.3%	100	67.1%
Renter-Occupied	63	41.7%	49	32.9%
Female Householder, No Spouse Present	377	71.4%	309	82.3%
Owner-Occupied	214	56.8%	219	70.9%
Renter-Occupied	163	43.2%	90	29.1%
Non-Family Households	1,711	33.6%	1,830	36.2%
Owner-Occupied	1,095	64%	1,189	65%
Renter-Occupied	616	36%	641	35%
Total	5,085	100.0%	5,061	100.0%

The group quarters population was 220 in 2010, compared to 299 in 2000. Institutionalized populations experienced a -23.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a -85.7 percent change during this same time period.

Table II.84.14					
Group Quarters Population					
Shelby 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	2.5%	7	3.2%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	239	83.9%	202	92.7%	-15.5%
Other Institutions	39	13.7%	9	4.1%	-76.9%
Total	285	100.0%	218	100.0%	-23.5%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	14	100%	2	100%	-85.7%
Total	14	100.0%	2	100.0%	-85.7%
Group Quarters Population	299	100.0%	220	100.0%	-26.4%

The number of foreign born persons are shown in Table II.84.15. An estimated 1.2 percent of the population was born in Honduras, some 0.2 percent were born in Canada, and another 0.2 percent were born in China excluding Hong Kong and Taiwan.

Table II.84.15			
Place of Birth for the Foreign-Born Population			
Shelby County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Honduras	145	1.2%
#2 country of origin	Canada	25	0.2%
#3 country of origin	China excluding Hong Kong and Taiwan	22	0.2%
#4 country of origin	Mexico	17	0.1%
#5 country of origin	India	14	0.1%
#6 country of origin	Netherlands	12	0.1%
#7 country of origin	Belarus	11	0.1%
#8 country of origin	Ukraine	9	0.1%
#9 country of origin	Germany	7	0.1%
#10 country of origin	Denmark	2	0%

Limited English Proficiency and the language spoken at home are shown in Table II.84.16. An estimated 1.5 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Chinese.

Table II.84.16
Limited English Proficiency and Language Spoken at Home
 Shelby County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	173	1.5%
#2 LEP Language	Chinese	16	0.1%
#3 LEP Language	German or other West Germanic languages	7	0.1%
#4 LEP Language	Other Indo-European languages	4	0%
#5 LEP Language	Arabic	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 and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.84.17. Some 16 percent of the population was disabled in 2000, or a total of 1,940 persons. The disability rate was highest for those over 65, with 32.2 percent disabled.

Table II.84.17
Disability by Age
 Shelby County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	174	7.8%
16 to 64	982	13.2%
65 and older	784	32.2%
Total	1,940	16%

Table II.84.18 shows disability by type in 2000. There were 871 physical disabilities in 2000, some 582 employment disabilities, and 648 go-outside-home disabilities.

Table II.84.18
Total Disabilities Tallied: Aged 5 and Older
 Shelby County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	360
Physical disability	871
Mental disability	456
Self-care disability	181
Employment disability	582
Go-outside-home disability	648
Total	3,098

Disability by age, as estimated by the 2016 ACS, is shown in Table II.84.19. The disability rate for females was 14.3 percent, compared to 15.9 percent for males. The disability rate changed precipitously higher with age, with 46.6 percent of those over 75 experiencing a disability.

Table II.84.19						
Disability by Age						
Shelby 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	110	10.4%	48	4.9%	158	7.8%
18 to 34	77	8.3%	56	6.3%	133	7.3%
35 to 64	307	13.1%	254	10.7%	561	11.9%
65 to 74	171	29.3%	138	22.8%	309	26%
75 or Older	252	46.5%	357	46.7%	609	46.6%
Total	917	15.9%	853	14.3%	1,770	15.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.84.20. Some 7.5 percent have an ambulatory disability, 5.5 have an independent living disability, and 2.6 percent have a self-care disability.

Table II.84.20		
Total Disabilities Tallied: Aged 5 and Older		
Shelby County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	569	4.9%
Vision disability	269	2.3%
Cognitive disability	581	5.3%
Ambulatory disability	827	7.5%
Self-Care disability	284	2.6%
Independent living disability	499	5.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.84.21. In 2016, some 6,118 persons were employed and 212 were unemployed. This totaled a labor force of 6,330 persons. The unemployment rate for Shelby County was estimated to be 3.3 percent in 2016.

Table II.84.21	
Employment, Labor Force and Unemployment	
Shelby County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	6,118
Unemployed	212
Labor Force	6,330
Unemployment Rate	3.3%

In 2016, 91.8 percent of households in Shelby County had a high school education or greater.



Table II.84.22	
High School or Greater Education	
Shelby County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,645
Total Households	5,061
Percent High School or Above	91.8%

As seen in Table II.84.23, some 36.9 percent of the population had a high school diploma or equivalent, another 34.1 percent have some college, 15.2 percent have a Bachelor's Degree, and 4.7 percent of the population had a graduate or professional degree.

Table II.84.23		
Educational Attainment		
Shelby County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	852	9.2%
High School or Equivalent	3,408	36.9%
Some College or Associates Degree	3,151	34.1%
Bachelor's Degree	1,401	15.2%
Graduate or Professional Degree	434	4.7%
Total Population Above 18 years	9,246	100.0%

ECONOMICS

Labor Force

Table II.84.24, shows the labor force statistics for Shelby County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.3 percent. The highest level of unemployment occurred during 1991 rising to a rate of 5.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Shelby County increased from 2.9 percent in 2015 to 3 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Shelby County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	272	6,281	6,553	4.2%	4.4%
1991	354	6,322	6,676	5.3%	4.7%
1992	353	6,365	6,718	5.3%	4.5%
1993	305	6,524	6,829	4.5%	4%
1994	304	6,630	6,934	4.4%	3.5%
1995	258	6,599	6,857	3.8%	3.4%
1996	255	6,993	7,248	3.5%	3.5%
1997	223	6,979	7,202	3.1%	3.1%
1998	170	6,691	6,861	2.5%	2.7%
1999	164	6,804	6,968	2.4%	2.6%
2000	164	6,902	7,066	2.3%	2.6%
2001	196	7,150	7,346	2.7%	3.3%
2002	240	6,888	7,128	3.4%	4%
2003	257	6,687	6,944	3.7%	4.5%
2004	261	6,608	6,869	3.8%	4.5%
2005	262	6,807	7,069	3.7%	4.3%
2006	234	7,183	7,417	3.2%	3.7%
2007	244	7,295	7,539	3.2%	3.7%
2008	233	7,352	7,585	3.1%	4.2%
2009	304	7,296	7,600	4%	6.4%
2010	300	6,312	6,612	4.5%	6%
2011	290	6,427	6,717	4.3%	5.5%
2012	263	6,729	6,992	3.8%	5%
2013	262	6,693	6,955	3.8%	4.7%
2014	223	6,853	7,076	3.2%	4.3%
2015	205	6,824	7,029	2.9%	3.8%
2016	206	6,639	6,845	3%	3.7%

Diagram II.84.3, shows the employment and labor force for Shelby County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,639 persons, with the labor force reaching 6,845, indicating there were a total of 206 unemployed persons.

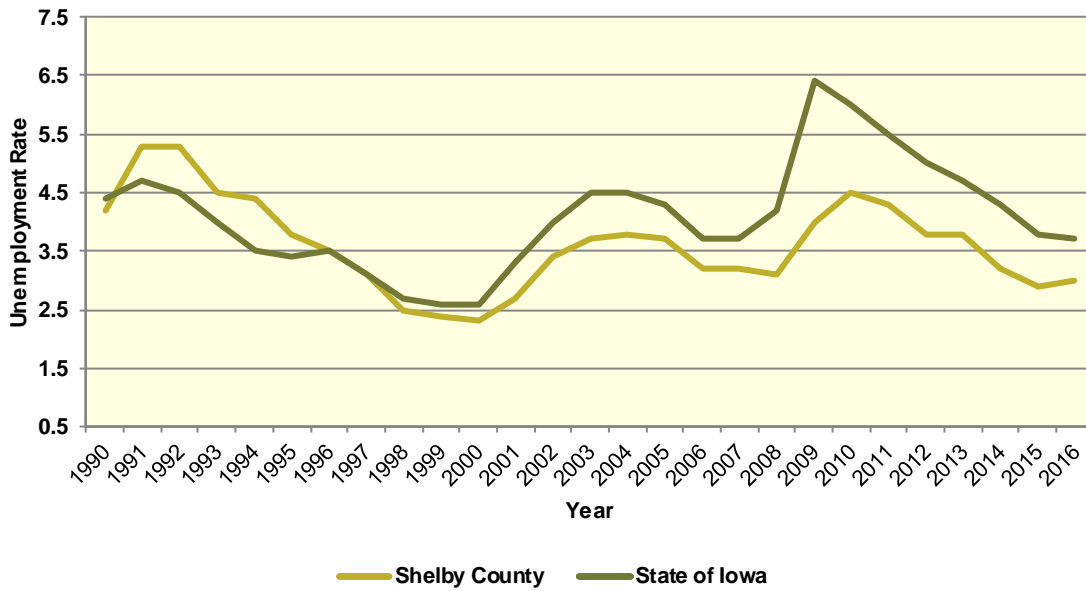
Diagram II.84.3
Employment and Labor Force
 Shelby County
 1990 – 2016 BLS Data



Unemployment

Diagram II.84.4, shows the unemployment rate for both the State and Shelby County. During the 1990’s the average rate for Shelby County was 3.9 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.6 percent. Over the course of the entire period the Shelby County had an average unemployment rate that lower than the State, 3.6 percent for Shelby County, versus 4.1 statewide.

Diagram II.84.4
Annual Unemployment Rate
 Shelby 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.84.25, shows total real earnings by industry for Shelby County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$59,762,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 21.1 percent to 3,650,000 dollars.

Table II.84.25
Real Earnings by Industry
 Shelby 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	44,133	40,304	96,371	75,696	121,740	68,720	66,025	57,421	-13
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	-77	0	0	106	127	112	63	0	-100
Utilities	0	0	0	0	0	3,889	0	0	0
Construction	19,689	20,426	21,825	23,959	23,380	23,565	24,338	16,595	-31.8
Manufacturing	14,601	24,175	28,306	31,862	37,698	39,618	36,394	38,032	4.5
Wholesale trade	22,934	21,956	20,153	0	0	21,419	0	0	0
Retail trade	26,021	32,660	30,372	29,729	28,316	27,963	25,930	24,023	-7.4
Transportation and warehousing	0	0	0	48,476	50,000	53,689	52,008	50,105	-3.7
Information	16,631	16,260	17,653	16,742	16,636	18,916	17,469	15,482	-11.4
Finance and insurance	14,056	18,927	17,478	19,151	17,380	16,784	16,655	17,234	3.5
Real estate and rental and leasing	933	1,207	1,558	2,249	3,781	4,098	4,758	4,425	-7
Professional and technical services	6,024	7,845	8,213	8,975	8,957	11,963	10,913	13,214	21.1
Management of companies and enterprises	3,292	5,498	5,042	6,272	6,982	6,931	6,788	6,997	3.1
Administrative and waste services	5,621	11,809	11,391	9,959	7,892	4,592	4,564	4,434	-2.9
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	1,051	1,304	1,241	1,253	1,355	1,441	1,323	1,367	3.3
Accommodation and food services	3,597	3,587	3,628	3,870	3,032	3,183	4,048	4,300	6.2
Other services, except public administration	13,944	11,896	11,738	11,548	11,603	12,246	12,997	14,067	8.2
Government and government enterprises	43,009	59,679	58,332	55,665	60,593	61,814	61,516	59,762	-2.9
Total	266,623	345,300	408,352	397,498	455,487	411,346	402,149	384,106	-4.5

Table II.84.26, shows the total employment by industry for the Shelby County. The most recent estimates show the government and government enterprises industry was the largest employer in Shelby County, with employment reaching 1,129 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 17.8 percent.

Table II.84.26									
Employment by Industry									
Shelby County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,107	898	897	877	909	865	898	890	-0.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	11	12	17	18	13	19	19	0
Utilities	0	0	0	0	0	39	0	0	0
Construction	453	385	393	401	420	437	441	329	-25.4
Manufacturing	305	514	566	578	575	615	585	689	17.8
Wholesale trade	635	454	421	0	0	406	0	0	0
Retail trade	823	759	743	737	718	723	716	715	-0.1
Transportation and warehousing	0	0	0	1,078	1,117	1,151	1,163	1,077	-7.4
Information	501	383	447	412	419	426	406	357	-12.1
Finance and insurance	348	443	500	473	519	492	486	487	0.2
Real estate and rental and leasing	102	181	204	218	219	221	228	237	3.9
Professional and technical services	182	213	231	232	226	247	265	269	1.5
Management of companies and enterprises	49	103	93	111	110	106	110	107	-2.7
Administrative and waste services	236	299	271	264	204	182	166	158	-4.8
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	107	82	97	96	102	114	118	114	-3.4
Accommodation and food services	327	330	335	341	303	294	317	310	-2.2
Other services, except public administration	453	386	408	398	410	424	402	409	1.7
Government and government enterprises	1,060	1,122	1,141	1,153	1,218	1,199	1,140	1,129	-1
Total	7,761	8,378	8,699	8,736	8,817	8,857	8,745	8,565	-2.1



Table II.84.27, shows the real average earnings per job by industry for Shelby County. These figures are calculated by dividing the total real earning displayed in Tables II.84.25 and II.84.26, by industry. In 2016, the management of companies and enterprises industry had the highest average earnings reaching 65,393 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 19.3 percent to 32,301 dollars.

Table II.84.27
Real Earnings Per Job by Industry
 Shelby County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,867	44,882	107,437	86,313	133,927	79,445	73,525	64,518	-12.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	6,231	7,065	8,586	3,306	0	-100
Utilities	0	0	0	0	0	99,728	0	0	0
Construction	43,463	53,055	55,535	59,749	55,666	53,924	55,189	50,441	-8.6
Manufacturing	47,874	47,033	50,011	55,125	65,562	64,420	62,212	55,199	-11.3
Wholesale trade	36,117	48,362	47,870	0	0	52,757	0	0	0
Retail trade	31,618	43,030	40,878	40,338	39,438	38,677	36,215	33,599	-7.2
Transportation and warehousing	0	0	0	44,968	44,763	46,645	44,719	46,523	4
Information	33,195	42,454	39,491	40,636	39,704	44,403	43,027	43,367	0.8
Finance and insurance	40,390	42,724	34,956	40,487	33,488	34,115	34,269	35,388	3.3
Real estate and rental and leasing	9,145	6,667	7,636	10,315	17,264	18,544	20,868	18,671	-10.5
Professional and technical services	33,099	36,833	35,552	38,684	39,631	48,434	41,181	49,123	19.3
Management of companies and enterprises	67,185	53,380	54,216	56,501	63,474	65,386	61,711	65,393	6
Administrative and waste services	23,817	39,495	42,031	37,722	38,687	25,230	27,496	28,063	2.1
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	9,825	15,897	12,789	13,053	13,286	12,639	11,214	11,991	6.9
Accommodation and food services	10,999	10,869	10,829	11,350	10,008	10,826	12,769	13,871	8.6
Other services, except public administration	30,782	30,818	28,769	29,014	28,301	28,882	32,331	34,394	6.4
Government and government enterprises	40,574	53,189	51,124	48,278	49,748	51,554	53,961	52,934	-1.9
Total	34,354	41,215	46,942	45,501	51,660	46,443	45,986	44,846	-2.5

Table II.84.28 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 \$597,868,000 a -2.3 percent change between 2015 and 2016. Table II.84.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,378 and 8,565 in 2016, which a change of -2.1 percent over this period.

Table II.84.28
Total Employment and Real Personal Income
 Shelby 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	206,555	9,248	4,418	49,964	22,327	274,016	17,832	6,786	30,438
1970	207,671	9,795	4,609	53,332	23,537	279,354	17,950	7,127	29,139
1971	189,944	10,405	5,591	55,363	25,433	265,926	16,960	7,129	26,643
1972	224,962	10,839	7,189	59,380	27,305	307,996	19,531	7,235	31,093
1973	280,186	13,119	8,108	67,601	30,559	373,335	24,126	7,439	37,664
1974	212,582	14,026	9,383	71,304	32,092	311,335	20,474	7,362	28,874
1975	199,314	13,070	9,424	74,524	36,350	306,542	20,245	6,859	29,058
1976	186,858	14,311	11,741	74,476	36,605	295,369	19,683	6,966	26,824
1977	182,997	14,355	14,171	79,109	37,101	299,023	19,902	6,951	26,327
1978	258,714	15,225	16,550	81,725	38,438	380,202	25,625	6,859	37,718
1979	226,707	16,644	17,465	83,351	39,346	350,224	23,715	7,092	31,966
1980	163,255	16,592	18,729	94,370	41,444	301,205	20,070	7,197	22,685
1981	199,201	16,860	18,232	106,936	43,599	351,107	23,672	7,138	27,908
1982	166,561	16,492	16,862	117,106	46,445	330,482	22,359	7,114	23,413
1983	142,591	16,446	18,369	115,441	46,082	306,036	20,920	7,087	20,121
1984	195,363	16,845	16,988	114,866	48,276	358,648	24,396	7,074	27,617
1985	203,487	17,167	16,328	112,938	49,710	365,296	25,717	7,065	28,803
1986	182,868	17,302	16,672	111,132	50,135	343,506	24,893	6,943	26,338
1987	199,548	17,402	17,525	104,065	50,826	354,562	26,328	6,858	29,097
1988	193,982	19,444	16,260	102,305	50,302	343,405	25,597	6,977	27,803
1989	206,565	19,434	15,275	105,483	52,778	360,666	27,160	7,087	29,147
1990	217,024	20,539	14,820	100,340	53,937	365,582	27,622	7,052	30,774
1991	214,518	21,531	15,395	96,866	56,957	362,205	27,196	7,116	30,145
1992	222,538	21,619	17,901	92,339	61,134	372,293	27,955	7,129	31,216
1993	191,914	21,961	19,537	89,764	63,426	342,681	25,775	7,172	26,759
1994	223,826	22,338	21,921	88,085	65,554	377,047	28,396	7,130	31,393
1995	207,739	22,746	26,887	98,942	67,653	378,476	28,603	7,346	28,279
1996	250,620	21,812	28,150	103,576	70,182	430,716	32,358	7,668	32,684
1997	254,410	24,709	30,111	109,346	71,980	441,139	33,037	7,736	32,887
1998	233,135	24,722	34,385	108,814	71,420	423,033	31,912	7,484	31,150
1999	229,981	24,616	37,826	104,493	73,573	421,257	31,964	7,432	30,945
2000	254,208	25,751	40,787	111,396	76,739	457,379	35,099	7,504	33,876
2001	266,623	26,460	41,637	112,715	79,968	474,482	36,527	7,761	34,354
2002	264,449	26,859	36,948	117,345	85,534	477,417	37,099	7,452	35,487
2003	254,723	27,286	33,189	108,740	80,324	449,689	35,080	7,312	34,836
2004	300,375	27,370	29,761	92,363	83,758	478,887	37,560	7,256	41,397
2005	288,198	28,643	26,502	84,071	85,863	455,991	36,342	7,470	38,581
2006	289,632	30,615	23,290	79,552	91,681	453,540	36,341	7,674	37,742
2007	308,810	32,328	20,488	94,011	98,500	489,481	39,171	7,915	39,015
2008	360,501	35,607	17,403	111,980	105,334	559,610	45,357	8,348	43,184
2009	344,691	36,218	15,532	101,406	106,468	531,880	43,722	8,305	41,505
2010	345,300	37,393	15,390	95,610	114,518	533,426	43,849	8,378	41,215
2011	408,352	34,781	13,585	108,024	114,151	609,330	50,646	8,699	46,943
2012	397,498	34,786	12,823	119,183	112,223	606,942	50,235	8,736	45,502
2013	455,487	40,145	11,236	120,713	113,830	661,122	55,259	8,817	51,661
2014	411,346	40,110	9,614	119,157	113,232	613,239	51,266	8,857	46,443
2015	402,149	39,678	12,381	120,601	116,580	612,032	51,375	8,745	45,986
2016	384,106	39,393	13,966	121,155	118,034	597,868	50,667	8,565	44,846

Diagram II.84.5, shows real average earnings per job for Shelby County from 1990 to 2016. Over this period the average earning per job for Shelby County was \$37,363, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.84.5
Real Average Earnings Per Job
 Shelby County
 BEA Data 1990 - 2016

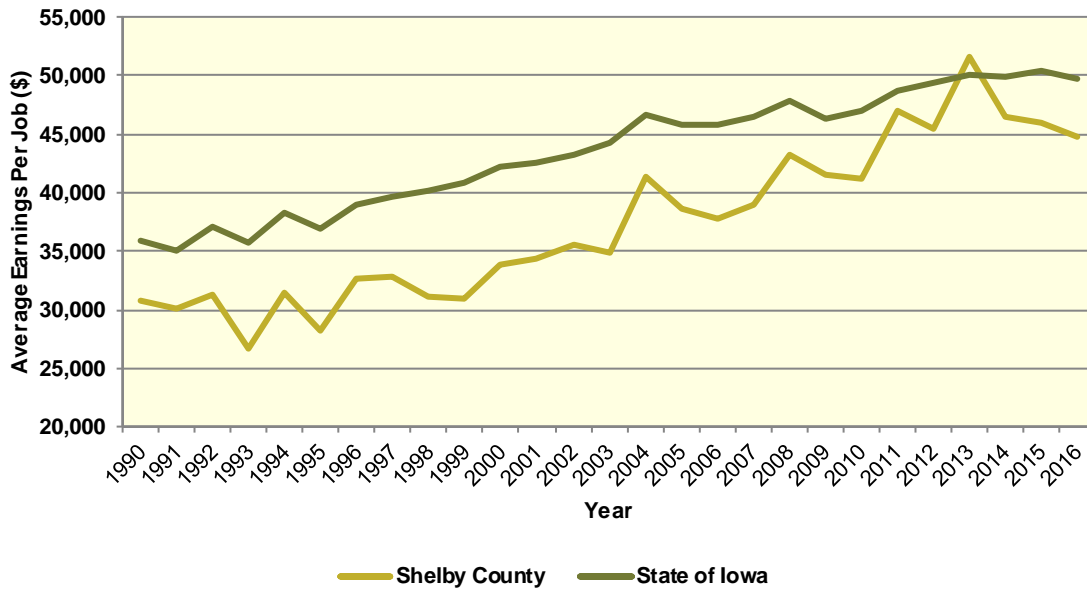
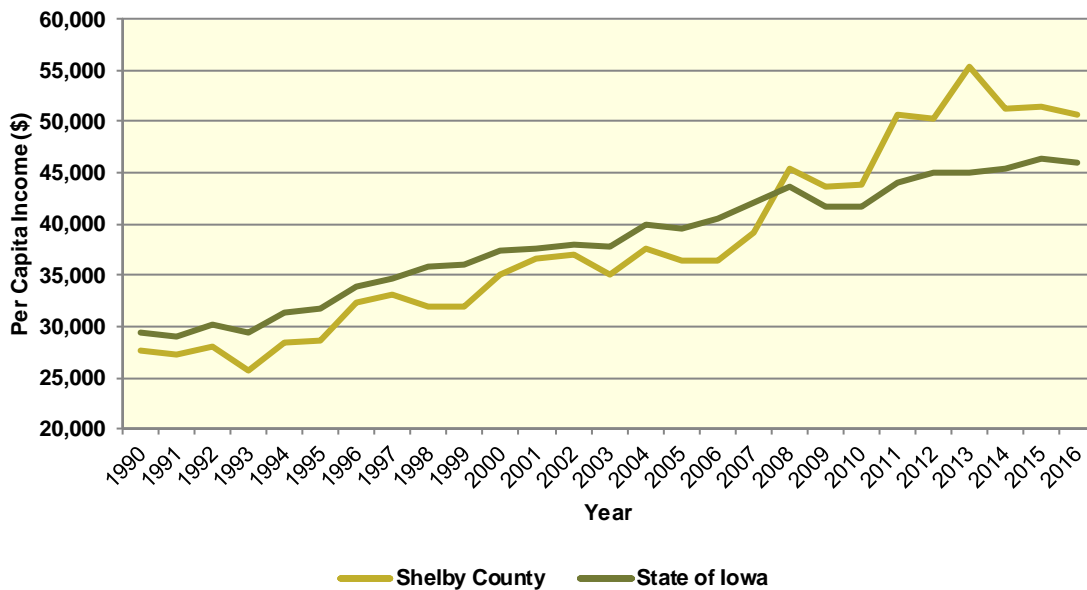


Diagram II.84.6, shows real per capita income for the Shelby County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Shelby County was \$38,164, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.84.6
Real Per Capita Income
 Shelby 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.84.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 6,056 persons in 2015 to 5,856 in 2016, a change of -3.3 percent.

Table II.84.29
Total Monthly Employment
 Shelby County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,109	5,361	5,406	5,284	5,160	5,254	5,997	5,842	5,903	5,941	5,787
Feb	5,075	5,338	5,405	5,300	5,111	5,227	5,951	5,826	5,911	5,936	5,786
Mar	5,102	5,330	5,470	5,361	5,173	5,260	6,009	5,847	5,948	6,002	5,882
Apr	5,181	5,432	5,522	5,448	5,333	5,347	6,082	5,970	6,091	6,053	5,838
May	5,294	5,501	5,662	5,585	5,429	5,469	6,200	6,105	6,219	6,086	5,859
Jun	5,457	5,681	5,761	5,661	5,621	5,590	6,366	6,195	6,308	6,206	5,951
Jul	5,341	5,602	5,682	5,525	5,546	5,669	6,388	6,199	6,147	6,186	5,930
Aug	5,315	5,508	5,739	5,542	5,514	5,626	6,288	6,213	6,217	6,196	5,871
Sep	5,356	5,538	5,693	5,455	5,497	5,610	6,297	6,124	6,107	6,101	5,779
Oct	5,325	5,660	5,672	5,393	5,459	5,585	6,177	6,175	6,109	6,000	5,837
Nov	5,375	5,664	5,564	5,409	5,428	5,618	6,162	6,071	6,117	5,995	5,884
Dec	5,382	5,602	5,521	5,315	5,438	5,513	6,068	6,038	6,041	5,974	5,871
Annual	5,276	5,518	5,591	5,440	5,392	5,481	6,165	6,050	6,093	6,056	5,856
% Change	.	4.6%	1.3%	-2.7%	-0.9%	1.7%	12.5%	-1.9%	0.7%	-0.6%	-3.3%

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 \$695 in 2015. In 2016, average weekly wages saw an increased of 2.7 percent over the prior year, rising to \$714, or by 19 dollars. These data are shown in Table II.84.30.

Table II.84.30						
Average Weekly Wages						
Shelby County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	398	392	405	431	407	
2002	419	417	437	439	428	5.2%
2003	437	426	436	453	438	2.3%
2004	441	434	459	502	459	4.8%
2005	463	462	483	498	477	3.9%
2006	483	483	478	526	492	3.1%
2007	501	500	505	547	513	4.3%
2008	558	532	530	605	556	8.4%
2009	555	542	556	610	566	1.8%
2010	584	563	575	630	588	3.9%
2011	594	586	606	620	602	2.4%
2012	626	587	590	633	609	1.2%
2013	665	608	666	671	652	7.1%
2014	686	634	685	713	679	4.1%
2015	699	661	684	738	695	2.4%
2016(p)	708	686	723	739	714	2.7%

Total business establishments reported by the QCEW are displayed in Table II.84.31. Between 2015 and 2016, the total number of business establishments in Shelby County decreased by 2.7 percent, from 453 to 448 establishments.

Table II.84.31						
Number of Business Establishments						
Shelby County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	478	471	445	445	460	
2002	443	439	438	443	441	-4.1%
2003	455	459	460	458	458	3.9%
2004	445	443	441	436	441	-3.7%
2005	444	443	446	449	446	1.1%
2006	449	444	450	451	449	0.7%
2007	462	461	458	454	459	2.2%
2008	455	454	458	454	455	-0.9%
2009	449	457	453	454	453	-0.4%
2010	454	454	457	452	454	0.2%
2011	452	450	450	451	451	-0.7%
2012	452	459	467	465	461	2.2%
2013	467	467	465	463	466	1.1%
2014	464	463	458	456	460	-1.3%
2015	453	452	455	451	453	-1.5%
2016	449	453	446	445	448	-1.1%

Iowa Department of Revenue

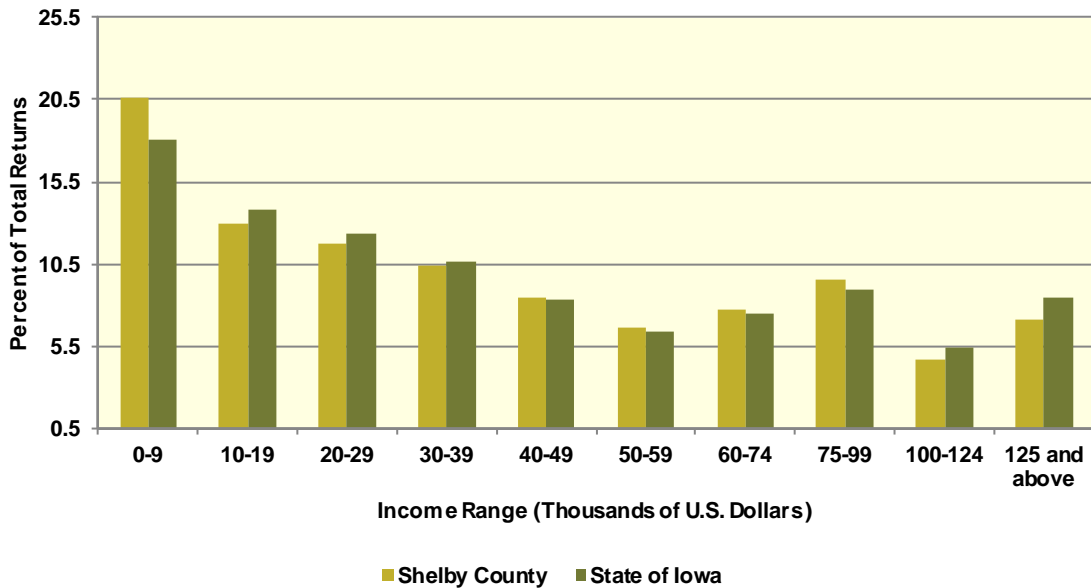
The Iowa Department of Revenue releases annual income tax statistics. Table II.84.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Shelby County.

As can be seen, the total number of returns between 2010 and 2015 increased by 0.7 percent, with 400 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 47.6 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -13.5 percent.

Table II.84.32
Number of Tax Returns by Adjusted Gross Income
 Shelby 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	1,594	943	774	639	524	375	348	236	82	78	5,593
2003	1,589	932	735	635	492	392	349	270	75	107	5,576
2004	1,570	839	712	611	540	393	388	287	115	101	5,556
2005	1,416	866	743	635	504	397	395	352	106	122	5,536
2006	1,402	866	739	597	491	396	444	380	146	155	5,616
2007	1,428	866	715	587	506	411	463	417	171	194	5,758
2008	1,291	823	730	584	464	425	463	470	181	254	5,685
2009	1,239	806	768	572	474	381	441	431	220	251	5,583
2010	1,182	837	714	530	451	393	483	469	233	271	5,563
2011	1,209	810	694	562	447	397	484	479	250	315	5,647
2012	1,176	753	705	581	453	359	452	492	243	427	5,641
2013	1,165	720	669	617	473	343	469	489	283	392	5,620
2014	1,131	762	628	568	520	335	457	502	278	424	5,605
2015	1,157	724	655	582	471	375	433	536	267	400	5,600
Change 10 - 15	-2.1%	-13.5%	-8.3%	9.8%	4.4%	-4.6%	-10.4%	14.3%	14.6%	47.6%	0.7%

Diagram II.84.7
2015 Income Distribution
 Shelby County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,208 in 2010 to 1,037 in 2016, with the poverty rate reaching 9 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.84.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	972	7.5%
2001	942	7.4%
2002	1,027	8.1%
2003	981	7.7%
2004	1,106	8.8%
2005	1,001	8.1%
2006	1,083	8.9%
2007	1,142	9.5%
2008	1,111	9.4%
2009	1,063	9.1%
2010	1,208	10.2%
2011	1,113	9.5%
2012	1,150	9.7%
2013	1,098	9.4%
2014	1,118	9.6%
2015	1,069	9.2%
2016	1,037	9%

The rate of poverty for Shelby County is shown in Table II.84.34. In 2016, there were an estimated 1,174 persons living in poverty. This represented a 10 percent poverty rate, compared to 6 percent poverty in 2000. In 2016, some 7.2 percent of those in poverty were under age 6, and 16.8 percent were 65 or older.

Table II.84.34 Poverty by Age Shelby 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	76	9.8%	84	7.2%
6 to 17	143	18.5%	206	17.5%
18 to 64	369	47.7%	687	58.5%
65 or Older	185	23.9%	197	16.8%
Total	773	100.0%	1,174	100.0%
Poverty Rate	6%	.	10%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.4 percent in Shelby County between 2010 and 2016, from 5,542 to 5,564. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.84.35.

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 Shelby County remained unchanged from 13 authorizations in 2015 to 13 in 2016.

The real value of single-family building permits decreased from \$263,645 in 2015 to \$218,294 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.84.36.

Table II.84.35 Housing Units State of Iowa vs. Shelby County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Shelby County	% Growth Since Census
2000 Census Base	1,232,625	.	5,408	.
2010 Census	1,336,417	8.4%	5,542	2.5%
July 2011 Estimate	1,341,974	0.4%	5,541	0%
July 2012 Estimate	1,346,403	0.7%	5,566	0.4%
July 2013 Estimate	1,353,274	1.3%	5,561	0.3%
July 2014 Estimate	1,362,458	1.9%	5,560	0.3%
July 2015 Estimate	1,370,778	2.6%	5,564	0.4%
July 2016 Estimate	1,380,162	3.3%	5,564	0.4%

Table II.84.36
Building Permits and Valuation
 Shelby 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	21	0	0	0	21	114,444	0
1981	21	2	0	24	47	111,687	47,849
1982	19	0	0	0	19	105,286	0
1983	16	0	0	6	22	136,078	145,651
1984	14	2	4	39	59	134,763	68,211
1985	6	0	0	22	28	88,753	110,627
1986	8	0	0	0	8	136,093	0
1987	5	0	0	0	5	98,641	0
1988	13	0	0	0	13	109,811	0
1989	3	0	14	0	17	152,879	0
1990	11	0	0	0	11	134,877	0
1991	18	0	0	0	18	121,906	0
1992	11	0	0	0	11	106,171	0
1993	23	0	0	0	23	131,246	0
1994	20	0	0	0	20	139,426	0
1995	8	0	0	0	8	146,745	0
1996	12	0	0	0	12	162,627	0
1997	16	0	0	0	16	161,262	0
1998	11	0	0	0	11	173,442	0
1999	33	0	0	0	33	154,093	0
2000	29	0	0	0	29	171,036	0
2001	25	0	0	0	25	209,627	0
2002	14	0	0	0	14	175,070	0
2003	13	0	0	0	13	206,861	0
2004	12	0	0	0	12	204,114	0
2005	12	10	0	0	22	165,320	0
2006	18	6	0	0	24	204,577	0
2007	26	6	0	0	32	203,602	0
2008	13	0	0	0	13	310,716	0
2009	14	8	0	0	22	159,128	0
2010	11	0	0	0	11	221,367	0
2011	30	10	0	0	40	150,906	0
2012	8	0	0	0	8	251,829	0
2013	12	0	0	0	12	202,063	0
2014	12	0	4	0	16	239,082	0
2015	13	0	0	0	13	263,645	0
2016	13	0	0	0	13	218,294	0



Diagram II.84.8
Single Family Permits
 Shelby County
 Census Bureau Data, 1980–2016

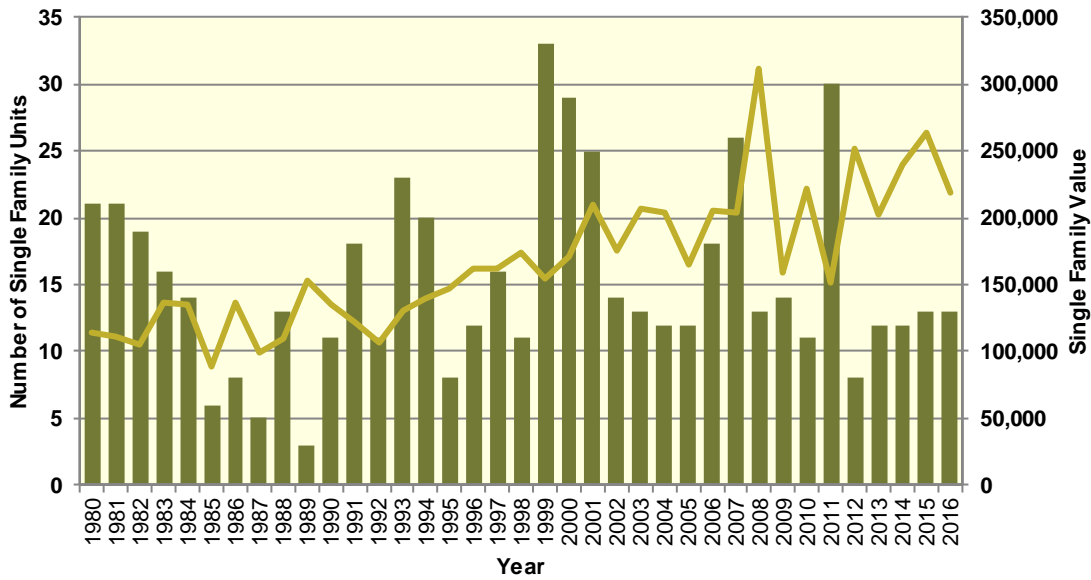
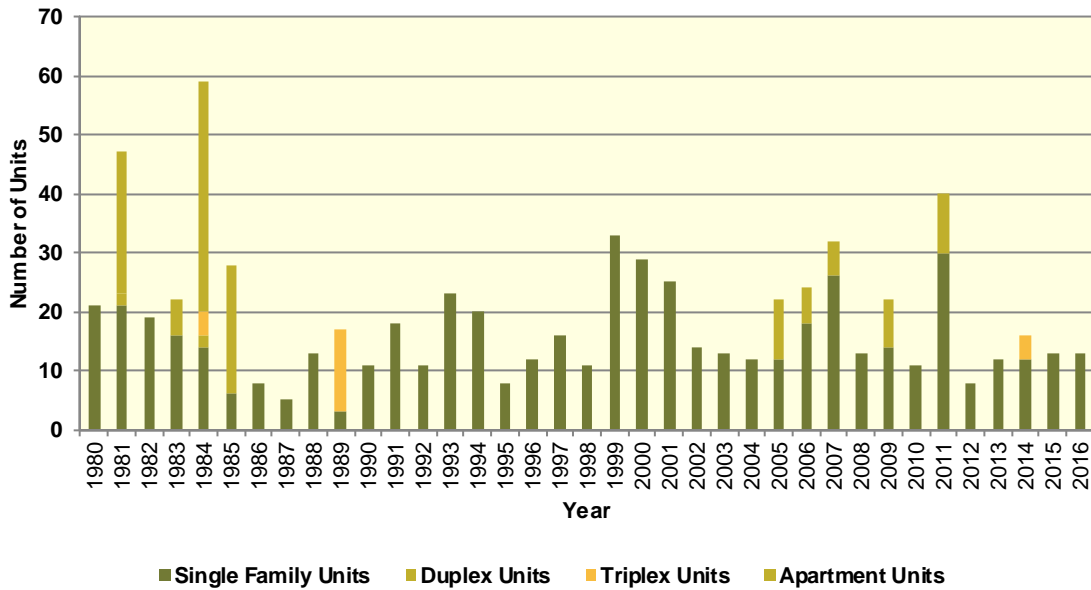


Diagram II.84.9
Total Permits by Unit Type
 Shelby County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.84.37. In 2016, there were 5,557 housing units, up from 5,459 in 2000. Single-family units accounted for 89.5 percent of units in 2016, compared to 86.8 in 2000. Apartment units accounted for 4.3 percent in 2016, compared to 4.4 percent in 2000.

Table II.84.37				
Housing Units by Type				
Shelby County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,740	86.8%	4,973	89.5%
Duplex	73	1.3%	21	0.4%
Tri- or Four-Plex	168	3.1%	208	3.7%
Apartment	239	4.4%	238	4.3%
Mobile Home	237	4.3%	117	2.1%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	5,459	100.0%	5,557	100.0%

Some 91.8 percent of housing was occupied in 2010, compared to 94.8 percent in 2000. Owner-occupied housing changed -0.9 percent between 2000 and 2010, ending with owner-occupied units representing 77.6 percent of unit. Vacant units changed by 59.8 percent, resulting in 457 vacant units in 2010.

Table II.84.38					
Housing Units by Tenure					
Shelby County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,173	94.8%	5,085	91.8%	-1.7%
Owner-Occupied	3,983	77%	3,948	77.6%	-0.9%
Renter-Occupied	1,190	23%	1,137	22.4%	-4.5%
Vacant Housing Units	286	5.2%	457	8.2%	59.8%
Total Housing Units	5,459	100.0%	5,542	100.0%	1.5%

Table II.84.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,557 housing units. An estimated 79.9 percent were owner-occupied, and 8.9 percent were vacant.

Table II.84.39				
Housing Units by Tenure				
Shelby County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,085	91.8%	5,061	91.1%
Owner-Occupied	3,948	77.6%	4,042	79.9%
Renter-Occupied	1,137	22.4%	1,019	20.1%
Vacant Housing Units	457	8.2%	496	8.9%
Total Housing Units	5,542	100.0%	5,557	100.0%



Households by household size are shown in Table II.84.40. There were a total of 5,085 households in 2010, up from 5,173 in 2000. One person households changed by 13.8 percent between 2000 and 2010, while two person households changed by 1.9 percent. Three and four person households changed by -9.8 and -22.6 respectively, representing 12.6 percent and 10.1 percent of the population in 2010.

Table II.84.40					
Households by Household Size					
Shelby County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,302	25.2%	1,482	29.1%	13.8%
Two Persons	1,959	37.9%	1,996	39.3%	1.9%
Three Persons	712	13.8%	642	12.6%	-9.8%
Four Persons	665	12.9%	515	10.1%	-22.6%
Five Persons	385	7.4%	291	5.7%	-24.4%
Six Persons	124	2.4%	111	2.2%	-10.5%
Seven Persons or More	26	0.5%	48	0.9%	84.6%
Total	5,173	100.0%	5,085	100.0%	-1.7%

Households by income is shown in Table II.84.41. Households earning more than \$100,000 per year represented 18.1 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.4 percent of households in 2010, compared to 22.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.2 percent of households in 2016, compared to 14.2 percent in 2000.

Table II.84.41				
Households by Income				
Shelby 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	739	14.2%	617	12.2%
\$15,000 to \$19,999	373	7.2%	264	5.2%
\$20,000 to \$24,999	435	8.4%	253	5%
\$25,000 to \$34,999	844	16.2%	505	10%
\$35,000 to \$49,999	1,049	20.2%	710	14%
\$50,000 to \$74,999	1,159	22.3%	1,082	21.4%
\$75,000 to \$99,999	357	6.9%	712	14.1%
\$100,000 or More	246	4.7%	918	18.1%
Total	5,202	100.0%	5,061	100.0%

Table II.84.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.7 percent and 1.3 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 14.6 percent, 6.5 percent, and 4.5, respectively. Housing units built prior to 1939 represented 42.2 percent of households in 2016.

Table II.84.42				
Households by Year Home Built				
Shelby 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	2,276	44%	2,135	42.2%
1940 to 1949	373	7.2%	260	5.1%
1950 to 1959	501	9.7%	494	9.8%
1960 to 1969	577	11.2%	574	11.3%
1970 to 1979	797	15.4%	740	14.6%
1980 to 1989	353	6.8%	327	6.5%
1990 to 1999	296	5.7%	228	4.5%
2000 to 2009	.	.	238	4.7%
2010 or Later	.	.	65	1.3%
Total	5,173	100.0%	5,061	100.0%

The distribution of unit types by race are shown in Table II.84.43. An estimated 88.7 percent of white households occupy single family homes, while 100 percent of black households do. Some 4.8 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 80 percent of American Indian households occupy single family homes.

Table II.84.43							
Distribution of Units in Structure by Race							
Shelby County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.7%	100%	80%	100%	0%	92.5%	100%
Duplex	0.4%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.8%	0%	0%	0%	0%	0%	0%
Apartment	4.8%	0%	0%	0%	0%	0%	0%
Mobile Home	2.3%	0%	20%	0%	0%	7.5%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.84.44. An estimated 18.8 percent of vacant units were for rent in 2010, a 28.4 percent change since 2000. In addition, some 17.5 percent of vacant units were for sale, a change of 19.4 percent between 2000 and 2010. “Other” vacant units represented 47.9 percent of vacant units in 2010. This is a change of 148.9 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.84.44					
Disposition of Vacant Housing Units					
Shelby County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	67	23.4%	86	18.8%	28.4%
For Sale	67	23.4%	80	17.5%	19.4%
Rented or Sold, Not Occupied	43	15%	35	7.7%	-18.6%
For Seasonal, Recreational, or Occasional Use	21	7.3%	37	8.1%	76.2%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	88	30.8%	219	47.9%	148.9%
Total	286	100.0%	457	100.0%	59.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.84.45. By 2016, for rent units accounted for 1.6 percent of vacant units, while for sale units accounted for 17.3 percent. “Other” vacant units accounted for 42.9 percent of vacant units, representing a total of 213 “other” vacant units.

Table II.84.45				
Disposition of Vacant Housing Units				
Shelby County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	86	18.8%	8	1.6%
For Sale	80	17.5%	86	17.3%
Rented Not Occupied	6	1.3%	0	0%
Sold Not Occupied	29	6.3%	60	12.1%
For Seasonal, Recreational, or Occasional Use	37	8.1%	129	26%
For Migrant Workers	0	0%	0	0%
Other Vacant	219	47.9%	213	42.9%
Total	457	100.0%	496	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.84.46. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.



Table II.84.46							
Overcrowding and Severe Overcrowding							
Shelby County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,967	99.5%	10	0.3%	9	0.2%	3,986
2016 Five-Year ACS	4,004	99.1%	29	0.7%	9	0.2%	4,042
Renter							
2000 Census	1,171	98.7%	16	1.3%	0	0%	1,187
2016 Five-Year ACS	1,010	99.1%	7	0.7%	2	0.2%	5,061
Total							
2000 Census	5,138	99.3%	26	0.5%	9	0.2%	5,173
2016 Five-Year ACS	5,014	99.1%	36	0.7%	11	0.2%	5,061

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Shelby County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.84.47		
Households with Incomplete Plumbing Facilities		
Shelby County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,147	5,061
Lacking Complete Plumbing Facilities	26	0
Total Households	5,173	5,061
Percent Lacking	0.5%	0%

There were 22 households lacking complete kitchen facilities in 2016, compared to 13 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.4 percent in 2016.

Table II.84.48		
Households with Incomplete Kitchen Facilities		
Shelby County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,160	5,039
Lacking Complete Kitchen Facilities	13	22
Total Households	5,173	5,061
Percent Lacking	0.3%	0.4%

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 Shelby County, 13.2 of households had a cost burden and 8.5 percent had a severe cost burden. Some 19.8 percent of renters were cost burdened, and 13.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.8 percent and a severe cost burden rate of 6.3 percent. Owner occupied households with a mortgage had a cost burden rate of 15.1 percent, and severe cost burden at 8.3 percent.

Table II.84.49									
Cost Burden and Severe Cost Burden by Tenure									
Shelby 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	1,281	85.2%	155	10.3%	64	4.3%	4	0.3%	1,504
2016 Five-Year ACS	1,567	76.1%	312	15.1%	170	8.3%	11	0.5%	2,060
Owner Without a Mortgage									
2000 Census	1,369	91.3%	75	5%	44	2.9%	11	0.7%	1,499
2016 Five-Year ACS	1,684	85%	155	7.8%	125	6.3%	18	0.9%	1,982
Renter									
2000 Census	612	62.4%	135	13.8%	98	10%	135	13.8%	980
2016 Five-Year ACS	566	55.5%	202	19.8%	134	13.2%	117	11.5%	1,019
Total									
2000 Census	3,262	81.9%	365	9.2%	206	5.2%	150	3.8%	3,983
2016 Five-Year ACS	3,817	75.4%	669	13.2%	429	8.5%	146	2.9%	5,061

Housing Problems by Income

Table II.84.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Shelby County. As can be seen in 2017 the MFI was \$65,500, which compared to \$69,900 for the State of Iowa.

Table II.84.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 480 owner-occupied and 200 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 218 owner-occupied 225 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,940 households without a housing problem.

Table II.84.50		
Median Family Income		
Shelby County		
2000–2017 HUD MFI		
Year	MFI	State of Iowa MFI
2000	41,000	49,100
2001	43,500	52,500
2002	43,500	53,700
2003	52,400	54,900
2004	54,500	55,800
2005	54,500	57,650
2006	54,400	57,800
2007	54,700	58,100
2008	55,100	58,500
2009	57,700	62,000
2010	58,100	62,400
2011	55,000	64,000
2012	55,800	64,800
2013	59,000	64,700
2014	59,800	65,300
2015	63,300	67,500
2016	63,900	68,400
2017	65,500	69,900

Table II.84.51
Housing Problems by Income and Tenure
 Shelby County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	4	0	4	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	85	65	60	4	4	218
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	140	145	50	55	480
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
has none of the 4 housing problems	40	200	485	355	2,150	3,230
Total	250	409	690	413	2,223	3,985
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	15	10	0	29
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	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	160	65	0	0	0	225
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	100	25	10	0	200
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	95	100	150	120	245	710
Total	354	265	190	140	249	1,198
Total						
Lacking complete plumbing or kitchen facilities	4	4	15	14	0	37
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	8	8
Housing cost burden greater than 50% of income (and none of the above problems)	245	130	60	4	4	443
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	155	240	170	60	55	680
Zero/negative income (and none of the above problems)	65	0	0	0	0	65
has none of the 4 housing problems	135	300	635	475	2,395	3,940
Total	604	674	880	553	2,472	5,183

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.84.52, of the 168 loans in 2016, 81 loans were for Home Purchases, 16 were for Home Improvement and 71 were for refinancing.



Table II.84.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Shelby County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	82	26	113	221
2009	80	11	150	241
2010	51	14	182	247
2011	57	15	150	222
2012	47	13	210	270
2013	72	14	140	226
2014	83	17	72	172
2015	68	25	96	189
2016	81	16	71	168

Table II.84.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$100,213 in 2012 and \$110,679 in 2016. Overall, average loans were \$105,615 in 2008 and \$109,488 in 2016.

Table II.84.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Shelby County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$100,659	\$38,192	\$124,726	\$105,615
2009	\$106,188	\$40,000	\$114,493	\$108,336
2010	\$87,922	\$44,143	\$106,324	\$99,000
2011	\$89,000	\$30,000	\$105,520	\$96,176
2012	\$100,213	\$40,308	\$109,176	\$104,300
2013	\$96,472	\$58,143	\$122,400	\$110,159
2014	\$100,301	\$28,765	\$103,278	\$94,477
2015	\$109,515	\$45,120	\$137,917	\$115,423
2016	\$110,679	\$46,313	\$122,366	\$109,488

Table II.84.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,710,000 in 2012 and \$8,965,000 in 2016. Overall, average loans were \$23,341,000 in 2008 and \$18,394,000 in 2016.

Table II.84.54				
Total Volume of Owner-Occupied Single Family Loans				
Shelby County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$8,254,000	\$993,000	\$14,094,000	\$23,341,000
2009	\$8,495,000	\$440,000	\$17,174,000	\$26,109,000
2010	\$4,484,000	\$618,000	\$19,351,000	\$24,453,000
2011	\$5,073,000	\$450,000	\$15,828,000	\$21,351,000
2012	\$4,710,000	\$524,000	\$22,927,000	\$28,161,000
2013	\$6,946,000	\$814,000	\$17,136,000	\$24,896,000
2014	\$8,325,000	\$489,000	\$7,436,000	\$16,250,000
2015	\$7,447,000	\$1,128,000	\$13,240,000	\$21,815,000
2016	\$8,965,000	\$741,000	\$8,688,000	\$18,394,000

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.84.55 presents some basic statistics about the completed surveys.

Table II.84.55				
Survey of Rental Properties				
Shelby County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	118	1.7	30

Table II.84.56, shows the amount of total and vacant units with their associated vacancy rates. There were 118 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 1.7 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.84.56			
Rental Vacancy Survey by Type			
Shelby County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	118	2	1.7%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	118	2	1.7%

Table II.84.57, reports units by bedroom size. As can be seen there were 24 two bedroom apartment units and 0 three bedroom units. Overall, the 24 two bedroom units accounted for 20.3 percent of all units. Additional details for additional unit types are reported.

Table II.84.57 Rental Units by Bedroom Size Shelby 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	94	0	0	.	94
Two	0	24	0	0	.	24
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	118	0	0	0	118

Table II.84.58 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 2.1 percent.

Table II.84.58 Apartment Units by Bedroom Size Shelby County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	94	2	2.1%
Two	24	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	118	2	1.7%

Average market-rate rents by unit type are shown in Table II.84.59. 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.84.59 Average Market Rate Rents by Bedroom Size Shelby 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	\$756	\$0	\$0	\$756
Two	\$0	\$637	\$0	\$0	\$637
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$631.7	\$0	\$0	\$631.7

The average rent and availability of apartment units is displayed in Table II.84.60. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 3.2 percent.

Table II.84.60 Apartment Market Rate Rents by Vacancy Status Shelby County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	32	0	0%
\$750 to \$1,000	62	2	3.2%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	24	0	0%
Total	118	2	1.7%

Respondents were asked if utilities are included in the rent and as shown in Table II.84.61, 4 respondents, or 100 percent, included some sort of utility in the rent.

Table II.84.61 Are there any utilities included with the rent? Shelby County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.84.62. There were 1 respondent who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.84.62 Which utilities are included with the rent? Shelby County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	3
Trash Collection	3

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.84.63, there were 74 accessible apartment units. Respondents also indicated there were a total of 11 persons with disabilities currently residing in accessible units.

Table II.84.63						
Accessible Units by Bedroom Size						
Shelby 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	72	0	0		72
Two	0	2	0	0		2
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	74	0	0	0	74

Table II.84.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 8.3 percent or 2 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 62.7 percent of all apartment units were considered accessible by survey respondents.

Table II.84.64				
Apartment Units by Accessibility and Bedroom Size				
Shelby County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	22	72	94	76.6%
Two	22	2	24	8.3%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	44	74	118	62.7%

Perceived Need for Rental Units

Table II.84.65, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 5 number of persons on the wait list.

Table II.84.65 Do you keep a waiting list? Shelby County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	5

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.84.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.84.66 How would you rate the need for renovation of existing units in the city? Shelby County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	0	0
Low Need	2	2	1	1
Moderate Need	1	1	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.84.67, 1 respondent said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 1 respondent indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.84.67 How would you rate the need for construction of new units in the city? Shelby 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	1	1	0	0
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	3	3	5	5

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.84.68, shows the *strong growth scenario* for the Shelby County. As can be seen there were 4,042 owner-occupied and 1,019 renter-occupied households in 2016, for a total of 5,061 households. In 2030, there will be a projected 5,208 households, of which 4,066 are projected to be owner occupied and the remaining 1,142 are expected to be renter-occupied.

By 2050, there are projected to be 3,933 owner-occupied households, of which 246 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 687 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,065 renter households, of which 320 renter households are expected to have incomes between 0 and 30.0 percent of median family income 166 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,998 occupied units by 2050, of which 566 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.84.68
Housing Demand Forecast
 Shelby County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	253	253	254	255	254	252	249	246
30.1-50%	412	411	413	414	413	410	406	400
50.1-80%	706	706	709	710	708	703	696	687
80.1-95%	290	289	291	291	290	288	285	282
95.1-115%	492	492	494	495	493	490	485	479
115+%	1,890	1,889	1,898	1,901	1,896	1,882	1,863	1,839
Total	4,042	4,040	4,059	4,066	4,055	4,025	3,984	3,933
Renter								
0-30%	306	349	346	343	338	333	327	320
30.1-50%	228	260	258	256	253	249	244	239
50.1-80%	158	181	179	178	175	173	169	166
80.1-95%	99	113	112	111	110	108	106	104
95.1-115%	124	142	140	139	137	135	133	130
115+%	103	118	117	116	114	113	110	108
Total	1,019	1,163	1,153	1,142	1,128	1,110	1,089	1,065
Total								
0-30%	559	602	600	597	592	585	576	566
30.1-50%	640	672	672	670	665	658	649	639
50.1-80%	865	887	889	888	884	876	865	853
80.1-95%	389	402	403	402	400	396	391	385
95.1-115%	616	633	634	634	631	625	617	608
115+%	1,993	2,007	2,015	2,017	2,010	1,995	1,973	1,947
Total	5,061	5,203	5,213	5,208	5,182	5,135	5,072	4,998