

**VOLUME II:
STORY COUNTY**

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Story County

DEMOGRAPHICS

Population Estimates

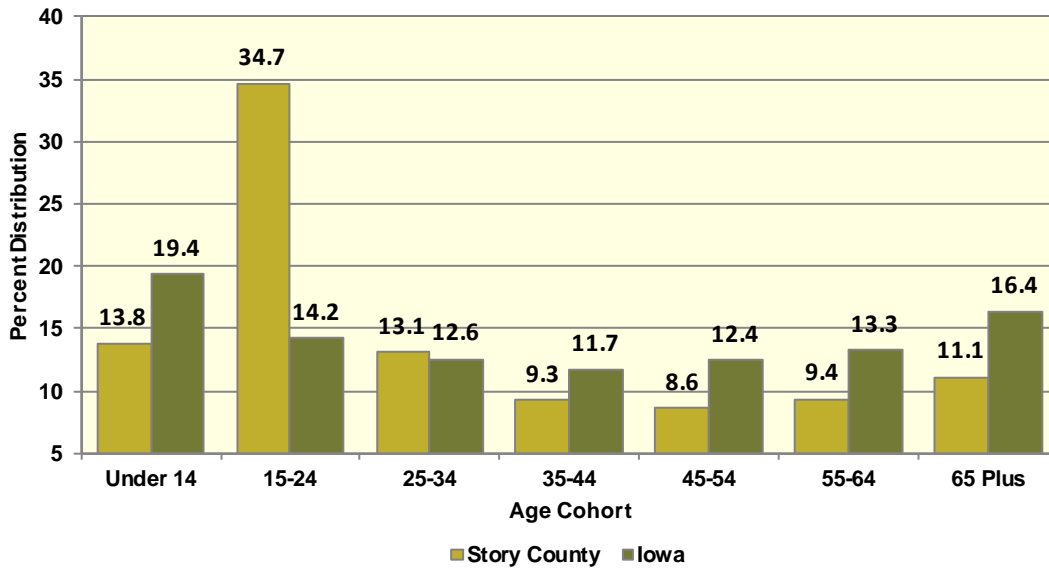
The Census Bureau's current census estimates indicate that Story County's population increased from 89,542 in 2010 to 97,090 in 2016, or by 8.4 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 0.3 percent, and the number of people from 55 to 64 years of age increased by 10.3 percent. The white population increased by 4.9 percent, while the black population increased by 21.9 percent. The Hispanic population increased from 2,695 to 3,190 people between 2010 and 2016 or by 18.4 percent. These data are presented in Table II.86.1.

Subject	Story County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	89,542	97,090	8.4%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	13,462	13,411	-0.4%	603,673	607,020	0.6%
15 to 24 years	28,455	33,674	18.3%	430,187	445,808	3.6%
25 to 34 years	12,769	12,729	-0.3%	382,583	394,373	3.1%
35 to 44 years	8,337	8,995	7.9%	364,548	367,535	0.8%
45 to 54 years	9,335	8,369	-10.3%	439,726	389,744	-11.4%
55 to 64 years	8,239	9,091	10.3%	372,750	415,998	11.6%
65 and Over	8,945	10,821	21%	452,888	514,215	13.5%
Race						
White	80,242	84,139	4.9%	2,839,615	2,864,884	0.9%
Black	2,292	2,794	21.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	177	251	41.8%	13,563	15,924	17.4%
Asian	5,447	7,979	46.5%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	24	28	16.7%	2,419	3,592	48.5%
Two or more races	1,360	1,899	39.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	2,695	3,190	18.4%	151,544	182,606	20.5%

Table II.86.2, presents the population of Story County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 46,412 males, who accounted for 51.8 percent of the population, and the remaining 48.2 percent, or 43,130 persons, were female. In 2016, the number of males rose to 50,715 persons, and accounted for 52.2 percent of the population, with the remaining 47.8 percent, or 46,375 persons being female.

Table II.86.2 Population by Age and Gender Story 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	6,914	6,548	13,462	6,914	6,497	13,411	-0.4%
15 to 24 years	15,661	12,794	28,455	18,679	14,995	33,674	18.3%
25 to 34 years	6,988	5,781	12,769	6,987	5,742	12,729	-0.3%
35 to 44 years	4,312	4,025	8,337	4,693	4,302	8,995	7.9%
45 to 54 years	4,551	4,784	9,335	4,181	4,188	8,369	-10.3%
55 to 64 years	4,121	4,118	8,239	4,426	4,665	9,091	10.3%
65 and Over	3,865	5,080	8,945	4,835	5,986	10,821	21.0%
Total	46,412	43,130	89,542	50,715	46,375	97,090	8.4%
% of Total	51.8%	48.2%	.	52.2%	47.8%	.	

Diagram II.86.1
Age Distribution
Story County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Story County increased from 74,252 to 79,981 persons, or by 7.7 percent. Between 2000 and 2010, Story County population, changed by 9,561 persons, to a total population of 89,542 persons. The most recent estimates indicated that Story County’s population rose an additional 7,548 persons since the 2010 Census, to 97,090 persons in July 2016.

Table II.86.3 Population Estimates: Births, Deaths, and Migration Story County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	74,252
Natural Increase 90-00	4,420
Net Migration 90-00	1,309
2000 Census	79,981
Natural Increase 00-09	4,516
Net Migration 00-09	4,788
2009 Population Estimate	89,285
2010 Census	89,542
Natural Increase 10-16	2806
Net Migration 10-16	4,742
2016 Population Estimate	97,090

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.86.3, Story County had a natural increase, of 4,420 persons between 1990 and 2000. During the April 2000 to July 2009 period, Story County’s natural increase was estimated at 4,516 persons. Between 2010 and 2016, the natural increase was estimated at 2806 persons, and the net migration was 4,742 persons.

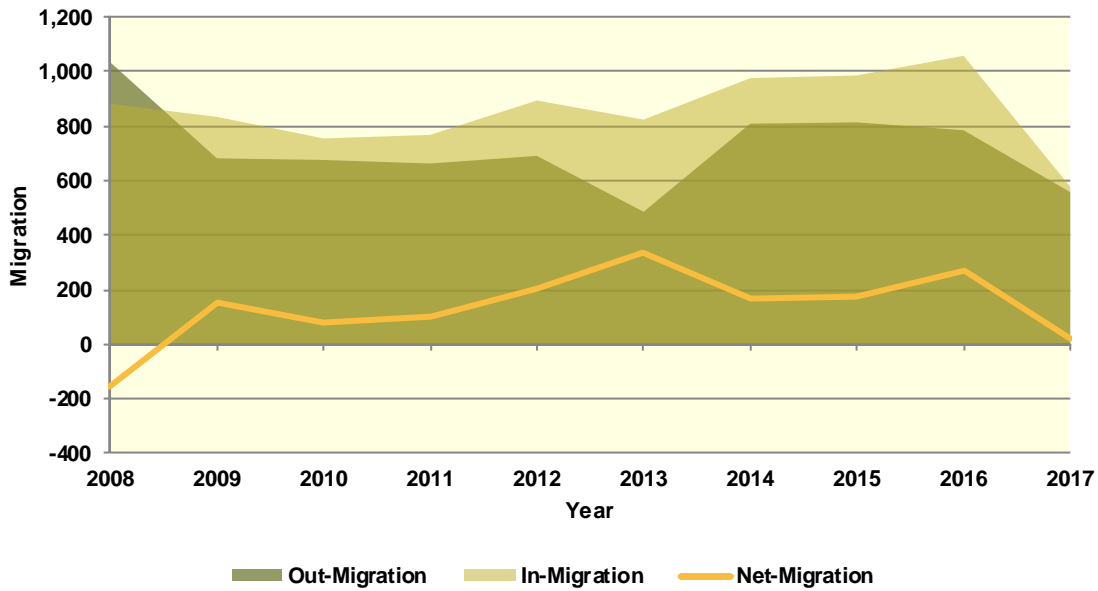
Population Migration Trends

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.86.4 in 2008 there was a total of 882 in-migrations with a total of 1,034 out-migrations, which led to a net-migration of -152 persons. The most recent first half 2017 data saw a net-migration of 20 persons, with 578 persons entering Story County and 558 persons leaving Story County.

Diagram II.86.2, 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 338 people entering and the migration lowest net migration occurred in 2008 with 152 entering Story County.

Diagram II.86.2
Net In-migration by Gender
 Story County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.86.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 55 percent of net-migrants, or 11 persons were male, with the remaining 45 percent, or 9 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	395	403	380	356	424	381	453	455	504	244
Female	487	431	375	412	470	443	523	531	554	334
Total	882	834	755	768	894	824	976	986	1,058	578
Out										
Male	483	305	314	297	290	218	364	363	369	233
Female	551	377	362	366	401	268	445	451	416	325
Total	1,034	682	676	663	691	486	809	814	785	558
Net										
Male	-88	98	66	59	134	163	89	92	135	11
Female	-64	54	13	46	69	175	78	80	138	9
Total	-152	152	79	105	203	338	167	172	273	20

Table II.86.5, shows net-migration for Story County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 41 persons entering Story County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 35 persons leaving Story County.

Table II.86.5 Migration by Age Range Story County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	3	2	3	3	7	3	5	4	4	2
18-22	156	145	145	147	161	161	188	197	215	117
23-25	160	152	129	113	137	127	143	146	182	105
26-35	296	277	270	251	307	276	335	333	347	187
36-45	119	125	103	115	122	114	140	141	154	75
46-55	89	68	59	67	89	63	85	80	66	37
56-65	35	38	33	45	41	46	48	44	64	30
66 +	24	27	13	27	30	34	32	41	26	25
Total	882	834	755	768	894	824	976	986	1,058	578
Out										
14-17	10	5	5	3	5	1	6	6	4	2
18-22	76	71	62	64	65	44	70	71	83	76
23-25	217	145	148	149	153	102	178	168	150	102
26-35	441	259	262	270	273	187	304	358	324	222
36-45	139	75	79	78	75	71	115	83	85	62
46-55	75	62	73	49	49	36	67	58	66	36
56-65	44	35	36	35	47	25	40	43	38	34
66 +	32	30	11	15	24	20	29	27	35	24
Total	1,034	682	676	663	691	486	809	814	785	558
Net										
14-17	-7	-3	-2	0	2	2	-1	-2	0	0
18-22	80	74	83	83	96	117	118	126	132	41
23-25	-57	7	-19	-36	-16	25	-35	-22	32	3
26-35	-145	18	8	-19	34	89	31	-25	23	-35
36-45	-20	50	24	37	47	43	25	58	69	13
46-55	14	6	-14	18	40	27	18	22	0	1
56-65	-9	3	-3	10	-6	21	8	1	26	-4
66 +	-8	-3	2	12	6	14	3	14	-9	1
Total	-152	152	79	105	203	338	167	172	273	20

School Age Enrollment

Table II.86.6, show the school enrollment from the Iowa Department of Education for Story County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 11,198 students and was 11,843 in 2017, a change of 5.8 percent. Enrollment for students in grades 1 to 5 was 4,143 students in 2010 and 4,216 in 2017, which was a change of 1.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 3,323 and 3,362 in 2017, which was a change of 1.2 percent.

Table II.86.6						
School Enrollment						
Story County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	832	4,036	2,484	3,599	504	11,274
2001	895	3,992	2,546	3,566	22	11,021
2002	884	3,940	2,466	3,525	28	10,843
2003	949	3,840	2,511	3,504	9	10,813
2004	958	3,797	2,465	3,491	0	10,711
2005	985	3,700	2,445	3,459	97	10,589
2006	1,040	3,802	2,385	3,497	101	10,724
2007	1,075	3,893	2,329	3,444	118	10,741
2008	1,209	4,040	2,352	3,420	238	11,021
2009	1,248	4,056	2,441	3,336	248	11,050
2010	1,438	4,143	2,294	3,323	369	11,198
2011	1,565	4,129	2,345	3,244	610	11,283
2012	1,666	4,107	2,340	3,250	640	11,363
2013	1,707	4,140	2,486	3,189	667	11,522
2014	1,744	4,222	2,484	3,200	657	11,650
2015	1,690	4,209	2,504	3,274	666	11,677
2016	1,654	4,183	2,518	3,306	677	11,661
2017	1,732	4,216	2,533	3,362	703	11,843
% Change 10-17	20.4%	1.8%	10.4%	1.2%	90.5%	5.8%

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.86.7, shows population by age for the 2000 and 2010 Census. The population changed by 12 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 13.7 percent to a total of 8,945 persons in 2010. Those aged 25 to 34 changed by 18.9 percent, and those aged under 5 changed by 16.1 percent.

Table II.86.7					
Population by Age					
Story County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	4,136	5.2%	4,803	5.4%	16.1%
5 to 19	17,481	21.9%	18,268	20.4%	4.5%
20 to 24	16,288	20.4%	18,846	21%	15.7%
25 to 34	10,739	13.4%	12,769	14.3%	18.9%
35 to 54	18,366	23%	17,672	19.7%	-3.8%
55 to 64	5,101	6.4%	8,239	9.2%	61.5%
65 or Older	7,870	9.8%	8,945	10%	13.7%
Total	79,981	100.0%	89,542	100.0%	12%

The elderly population is further explored in Table II.86.8. Those aged 65 to 66 changed by 34.4 percent between 2000 and 2010, resulting in a population of 1,059 persons. Those aged 85 or older changed by 18.6 percent during the same time period, and resulted in 1,493 persons over age 85 in 2010.

Table II.86.8					
Elderly Population by Age					
Story County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	788	10%	1,059	11.8%	34.4%
67 to 69	1,169	14.9%	1,450	16.2%	24%
70 to 74	1,809	23%	2,001	22.4%	10.6%
75 to 79	1,581	20.1%	1,611	18%	1.9%
80 to 84	1,264	16.1%	1,331	14.9%	5.3%
85 or Older	1,259	16%	1,493	16.7%	18.6%
Total	7,870	100.0%	8,945	100.0%	13.7%

Population by race and ethnicity is shown in Table II.86.9. The white population changed by 8.8 percent between 2000 and 2010, and resulted in representing 88.6 percent of the population in 2010. The black population changed by 50.1 percent, represented 2.5 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 6 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 117.7 percent between 2000 and 2010, compared to the 10.3 percent growth rate for non-Hispanics.

Table II.86.9					
Population by Race and Ethnicity					
Story County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	72,898	91.1%	79,344	88.6%	8.8%
Black	1,463	1.8%	2,196	2.5%	50.1%
American Indian	128	0.2%	163	0.2%	27.3%
Asian	4,080	5.1%	5,383	6%	31.9%
Native Hawaiian/ Pacific Islander	25	0%	20	0%	-20%
Other	478	0.6%	918	1%	92.1%
Two or More Races	909	1.1%	1,518	1.7%	67%
Total	79,981	100.0%	89,542	100.0%	12%
Hispanic	1,238	1.5%	2,695	3%	117.7%
Non-Hispanic	78,743	98.5%	86,847	97%	10.3%

Population by race and ethnicity through 2016 is shown in Table II.86.10. The white population represented 87.6 percent of the population in 2016, compared with black households accounting for 2.3 percent of the population. Hispanic households represented 3.2 percent of the population in 2016.

Table II.86.10				
Population by Race and Ethnicity				
Story County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	79,344	88.6%	83,040	87.6%
Black	2,196	2.5%	2,136	2.3%
American Indian	163	0.2%	211	0.2%
Asian	5,383	6%	6,523	6.9%
Native Hawaiian/ Pacific Islander	20	0%	29	0%
Other	918	1%	320	0.3%
Two or More Races	1,518	1.7%	2,575	2.7%
Total	89,542	100.0%	94,834	100.0%
Non-Hispanic	86,847	97%	91,844	96.8%
Hispanic	2,695	3%	2,990	3.2%

The population by race is broken down further by ethnicity in Table II.86.11. While the white non-Hispanic population changed by 7.7 percent between 2000 and 2010, the white Hispanic population changed by 126.3 percent. The black non-Hispanic population changed by 47.5 percent, while the black Hispanic population changed by 222.7 percent.

Table II.86.11					
Population by Race and Ethnicity					
Story County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	72,221	91.7%	77,812	89.6%	7.7%
Black	1,441	1.8%	2,125	2.4%	47.5%
American Indian	116	0.1%	134	0.2%	15.5%
Asian	4,076	5.2%	5,369	6.2%	31.7%
Native Hawaiian/ Pacific Islander	25	0%	17	0%	-32%
Other	76	0.1%	112	0.1%	47.4%
Two or More Races	788	1%	1,278	1.5%	62.2%
Total Non-Hispanic	78,743	100.0%	86,847	100.0%	10.3%
Hispanic					
White	677	54.7%	1,532	56.8%	126.3%
Black	22	1.8%	71	2.6%	222.7%
American Indian	12	1%	29	1.1%	141.7%
Asian	4	0.3%	14	0.5%	250%
Native Hawaiian/ Pacific Islander	0	0%	3	0.1%	
Other	402	32.5%	806	29.9%	100.5%
Two or More Races	121	9.8%	240	8.9%	98.3%
Total Hispanic	1,238	100.0%	2,695	100.0%	117.7 %
Total Population	79,981	100.0%	89,542	100.0%	12%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.86.12. During this time, the total non-Hispanic population was 91,844 persons in 2016. The Hispanic population was 2,990.

Table II.86.12				
Population by Race and Ethnicity				
Story County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	77,812	89.6%	80,633	87.8%
Black	2,125	2.4%	2,012	2.2%
American Indian	134	0.2%	211	0.2%
Asian	5,369	6.2%	6,514	7.1%
Native Hawaiian/ Pacific Islander	17	0%	21	0%
Other	112	0.1%	4	0%
Two or More Races	1,278	1.5%	2,449	2.7%
Total Non-Hispanic	86,847	100.0%	91,844	100.0%
Hispanic				
White	1,532	56.8%	2,407	80.5%
Black	71	2.6%	124	4.1%
American Indian	29	1.1%	0	0%
Asian	14	0.5%	9	0.3%
Native Hawaiian/ Pacific Islander	3	0.1%	8	0.3%
Other	806	29.9%	316	10.6%
Two or More Races	240	8.9%	126	4.2%
Total Hispanic	2,695	100.0	2,990	100.0%
Total Population	89,542	100.0%	94,834	100.0%

Households by type and tenure are shown in Table II.86.13. Family households represented 52.2 percent of households, while non-family households accounted for 47.8 percent. These changed from 53.2 and 46.8 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	18,493	53.2%	19,066	52.2%
Married-Couple Family	15,291	82.7%	16,161	84.8%
Owner-Occupied	12,762	83.5%	13,232	81.9%
Renter-Occupied	2,529	16.5%	2,929	18.1%
Other Family	3,202	17.3%	2,905	16.8%
Male Householder, No Spouse Present	1,036	32.4%	870	35.7%
Owner-Occupied	484	46.7%	380	43.7%
Renter-Occupied	552	53.3%	490	56.3%
Female Householder, No Spouse Present	2,166	67.6%	2,035	74.6%
Owner-Occupied	958	44.2%	1,013	49.8%
Renter-Occupied	1,208	55.8%	1,022	50.2%
Non-Family Households	16,243	46.8%	17,478	47.8%
Owner-Occupied	4,917	30.3%	4,708	26.9%
Renter-Occupied	11,326	69.7%	12,770	73.1%
Total	34,736	100.0%	36,544	100.0%

The group quarters population was 8,174 in 2010, compared to 9,612 in 2000. Institutionalized populations experienced a 8.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a -16.6 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	95	15.2%	131	19.3%	37.9%
Juvenile Facilities	.	.	69	10.2%	.
Nursing Homes	521	83.6%	476	70.2%	-8.6%
Other Institutions	7	1.1%	2	0.3%	-71.4%
Total	623	100.0%	678	100.0%	8.8%
Noninstitutionalized					
College Dormitories	8,619	95.9%	7,298	97.4%	-15.3%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	370	4.1%	198	2.6%	-46.5%
Total	8,989	100.0%	7,496	100.0%	-16.6%
Group Quarters Population	9,612	100.0%	8,174	100.0%	-15%

The number of foreign born persons are shown in Table II.86.15. An estimated 2.9 percent of the population was born in China excluding Hong Kong and Taiwan, some 0.9 percent were born in India, and another 0.7 percent were born in Korea.

Table II.86.15
Place of Birth for the Foreign-Born Population
 Story County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	China excluding Hong Kong and Taiwan	2,734	2.9%
#2 country of origin	India	841	0.9%
#3 country of origin	Korea	633	0.7%
#4 country of origin	Mexico	448	0.5%
#5 country of origin	Other Western Asia	373	0.4%
#6 country of origin	Malaysia	332	0.4%
#7 country of origin	Canada	318	0.3%
#8 country of origin	Taiwan	237	0.2%
#9 country of origin	Nigeria	214	0.2%
#10 country of origin	Turkey	206	0.2%

Limited English Proficiency and the language spoken at home are shown in Table II.86.16. An estimated 2.1 percent of the population speaks Chinese at home, followed by 0.7 percent speaking Spanish.

Table II.86.16
Limited English Proficiency and Language Spoken at Home
 Story County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Chinese	1,919	2.1%
#2 LEP Language	Spanish	597	0.7%
#3 LEP Language	Other Asian and Pacific Island languages	473	0.5%
#4 LEP Language	Korean	404	0.4%
#5 LEP Language	Arabic	232	0.3%
#6 LEP Language	Other Indo-European languages	188	0.2%
#7 LEP Language	Vietnamese	82	0.1%
#8 LEP Language	Russian, Polish, or other Slavic languages	42	0%
#9 LEP Language	Other and unspecified languages	24	0%
#10 LEP Language	German or other West Germanic languages	21	0%

Disability

The disability rate from the 2000 Census is shown in Table II.86.17. Some 10.5 percent of the population was disabled in 2000, or a total of 7,916 persons. The disability rate was highest for those over 65, with 34.8 percent disabled.

Table II.86.17 Disability by Age Story County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	424	4.6%
16 to 64	4,972	8.5%
65 and older	2,520	34.8%
Total	7,916	10.5%

Table II.86.18 shows disability by type in 2000. There were 3,300 physical disabilities in 2000, some 2,989 employment disabilities, and 2,141 go-outside-home disabilities.

Table II.86.18 Total Disabilities Tallied: Aged 5 and Older Story County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,712
Physical disability	3,300
Mental disability	2,197
Self-care disability	938
Employment disability	2,989
Go-outside-home disability	2,141
Total	13,277

Disability by age, as estimated by the 2016 ACS, is shown in Table II.86.19. The disability rate for females was 7.8 percent, compared to 6.5 percent for males. The disability rate changed precipitously higher with age, with 40.9 percent of those over 75 experiencing a disability.

Table II.86.19 Disability by Age Story County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	2	0.1%	0	0%	2	0%
5 to 17	310	5.3%	141	2.5%	451	3.9%
18 to 34	551	2.4%	708	3.7%	1,259	3%
35 to 64	1,032	7.9%	1,211	9.4%	2,243	8.6%
65 to 74	449	17.9%	474	17.3%	923	17.6%
75 or Older	838	45.6%	1,003	37.7%	1,841	40.9%
Total	3,182	6.5%	3,537	7.8%	6,719	7.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.86.20. Some 3 percent have an ambulatory disability, 2.2 have an independent living disability, and 1.1 percent have a self-care disability.

Table II.86.20 Total Disabilities Tallied: Aged 5 and Older Story County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	2,048	2.2%
Vision disability	1,010	1.1%
Cognitive disability	2,634	2.9%
Ambulatory disability	2,685	3%
Self-Care disability	942	1.1%
Independent living disability	1,748	2.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.86.21. In 2016, some 51,343 persons were employed and 2,817 were unemployed. This totaled a labor force of 54,160 persons. The unemployment rate for Story County was estimated to be 5.2 percent in 2016.

Table II.86.21 Employment, Labor Force and Unemployment Story County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	51,343
Unemployed	2,817
Labor Force	54,160
Unemployment Rate	5.2%

In 2016, 97.3 percent of households in Story County had a high school education or greater.

Table II.86.22 High School or Greater Education Story County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	35,575
Total Households	36,544
Percent High School or Above	97.3%

As seen in Table II.86.23, some 16.3 percent of the population had a high school diploma or equivalent, another 45.4 percent have some college, 21.3 percent have a Bachelor’s Degree, and 13.8 percent of the population had a graduate or professional degree.

Table II.86.23 Educational Attainment Story County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,459	3.1%
High School or Equivalent	12,834	16.3%
Some College or Associates Degree	35,731	45.4%
Bachelor’s Degree	16,730	21.3%
Graduate or Professional Degree	10,880	13.8%
Total Population Above 18 years	78,634	100.0%

ECONOMICS

Labor Force

Table II.86.24, shows the labor force statistics for Story County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 1.7 percent. The highest level of unemployment occurred during 2009 rising to a rate of 4.7 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Story County decreased from 2.5 percent in 2015 to 2.4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.86.24 Labor Force Statistics Story County 1990 - 2016 BLS Data					
Year	Story County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,574	40,276	41,850	3.8%	4.4%
1991	1,650	40,390	42,040	3.9%	4.7%
1992	1,554	41,500	43,054	3.6%	4.5%
1993	1,381	43,520	44,901	3.1%	4%
1994	1,300	44,661	45,961	2.8%	3.5%
1995	1,265	44,229	45,494	2.8%	3.4%
1996	1,236	44,981	46,217	2.7%	3.5%
1997	1,180	44,778	45,958	2.6%	3.1%
1998	1,159	45,094	46,253	2.5%	2.7%
1999	991	45,448	46,439	2.1%	2.6%
2000	806	45,430	46,236	1.7%	2.6%
2001	974	45,433	46,407	2.1%	3.3%
2002	1,225	46,712	47,937	2.6%	4%
2003	1,340	45,620	46,960	2.9%	4.5%
2004	1,371	45,102	46,473	3%	4.5%
2005	1,422	45,500	46,922	3%	4.3%
2006	1,248	46,579	47,827	2.6%	3.7%
2007	1,331	46,713	48,044	2.8%	3.7%
2008	1,555	47,260	48,815	3.2%	4.2%
2009	2,340	47,021	49,361	4.7%	6.4%
2010	2,240	51,104	53,344	4.2%	6%
2011	2,096	51,111	53,207	3.9%	5.5%
2012	1,902	51,426	53,328	3.6%	5%
2013	1,833	53,038	54,871	3.3%	4.7%
2014	1,652	55,159	56,811	2.9%	4.3%
2015	1,463	56,040	57,503	2.5%	3.8%
2016	1,348	55,802	57,150	2.4%	3.7%

Diagram II.86.3, shows the employment and labor force for Story County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 55,802 persons, with the labor force reaching 57,150, indicating there were a total of 1,348 unemployed persons.



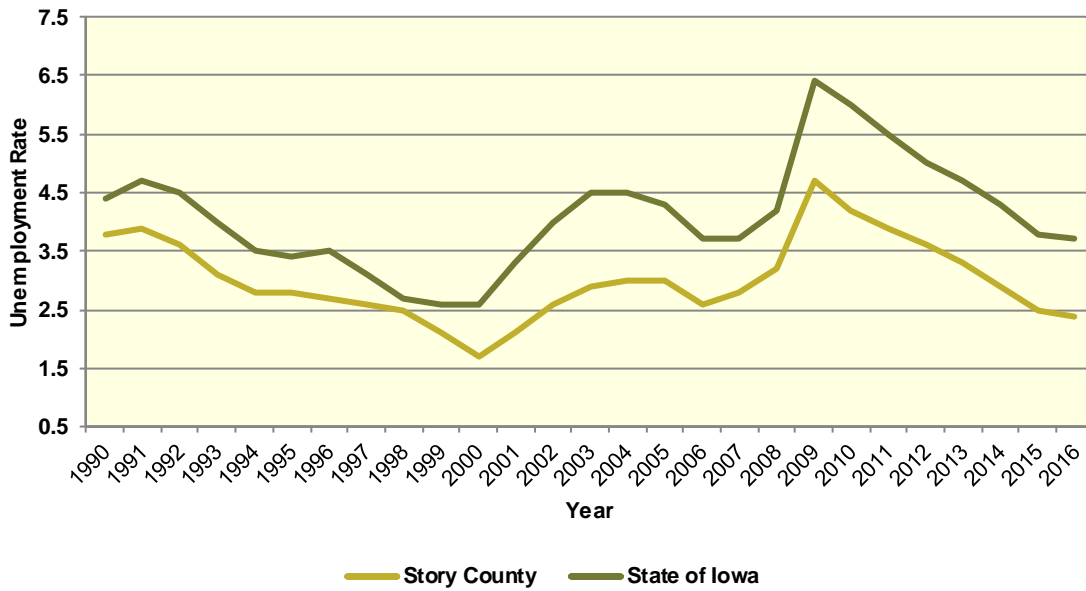
Diagram II.86.3
Employment and Labor Force
 Story County
 1990 – 2016 BLS Data



Unemployment

Diagram II.86.4, shows the unemployment rate for both the State and Story County. During the 1990’s the average rate for Story County was 3 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.2 percent. Over the course of the entire period the Story County had an average unemployment rate that lower than the State, 3 percent for Story County, versus 4.1 statewide.

Diagram II.86.4
Annual Unemployment Rate
 Story 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.86.25, shows total real earnings by industry for Story County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$1,291,722,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 12.5 percent to 3,650,000 dollars.

Table II.86.25
Real Earnings by Industry
 Story 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	29,401	30,502	61,518	60,609	35,655	19,639	13,848	1,910	-86.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	12,998	0	0	0	0	0	0	0	0
Construction	132,423	127,472	129,693	148,170	160,401	216,474	209,635	183,978	-12.2
Manufacturing	229,871	219,094	284,520	558,715	401,368	404,516	438,843	359,445	-18.1
Wholesale trade	71,493	96,682	96,221	106,994	119,094	116,123	134,619	128,526	-4.5
Retail trade	142,663	142,846	145,723	145,766	147,401	148,384	153,719	160,300	4.3
Transportation and warehousing	50,138	0	0	0	0	0	0	0	0
Information	41,888	34,068	34,380	34,144	35,349	36,537	35,039	35,413	1.1
Finance and insurance	53,745	71,593	59,398	66,172	62,902	64,695	66,480	66,605	0.2
Real estate and rental and leasing	21,222	35,494	38,630	44,312	52,732	54,668	64,022	68,735	7.4
Professional and technical services	83,703	114,909	110,474	125,221	142,759	163,355	201,150	226,382	12.5
Management of companies and enterprises	23,383	34,862	24,611	28,004	30,439	36,859	58,882	58,309	-1
Administrative and waste services	43,474	61,762	61,866	63,472	62,913	70,455	74,196	70,091	-5.5
Educational services	9,381	11,602	11,214	10,904	11,208	11,327	10,963	10,862	-0.9
Health care and social assistance	163,387	214,116	221,572	222,404	220,406	227,409	240,365	256,205	6.6
Arts, entertainment, and recreation	6,138	11,416	11,396	11,838	12,147	12,715	12,976	13,800	6.4
Accommodation and food services	68,745	66,688	70,148	79,851	80,833	88,434	92,280	98,007	6.2
Other services, except public administration	66,986	74,344	74,036	77,332	75,350	79,564	83,582	84,372	0.9
Government and government enterprises	1,059,337	1,234,221	1,205,064	1,203,858	1,222,772	1,242,899	1,270,964	1,291,722	1.6
Total	2,337,775	2,667,168	2,719,681	3,072,188	2,955,527	3,081,111	3,221,976	3,180,603	-1.3



Table II.86.26, shows the total employment by industry for the Story County. The most recent estimates show the government and government enterprises industry was the largest employer in Story County, with employment reaching 20,749 jobs in 2016. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 6.4 percent.

Table II.86.26
Employment by Industry
 Story County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,151	986	983	952	1,000	943	1,001	990	-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	107	0	0	0	0	0	0	0	0
Construction	2,643	2,568	2,501	2,529	2,678	3,293	3,147	2,874	-8.7
Manufacturing	3,742	3,941	4,103	4,295	4,259	4,634	4,655	4,573	-1.8
Wholesale trade	1,096	1,351	1,426	1,447	1,578	1,453	1,510	1,583	4.8
Retail trade	6,118	5,644	5,805	5,761	5,954	5,894	6,138	6,266	2.1
Transportation and warehousing	1,073	0	0	0	0	0	0	0	0
Information	1,008	767	799	769	807	810	745	725	-2.7
Finance and insurance	1,278	1,609	1,617	1,538	1,563	1,550	1,552	1,548	-0.3
Real estate and rental and leasing	1,423	2,044	2,046	2,017	2,131	2,245	2,291	2,369	3.4
Professional and technical services	2,313	2,924	2,843	3,061	3,359	3,272	3,583	3,780	5.5
Management of companies and enterprises	356	359	389	408	427	470	710	547	-23
Administrative and waste services	1,912	2,217	2,323	2,239	2,308	2,426	2,644	2,257	-14.6
Educational services	609	780	771	745	795	789	817	820	0.4
Health care and social assistance	3,544	4,178	4,255	4,312	4,273	4,381	4,504	4,791	6.4
Arts, entertainment, and recreation	770	1,009	1,029	1,089	1,056	1,088	1,107	1,129	2
Accommodation and food services	4,315	4,236	4,289	4,301	4,376	4,528	4,687	4,809	2.6
Other services, except public administration	2,191	2,347	2,405	2,382	2,389	2,443	2,530	2,547	0.7
Government and government enterprises	19,490	19,952	20,017	19,944	20,104	20,216	20,500	20,749	1.2
Total	55,911	59,042	59,735	59,857	61,209	62,125	63,527	63,835	0.5

Table II.86.27, shows the real average earnings per job by industry for Story County. These figures are calculated by dividing the total real earning displayed in Tables II.86.25 and II.86.26, by industry. In 2016, the management of companies and enterprises industry had the highest average earnings reaching 106,598 dollars. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 28.5 percent.

Table II.86.27
Real Earnings Per Job by Industry
 Story County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	25,544	30,935	62,582	63,665	35,655	20,826	13,834	1,929	-86.1
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	121,477	0	0	0	0	0	0	0	0
Construction	50,103	49,639	51,856	58,588	59,896	65,738	66,614	64,015	-3.9
Manufacturing	61,430	55,593	69,344	130,085	94,240	87,293	94,273	78,602	-16.6
Wholesale trade	65,231	71,563	67,476	73,942	75,472	79,919	89,152	81,191	-8.9
Retail trade	23,319	25,309	25,103	25,302	24,757	25,175	25,044	25,583	2.2
Transportation and warehousing	46,727	0	0	0	0	0	0	0	0
Information	41,556	44,417	43,028	44,400	43,803	45,107	47,032	48,846	3.9
Finance and insurance	42,054	44,495	36,733	43,025	40,244	41,739	42,835	43,026	0.4
Real estate and rental and leasing	14,913	17,365	18,881	21,969	24,745	24,351	27,945	29,014	3.8
Professional and technical services	36,188	39,299	38,858	40,908	42,501	49,925	56,140	59,889	6.7
Management of companies and enterprises	65,681	97,108	63,266	68,638	71,285	78,424	82,933	106,598	28.5
Administrative and waste services	22,738	27,858	26,632	28,348	27,258	29,042	28,062	31,055	10.7
Educational services	15,404	14,874	14,544	14,636	14,098	14,356	13,418	13,246	-1.3
Health care and social assistance	46,102	51,249	52,073	51,578	51,581	51,908	53,367	53,476	0.2
Arts, entertainment, and recreation	7,972	11,314	11,075	10,870	11,503	11,686	11,721	12,223	4.3
Accommodation and food services	15,932	15,743	16,355	18,566	18,472	19,531	19,688	20,380	3.5
Other services, except public administration	30,573	31,676	30,784	32,465	31,540	32,568	33,036	33,126	0.3
Government and government enterprises	54,353	61,860	60,202	60,362	60,822	61,481	61,998	62,255	0.4
Total	41,812	45,174	45,529	51,325	48,286	49,595	50,718	49,825	-1.8

Table II.86.28 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 \$3,734,930,000 a -0.2 percent change between 2015 and 2016. Table II.86.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 59,042 and 63,835 in 2016, which a change of 0.5 percent over this period.

Table II.86.28
Total Employment and Real Personal Income
 Story 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	840,221	55,118	-2,250	185,324	68,373	1,036,550	16,941	27,926	30,088
1970	869,149	56,003	-768	200,621	74,354	1,087,353	17,290	28,559	30,435
1971	887,081	61,271	-2,216	212,812	79,972	1,116,378	17,537	29,140	30,442
1972	948,768	67,782	-7,501	227,546	83,396	1,184,427	18,331	30,331	31,281
1973	1,086,631	85,028	-13,610	245,565	92,399	1,325,959	19,979	32,103	33,847
1974	1,052,624	92,492	-16,786	259,915	98,536	1,301,797	19,239	33,140	31,762
1975	1,062,253	93,525	-20,796	274,225	111,421	1,333,579	19,609	33,849	31,382
1976	1,120,697	101,708	-27,791	280,013	116,709	1,387,922	20,094	35,772	31,330
1977	1,166,432	109,010	-37,840	301,278	116,232	1,437,092	20,558	37,579	31,040
1978	1,318,382	120,880	-44,161	313,989	122,721	1,590,050	22,297	39,155	33,672
1979	1,320,652	129,734	-45,606	329,102	129,286	1,603,698	22,447	40,186	32,863
1980	1,299,124	126,791	-49,729	359,842	140,279	1,622,725	22,393	40,763	31,871
1981	1,262,276	130,556	-40,535	398,305	145,524	1,635,014	22,439	39,295	32,122
1982	1,224,051	129,334	-39,412	435,199	150,108	1,640,612	22,695	39,073	31,328
1983	1,239,030	131,067	-39,293	447,605	163,150	1,679,426	22,907	39,812	31,122
1984	1,342,682	142,704	-41,135	463,048	162,491	1,784,382	24,308	41,501	32,353
1985	1,391,147	150,999	-41,530	468,137	172,492	1,839,246	24,838	42,726	32,560
1986	1,421,592	157,086	-36,074	467,628	173,710	1,869,769	25,260	42,744	33,258
1987	1,467,424	162,142	-32,120	456,151	179,812	1,909,125	26,041	43,166	33,994
1988	1,488,589	176,489	-32,087	450,913	179,520	1,910,446	25,858	45,013	33,071
1989	1,590,118	182,535	-32,966	461,672	189,033	2,025,320	27,477	46,420	34,256
1990	1,604,883	189,102	-30,083	484,683	197,432	2,067,812	27,800	47,526	33,768
1991	1,619,302	190,431	-30,896	491,604	202,738	2,092,316	28,086	47,846	33,844
1992	1,696,333	194,629	-33,659	482,336	208,631	2,159,011	28,737	47,929	35,393
1993	1,717,291	200,222	-41,984	480,793	220,077	2,175,956	28,629	48,460	35,437
1994	1,815,924	208,431	-46,087	515,677	223,734	2,300,817	30,314	48,857	37,168
1995	1,846,784	212,037	-49,377	561,175	230,871	2,377,415	31,173	50,377	36,659
1996	1,938,367	212,568	-54,438	593,634	241,035	2,506,030	32,572	50,625	38,288
1997	2,034,831	231,151	-60,870	629,267	249,954	2,622,031	33,689	51,103	39,819
1998	2,146,923	243,406	-63,782	629,101	258,636	2,727,473	34,869	51,939	41,336
1999	2,252,979	255,315	-71,111	602,081	267,318	2,795,952	35,226	53,168	42,375
2000	2,305,953	258,115	-73,225	617,447	270,803	2,862,862	35,719	53,545	43,066
2001	2,337,775	257,271	-71,726	587,745	296,930	2,893,453	36,051	55,911	41,812
2002	2,380,909	262,154	-92,395	579,705	321,335	2,927,400	35,750	56,232	42,340
2003	2,456,478	271,812	-116,103	601,179	311,194	2,980,937	36,323	56,669	43,348
2004	2,541,333	275,772	-138,593	643,856	310,030	3,080,854	37,229	57,911	43,884
2005	2,548,089	276,255	-159,862	637,767	318,583	3,068,322	37,020	58,190	43,790
2006	2,635,670	283,832	-183,135	699,646	344,810	3,213,159	37,918	58,984	44,685
2007	2,712,689	291,061	-205,741	732,243	370,515	3,318,646	38,348	59,733	45,413
2008	2,936,512	310,424	-231,225	724,243	426,258	3,545,363	40,366	59,994	48,947
2009	2,745,443	298,069	-278,915	669,900	437,981	3,276,340	36,696	59,425	46,200
2010	2,667,168	298,770	-337,773	666,857	483,387	3,180,869	35,487	59,042	45,175
2011	2,719,681	267,052	-301,775	755,360	485,329	3,391,544	37,326	59,735	45,529
2012	3,072,188	287,738	-272,447	811,454	466,049	3,789,507	41,281	59,857	51,325
2013	2,955,527	321,595	-371,649	794,593	472,063	3,528,939	37,715	61,209	48,286
2014	3,081,111	333,396	-423,943	820,628	487,026	3,631,427	38,079	62,125	49,595
2015	3,221,976	344,217	-473,400	829,760	506,429	3,740,547	38,824	63,527	50,718
2016	3,180,603	344,637	-444,524	832,737	510,751	3,734,930	38,469	63,835	49,825



Diagram II.86.5, shows real average earnings per job for Story County from 1990 to 2016. Over this period the average earning per job for Story County was \$42,890, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.86.5
Real Average Earnings Per Job
 Story County
 BEA Data 1990 - 2016

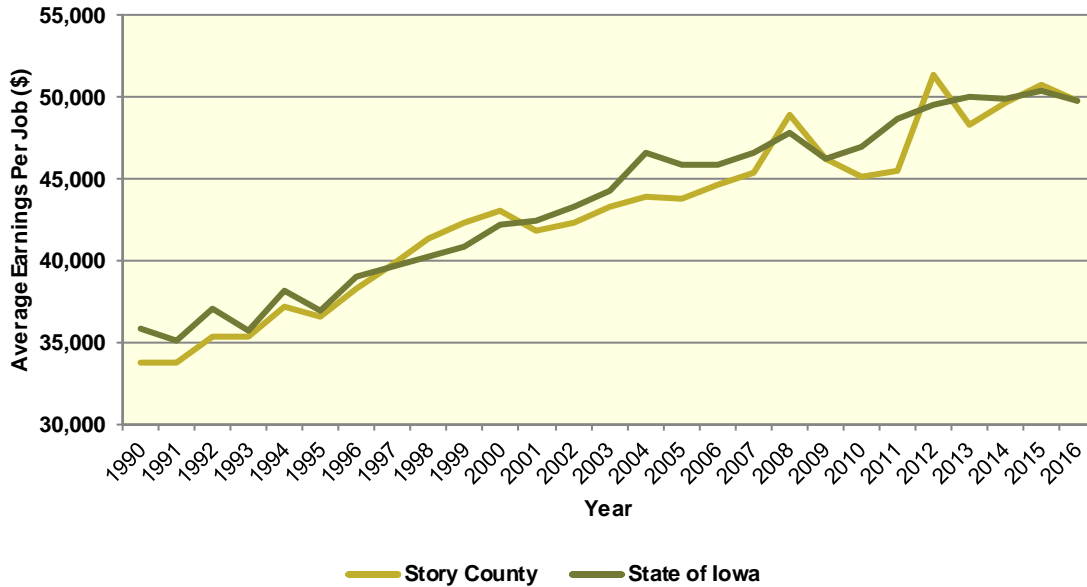
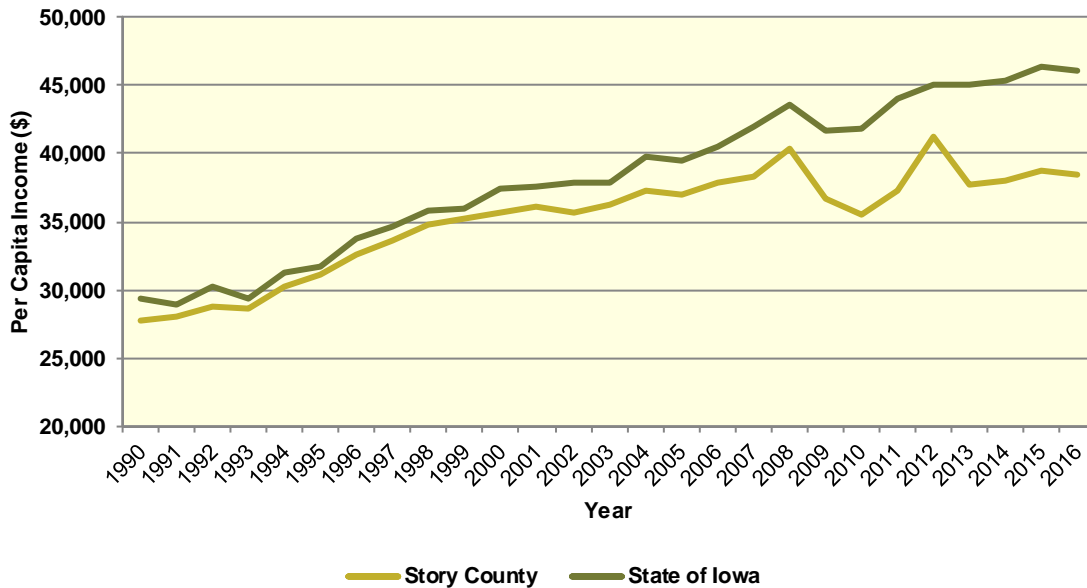


Diagram II.86.6, shows real per capita income for the Story County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Story County was \$35,174, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.86.6
Real Per Capita Income
 Story 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.86.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 45,601 persons in 2015 to 45,586 in 2016, a change of (ND) percent.

Table II.86.29
Total Monthly Employment
 Story County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	40,214	41,056	41,278	40,864	39,671	39,888	40,789	41,039	42,246	43,992	44,376
Feb	40,699	41,161	41,891	41,076	40,238	40,202	41,173	42,030	43,162	44,493	44,882
Mar	40,589	41,187	41,784	40,899	40,223	40,529	41,147	42,243	43,266	44,491	44,553
Apr	41,450	41,832	42,319	41,182	41,065	41,043	41,819	42,839	44,006	45,088	45,410
May	43,202	43,473	44,066	43,039	41,852	41,309	41,783	43,304	44,414	45,290	45,250
Jun	42,893	43,000	43,465	42,672	42,514	43,049	43,028	44,014	45,611	46,356	46,146
Jul	45,033	44,928	43,065	42,934	47,561	47,432	47,450	47,826	45,538	46,488	47,345
Aug	42,879	43,856	45,374	43,637	42,958	44,137	44,319	45,760	45,633	46,657	46,470
Sep	41,916	42,324	42,544	41,421	41,816	43,376	43,421	44,645	46,200	46,076	45,986
Oct	41,734	42,415	43,286	42,048	40,926	42,371	42,844	44,285	46,019	46,052	45,752
Nov	42,193	42,598	42,659	41,445	41,200	42,113	42,982	44,244	45,809	46,203	45,932
Dec	41,679	42,077	42,239	41,020	40,847	41,725	42,368	43,737	45,144	46,030	44,929
Annual	42,040	42,492	42,831	41,853	41,739	42,265	42,760	43,831	44,754	45,601	45,586
% Change	.	1.1%	0.8%	-2.3%	-0.3%	1.3%	1.2%	2.5%	2.1%	1.9%	(ND)%

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 \$888 in 2015. In 2016, average weekly wages saw an increased of 1.2 percent over the prior year, rising to \$899, or by 11 dollars. These data are shown in Table II.86.30.

Table II.86.30						
Average Weekly Wages						
Story County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	556	565	547	599	567	
2002	576	579	575	608	585	3.2%
2003	600	604	608	631	611	4.4%
2004	617	609	628	660	629	2.9%
2005	639	635	652	681	652	3.7%
2006	687	660	659	712	679	4.1%
2007	717	689	697	748	712	4.9%
2008	748	712	730	777	741	4.1%
2009	760	726	740	799	756	2%
2010	752	740	732	838	765	1.2%
2011	773	762	758	818	777	1.6%
2012	816	788	777	855	809	4.1%
2013	845	795	781	860	820	1.4%
2014	875	830	841	897	860	4.9%
2015	898	856	853	945	888	3.3%
2016(p)	890	873	900	933	899	1.2%

Total business establishments reported by the QCEW are displayed in Table II.86.31. Between 2015 and 2016, the total number of business establishments in Story County decreased by 1.2 percent, from 2,537 to 2,529 establishments.

Table II.86.31						
Number of Business Establishments						
Story County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	2,211	2,219	2,097	2,088	2,154	
2002	2,080	2,081	2,082	2,087	2,083	-3.3%
2003	2,118	2,142	2,163	2,175	2,150	3.2%
2004	2,209	2,216	2,229	2,216	2,218	3.2%
2005	2,194	2,207	2,230	2,224	2,214	-0.2%
2006	2,220	2,244	2,264	2,261	2,247	1.5%
2007	2,259	2,272	2,288	2,299	2,280	1.5%
2008	2,295	2,321	2,338	2,336	2,323	1.9%
2009	2,339	2,354	2,388	2,385	2,367	1.9%
2010	2,391	2,386	2,381	2,348	2,377	0.4%
2011	2,366	2,376	2,377	2,404	2,381	0.2%
2012	2,387	2,386	2,381	2,415	2,392	0.5%
2013	2,419	2,455	2,461	2,459	2,449	2.4%
2014	2,459	2,483	2,498	2,507	2,487	1.6%
2015	2,524	2,531	2,552	2,540	2,537	2%
2016	2,535	2,526	2,525	2,530	2,529	-0.3%

Iowa Department of Revenue

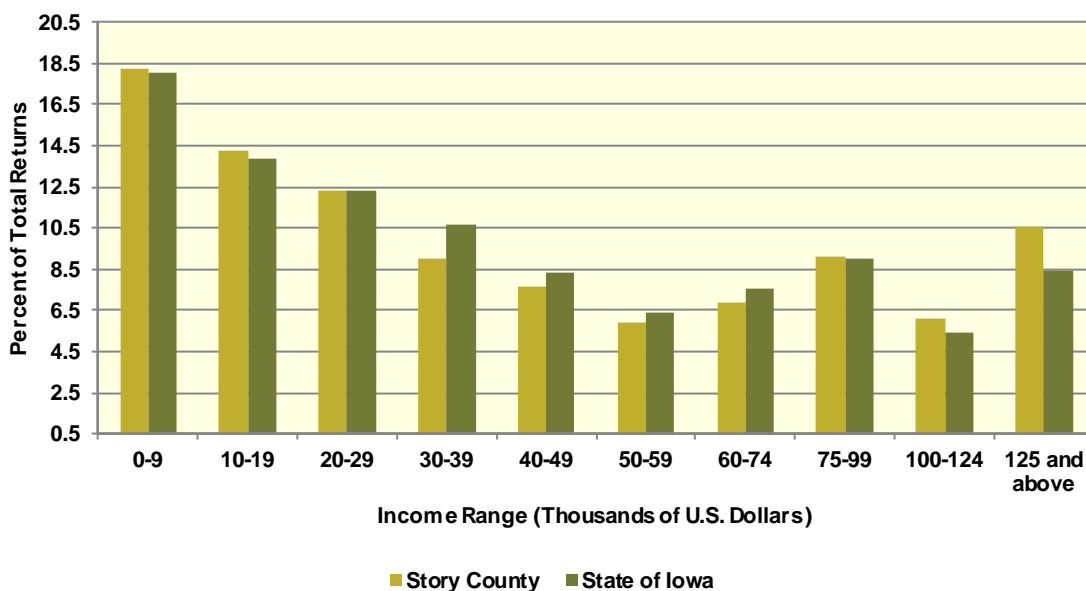
The Iowa Department of Revenue releases annual income tax statistics. Table II.86.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Story County.

As can be seen, the total number of returns between 2010 and 2015 increased by 6.8 percent, with 3,988 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 50.8 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -5.3 percent.

Table II.86.32
Number of Tax Returns by Adjusted Gross Income
 Story 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	7,025	5,251	3,904	3,170	2,532	2,156	2,627	2,529	1,062	1,324	31,580
2003	6,934	5,277	3,874	3,286	2,485	2,114	2,669	2,685	1,135	1,409	31,868
2004	6,892	5,180	3,924	3,138	2,602	2,142	2,713	2,885	1,292	1,561	32,329
2005	6,664	5,237	4,064	3,302	2,564	2,128	2,750	3,019	1,439	1,800	32,967
2006	6,449	5,268	3,978	3,306	2,736	2,157	2,845	3,284	1,551	2,100	33,674
2007	6,762	5,241	4,182	3,347	2,803	2,204	2,783	3,391	1,798	2,489	35,000
2008	6,613	5,246	4,266	3,478	2,741	2,217	2,777	3,446	1,916	2,558	35,258
2009	6,869	5,555	4,191	3,317	2,711	2,148	2,788	3,306	1,872	2,537	35,294
2010	6,781	5,698	4,095	3,305	2,765	2,114	2,733	3,364	1,959	2,645	35,459
2011	6,835	5,577	4,225	3,313	2,714	2,172	2,606	3,440	1,991	2,896	35,769
2012	6,675	5,533	4,356	3,239	2,834	2,153	2,613	3,460	2,048	3,319	36,230
2013	6,812	5,441	4,462	3,328	2,723	2,165	2,678	3,438	2,171	3,494	36,712
2014	6,831	5,399	4,486	3,405	2,764	2,186	2,634	3,443	2,271	3,849	37,268
2015	6,887	5,395	4,673	3,421	2,885	2,227	2,617	3,452	2,309	3,988	37,854
Change 10 - 15	1.6%	-5.3%	14.1%	3.5%	4.3%	5.3%	-4.2%	2.6%	17.9%	50.8%	6.8%

Diagram II.86.7
2015 Income Distribution
 Story 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 increase from 15,053 in 2010 to 16,340 in 2016, with the poverty rate reaching 19.2 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.86.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	5,871	8.2%
2001	6,347	8.7%
2002	7,179	9.7%
2003	7,105	9.9%
2004	8,383	11.7%
2005	12,406	17.6%
2006	11,581	16.3%
2007	10,768	14.4%
2008	13,524	17.8%
2009	13,285	17.3%
2010	15,053	18.5%
2011	17,394	21.3%
2012	15,988	19.5%
2013	17,496	21.1%
2014	16,276	19.5%
2015	15,717	18.6%
2016	16,340	19.2%

The rate of poverty for Story County is shown in Table II.86.34. In 2016, there were an estimated 19,039 persons living in poverty. This represented a 22.3 percent poverty rate, compared to 14.1 percent poverty in 2000. In 2016, some 3.3 percent of those in poverty were under age 6, and 2.4 percent were 65 or older.

Table II.86.34 Poverty by Age Story 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	516	5.2%	626	3.3%
6 to 17	630	6.4%	955	5%
18 to 64	8,465	85.3%	16,993	89.3%
65 or Older	310	3.1%	465	2.4%
Total	9,921	100.0%	19,039	100.0%
Poverty Rate	14.1%	.	22.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 6.4 percent in Story County between 2010 and 2016, from 36,789 to 39,126. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.86.35.

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 Story County increased from 196 authorizations in 2015 to 210 in 2016.

The real value of single-family building permits increased from \$274,653 in 2015 to \$276,235 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.86.36.

Table II.86.35 Housing Units State of Iowa vs. Story County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Story County	% Growth Since Census
2000 Census Base	1,232,625	.	30,634	.
2010 Census	1,336,417	8.4%	36,789	20.1%
July 2011 Estimate	1,341,974	0.4%	36,883	0.3%
July 2012 Estimate	1,346,403	0.7%	37,255	1.3%
July 2013 Estimate	1,353,274	1.3%	37,630	2.3%
July 2014 Estimate	1,362,458	1.9%	38,117	3.6%
July 2015 Estimate	1,370,778	2.6%	38,617	5%
July 2016 Estimate	1,380,162	3.3%	39,126	6.4%

Table II.86.36
Building Permits and Valuation
 Story 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	121	16	11	147	295	116,375	47,503
1981	74	0	0	5	79	111,266	42,536
1982	87	12	0	36	135	86,776	42,051
1983	112	40	4	300	456	93,546	38,480
1984	114	10	4	264	392	102,225	20,143
1985	86	8	39	179	312	95,403	45,501
1986	73	8	4	14	99	93,809	49,788
1987	86	6	8	175	275	96,041	46,098
1988	151	4	0	16	171	92,767	47,111
1989	121	6	0	56	183	104,638	90,622
1990	133	6	0	151	290	133,289	69,403
1991	163	14	19	162	358	127,819	51,793
1992	243	12	4	186	445	124,640	57,820
1993	256	12	6	242	516	131,679	54,959
1994	287	10	4	174	475	127,649	43,024
1995	226	2	31	202	461	133,475	45,096
1996	245	8	28	106	387	138,917	41,592
1997	280	22	39	330	671	142,110	49,401
1998	326	10	43	400	779	143,979	42,095
1999	295	8	16	518	837	151,611	53,064
2000	254	18	0	402	674	164,447	46,550
2001	242	4	3	251	500	172,818	71,479
2002	305	4	0	573	882	196,340	57,530
2003	407	2	0	336	745	239,883	101,126
2004	317	18	3	398	736	244,583	72,218
2005	381	4	0	561	946	228,072	81,220
2006	278	4	0	202	484	222,006	60,451
2007	244	0	0	116	360	280,273	87,299
2008	126	0	0	201	327	297,477	87,745
2009	122	0	0	0	122	233,888	0
2010	93	0	0	74	167	282,728	157,796
2011	99	2	0	356	457	245,717	66,053
2012	152	4	0	291	447	253,369	63,446
2013	246	0	4	286	536	255,286	79,020
2014	179	10	0	350	539	266,775	116,308
2015	196	2	3	354	555	274,653	124,721
2016	210	24	0	475	709	276,235	114,482



Diagram II.86.8 Single Family Permits

Story County
Census Bureau Data, 1980–2016

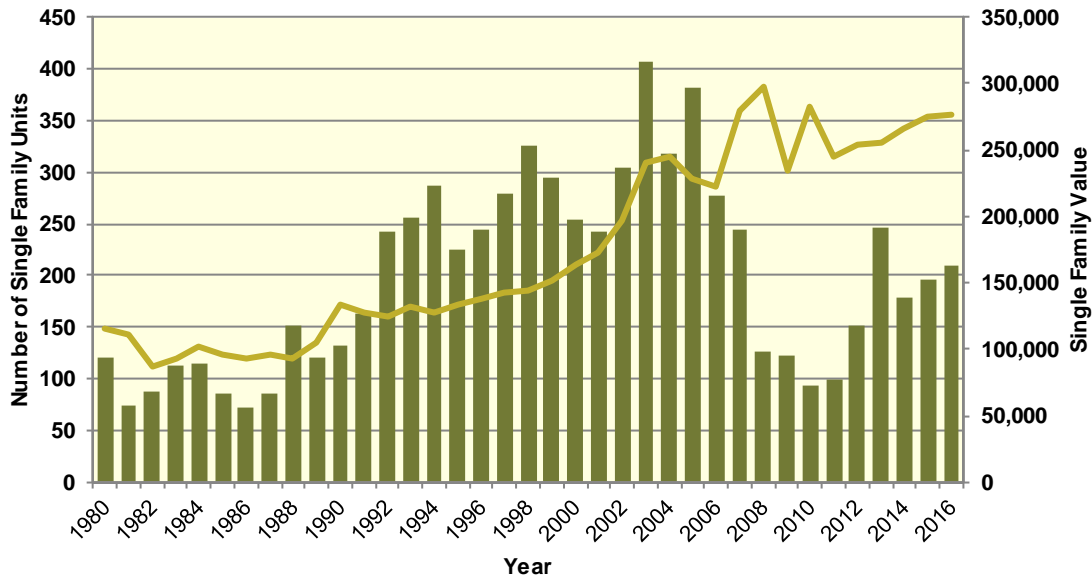
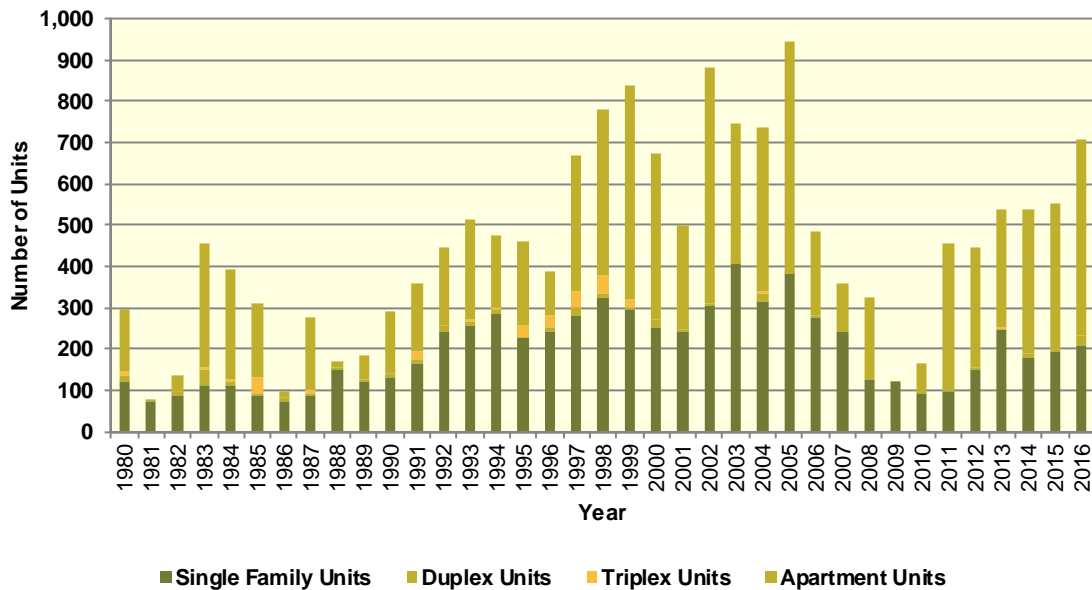


Diagram II.86.9 Total Permits by Unit Type

Story County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.86.37. In 2016, there were 38,168 housing units, up from 30,630 in 2000. Single-family units accounted for 57.8 percent of units in 2016, compared to 59.8 in 2000. Apartment units accounted for 30.9 percent in 2016, compared to 22.8 percent in 2000.

Table II.86.37 Housing Units by Type Story 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	18,329	59.8%	22,060	57.8%
Duplex	1,510	4.9%	1,517	4%
Tri- or Four-Plex	1,864	6.1%	1,370	3.6%
Apartment	6,980	22.8%	11,797	30.9%
Mobile Home	1,945	6.3%	1,396	3.7%
Boat, RV, Van, Etc.	2	0%	28	0.1%
Total	30,630	100.0%	38,168	100.0%

Some 94.4 percent of housing was occupied in 2010, compared to 95.9 percent in 2000. Owner-occupied housing changed 11.7 percent between 2000 and 2010, ending with owner-occupied units representing 55 percent of unit. Vacant units changed by 64.6 percent, resulting in 2,053 vacant units in 2010.

Table II.86.38 Housing Units by Tenure Story County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	29,383	95.9%	34,736	94.4%	18.2%
Owner-Occupied	17,125	58.3%	19,121	55%	11.7%
Renter-Occupied	12,258	41.7%	15,615	45%	27.4%
Vacant Housing Units	1,247	4.1%	2,053	5.6%	64.6%
Total Housing Units	30,630	100.0%	36,789	100.0%	20.1%

Table II.86.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 38,168 housing units. An estimated 52.9 percent were owner-occupied, and 4.3 percent were vacant.

Table II.86.39 Housing Units by Tenure Story County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	34,736	94.4%	36,544	95.7%
Owner-Occupied	19,121	55%	19,333	52.9%
Renter-Occupied	15,615	45%	17,211	47.1%
Vacant Housing Units	2,053	5.6%	1,624	4.3%
Total Housing Units	36,789	100.0%	38,168	100.0%

Households by household size are shown in Table II.86.40. There were a total of 34,736 households in 2010, up from 29,383 in 2000. One person households changed by 25.2 percent between 2000 and 2010, while two person households changed by 19.6 percent. Three and four person households changed by 12.5 and 11.1 respectively, representing 15.3 percent and 12.5 percent of the population in 2010.

Table II.86.40					
Households by Household Size					
Story County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	7,848	26.7%	9,828	28.3%	25.2%
Two Persons	10,890	37.1%	13,027	37.5%	19.6%
Three Persons	4,716	16.1%	5,307	15.3%	12.5%
Four Persons	3,918	13.3%	4,354	12.5%	11.1%
Five Persons	1,445	4.9%	1,512	4.4%	4.6%
Six Persons	386	1.3%	487	1.4%	26.2%
Seven Persons or More	180	0.6%	221	0.6%	22.8%
Total	29,383	100.0%	34,736	100.0%	18.2%

Households by income is shown in Table II.86.41. Households earning more than \$100,000 per year represented 21 percent of households in 2016, compared to 9.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.5 percent of households in 2010, compared to 19.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 16.6 percent of households in 2016, compared to 16.2 percent in 2000.

Table II.86.41				
Households by Income				
Story 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	4,752	16.2%	6,054	16.6%
\$15,000 to \$19,999	2,056	7%	2,105	5.8%
\$20,000 to \$24,999	2,152	7.3%	2,132	5.8%
\$25,000 to \$34,999	3,720	12.7%	3,037	8.3%
\$35,000 to \$49,999	5,029	17.1%	4,515	12.4%
\$50,000 to \$74,999	5,816	19.8%	6,407	17.5%
\$75,000 to \$99,999	3,064	10.4%	4,609	12.6%
\$100,000 or More	2,797	9.5%	7,685	21%
Total	29,386	100.0%	36,544	100.0%



Table II.86.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 17.1 percent and 3.2 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 16.9 percent, 9.1 percent, and 18, respectively. Housing units built prior to 1939 represented 13.1 percent of households in 2016.

Table II.86.42				
Households by Year Home Built				
Story 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	5,426	18.5%	4,784	13.1%
1940 to 1949	1,626	5.5%	1,405	3.8%
1950 to 1959	2,852	9.7%	2,575	7%
1960 to 1969	4,186	14.2%	4,295	11.8%
1970 to 1979	6,530	22.2%	6,172	16.9%
1980 to 1989	3,242	11%	3,335	9.1%
1990 to 1999	5,521	18.8%	6,572	18%
2000 to 2009	.	.	6,246	17.1%
2010 or Later	.	.	1,160	3.2%
Total	29,383	100.0%	36,544	100.0%

The distribution of unit types by race are shown in Table II.86.43. An estimated 62.4 percent of white households occupy single family homes, while 28.9 percent of black households do. Some 26.7 percent of white households occupied apartments, while 60.2 percent of black households do. An estimated 27.1 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.86.43							
Distribution of Units in Structure by Race							
Story County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	62.4%	28.9%	100%	27.1%	0%	9%	28%
Duplex	3.8%	1.8%	0%	1.1%	0%	11.1%	12.5%
Tri- or Four-Plex	3.2%	1%	0%	7.5%	72.4%	16.7%	0%
Apartment	26.7%	60.2%	0%	62.5%	27.6%	63.2%	59.5%
Mobile Home	3.8%	8.2%	0%	1.8%	0%	0%	0%
Boat, RV, Van, Etc.	0.1%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.86.44. An estimated 37.4 percent of vacant units were for rent in 2010, a 46.9 percent change since 2000. In addition, some 22.2 percent of vacant units were for sale, a change of 70.1 percent between 2000 and 2010. “Other” vacant units represented 25.1 percent of vacant units in 2010. This is a change of 119.1 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.

Table II.86.44					
Disposition of Vacant Housing Units					
Story County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	522	41.9%	767	37.4%	46.9%
For Sale	268	21.5%	456	22.2%	70.1%
Rented or Sold, Not Occupied	124	9.9%	158	7.7%	27.4%
For Seasonal, Recreational, or Occasional Use	97	7.8%	155	7.5%	59.8%
For Migrant Workers	1	0.1%	2	0.1%	100%
Other Vacant	235	18.8%	515	25.1%	119.1%
Total	1,247	100.0%	2,053	100.0%	64.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.86.45. By 2016, for rent units accounted for 24.1 percent of vacant units, while for sale units accounted for 11.5 percent. “Other” vacant units accounted for 39.9 percent of vacant units, representing a total of 648 “other” vacant units.

Table II.86.45				
Disposition of Vacant Housing Units				
Story County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	767	37.4%	391	24.1%
For Sale	456	22.2%	186	11.5%
Rented Not Occupied	48	2.3%	133	8.2%
Sold Not Occupied	110	5.4%	65	4%
For Seasonal, Recreational, or Occasional Use	155	7.5%	196	12.1%
For Migrant Workers	2	0.1%	5	0.3%
Other Vacant	515	25.1%	648	39.9%
Total	2,053	100.0%	1,624	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.86.46. In 2016, an estimated 1.3 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.



Table II.86.46 Overcrowding and Severe Overcrowding Story 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	16,981	99.2%	118	0.7%	24	0.1%	17,123
2016 Five-Year ACS	19,193	99.3%	139	0.7%	1	0%	19,333
Renter							
2000 Census	11,847	96.6%	216	1.8%	197	1.6%	12,260
2016 Five-Year ACS	16,759	97.4%	330	1.9%	122	0.7%	36,544
Total							
2000 Census	28,828	98.1%	334	1.1%	221	0.8%	29,383
2016 Five-Year ACS	35,952	98.4%	469	1.3%	123	0.3%	36,544

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 128 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Story County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.86.47 Households with Incomplete Plumbing Facilities Story County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	29,315	36,416
Lacking Complete Plumbing Facilities	68	128
Total Households	29,383	36,544
Percent Lacking	0.2%	0.4%

There were 361 households lacking complete kitchen facilities in 2016, compared to 82 households in 2000. This was a change from 0.3 percent of households in 2000 to 1 percent in 2016.

Table II.86.48 Households with Incomplete Kitchen Facilities Story County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	29,301	36,183
Lacking Complete Kitchen Facilities	82	361
Total Households	29,383	36,544
Percent Lacking	0.3%	1%

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

mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Story County, 15 of households had a cost burden and 18.9 percent had a severe cost burden. Some 19.6 percent of renters were cost burdened, and 34.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.5 percent and a severe cost burden rate of 6 percent. Owner occupied households with a mortgage had a cost burden rate of 13.8 percent, and severe cost burden at 4.8 percent.

Table II.86.49
Cost Burden and Severe Cost Burden by Tenure
 Story 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	8,177	82.4%	1,357	13.7%	384	3.9%	4	0%	9,922
2016 Five-Year ACS	10,152	81.3%	1,728	13.8%	594	4.8%	12	0.1%	12,486
Owner Without a Mortgage									
2000 Census	3,713	93.1%	171	4.3%	88	2.2%	17	0.4%	3,989
2016 Five-Year ACS	5,967	87.1%	380	5.5%	411	6%	89	1.3%	6,847
Renter									
2000 Census	6,187	51%	2,429	20%	2,881	23.7%	634	5.2%	12,131
2016 Five-Year ACS	6,851	39.8%	3,371	19.6%	5,894	34.2%	1,095	6.4%	17,211
Total									
2000 Census	18,077	69.4%	3,957	15.2%	3,353	12.9%	655	2.5%	26,042
2016 Five-Year ACS	22,970	62.9%	5,479	15%	6,899	18.9%	1,196	3.3%	36,544

Housing Problems by Income

Table II.86.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Story County. As can be seen in 2017 the MFI was \$80,000, which compared to \$69,900 for the State of Iowa.

Table II.86.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,785 owner-occupied and 3,180 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 885 owner-occupied 5,130 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 23,340 households without a housing problem.

Table II.86.50
Median Family Income
 Story County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	56,500	49,100
2001	60,500	52,500
2002	61,800	53,700
2003	63,300	54,900
2004	64,400	55,800
2005	66,650	57,650
2006	67,000	57,800
2007	66,500	58,100
2008	69,700	58,500
2009	73,300	62,000
2010	74,000	62,400
2011	77,400	64,000
2012	78,500	64,800
2013	74,900	64,700
2014	75,100	65,300
2015	76,500	67,500
2016	79,500	68,400
2017	80,000	69,900

Table II.86.51
Housing Problems by Income and Tenure
 Story County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	20	10	45	85
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	4	115	25	20	164
Housing cost burden greater than 50% of income (and none of the above problems)	515	190	115	25	40	885
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	225	265	615	340	340	1,785
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	75	565	1,755	1,830	12,010	16,235
Total	880	1,024	2,620	2,230	12,455	19,209
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	100	60	25	0	35	220
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	35	0	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	55	45	65	45	375
Housing cost burden greater than 50% of income (and none of the above problems)	4,210	815	105	0	0	5,130
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	455	1,800	840	65	20	3,180
Zero/negative income (and none of the above problems)	420	0	0	0	0	420
has none of the 4 housing problems	485	615	1,930	1,590	2,485	7,105
Total	5,835	3,345	2,980	1,720	2,585	16,465
Total						
Lacking complete plumbing or kitchen facilities	110	60	45	10	80	305
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	35	0	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	165	59	160	90	65	539
Housing cost burden greater than 50% of income (and none of the above problems)	4,725	1,005	220	25	40	6,015
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	680	2,065	1,455	405	360	4,965
Zero/negative income (and none of the above problems)	475	0	0	0	0	475
has none of the 4 housing problems	560	1,180	3,685	3,420	14,495	23,340
Total	6,715	4,369	5,600	3,950	15,040	35,674

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.86.52, of the 2,194 loans in 2016, 1,028 loans were for Home Purchases, 248 were for Home Improvement and 918 were for refinancing.

Table II.86.52 Owner-Occupied Single Family Home Loans by Loan Type Story County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	863	267	927	2,057
2009	976	214	2,083	3,273
2010	774	308	1,900	2,982
2011	703	261	1,595	2,559
2012	775	193	2,131	3,099
2013	990	167	1,318	2,475
2014	951	177	586	1,714
2015	1,016	214	749	1,979
2016	1,028	248	918	2,194

Table II.86.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$155,314 in 2012 and \$188,966 in 2016. Overall, average loans were \$123,239 in 2008 and \$162,809 in 2016.

Table II.86.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Story County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$145,027	\$40,015	\$126,927	\$123,239
2009	\$143,968	\$60,103	\$151,155	\$143,058
2010	\$144,818	\$60,162	\$142,011	\$134,286
2011	\$144,283	\$52,391	\$140,780	\$132,727
2012	\$155,314	\$67,026	\$144,053	\$142,072
2013	\$161,704	\$65,174	\$137,339	\$142,216
2014	\$170,132	\$45,898	\$139,433	\$146,807
2015	\$178,593	\$40,696	\$152,198	\$153,691
2016	\$188,966	\$54,827	\$162,690	\$162,809

Table II.86.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$120,368,000 in 2012 and \$194,257,000 in 2016. Overall, average loans were \$253,503,000 in 2008 and \$357,203,000 in 2016.

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$125,158,000	\$10,684,000	\$117,661,000	\$253,503,000
2009	\$140,513,000	\$12,862,000	\$314,855,000	\$468,230,000
2010	\$112,089,000	\$18,530,000	\$269,821,000	\$400,440,000
2011	\$101,431,000	\$13,674,000	\$224,544,000	\$339,649,000
2012	\$120,368,000	\$12,936,000	\$306,977,000	\$440,281,000
2013	\$160,087,000	\$10,884,000	\$181,013,000	\$351,984,000
2014	\$161,796,000	\$8,124,000	\$81,708,000	\$251,628,000
2015	\$181,450,000	\$8,709,000	\$113,996,000	\$304,155,000
2016	\$194,257,000	\$13,597,000	\$149,349,000	\$357,203,000

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.86.55 presents some basic statistics about the completed surveys.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	39	3,718	2.9	32.7

Table II.86.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 48 single family units in Story County, with 1 of them available. This translates into a vacancy rate of 2.1 percent in Story County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 2,780 apartment units reported in the survey, with 89 of them available, which resulted in a vacancy rate of 3.2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	48	1	2.1%
Apartments	2,780	89	3.2%
Mobile Homes	0	0	0%
"Other" Units	890	6	0.7%
Don't Know	0	11	
Total	3,718	107	2.9%

Table II.86.57, reports units by bedroom size. As can be seen there were 437 two bedroom apartment units and 141 three bedroom units. Overall, the 457 two bedroom units accounted for 12.3 percent of all units, and the 155 three bedroom units accounted for 4.2 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 2,237 units listed as "Don't Know". Additional details for additional unit types are reported.

Table II.86.57 Rental Units by Bedroom Size Story County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	26	0	455	·	481
One	2	363	0	6	·	371
Two	2	437	0	18	·	457
Three	8	141	0	6	·	155
Four	3	9	0	5	·	17
Don’t Know	33	1,804	0	400	0	2,237
Total	48	2,780	0	890	0	3,718

Table II.86.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 12.5 percent.

Table II.86.58 Single Family Units by Bedroom Size Story County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	2	0	0%
Two	2	0	0%
Three	8	1	12.5%
Four	3	0	0%
Don’t know	33	0	0%
Total	48	1	2.1%

Table II.86.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 3 percent.

Table II.86.59 Apartment Units by Bedroom Size Story County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	26	1	3.8%
One	363	11	3%
Two	437	13	3%
Three	141	13	9.2%
Four	9	5	55.6%
Don’t know	1,804	46	2.6%
Total	2,780	89	3.2%

Average market-rate rents by unit type are shown in Table II.86.60. 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.86.60					
Average Market Rate Rents by Bedroom Size					
Story County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$649.5	\$0	\$0	\$649.5
One	\$800	\$775.3	\$0	\$575	\$763.6
Two	\$1033.3	\$836	\$0	\$825	\$865.6
Three	\$1243.8	\$989.9	\$0	\$1000	\$1057.9
Four	\$1533.3	\$997	\$0	\$2500	\$1515.7
Total	\$1090.4	\$829.7	\$0	\$1225	\$892.9

Table II.86.61, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.86.61					
Average Assisted Rate Rents by Bedroom Size					
Story County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

Table II.86.62, shows vacancy rates for single family units by average rental rates for Story County. The most common rent for single family units was between \$1,250 to \$1,500 and the units in this price range had a vacancy rate of 0 percent.

Table II.86.62			
Single Family Market Rate Rents by Vacancy Status			
Story County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	2	0	0%
\$750 to \$1,000	1	0	0%
\$1,000 to \$1,250	10	1	10%
\$1,250 to \$1,500	20	0	0%
Above \$1,500	0	0	0%
Missing	15	0	0%
Total	48	1	2.1%

The average rent and availability of apartment units is displayed in Table II.86.63. 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 5.1 percent.

Table II.86.63 Apartment Market Rate Rents by Vacancy Status Story County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	490	9	1.8%
\$500 to \$750	536	11	2.1%
\$750 to \$1,000	742	38	5.1%
\$1,000 to \$1,250	425	11	2.6%
\$1,250 to \$1,500	24	10	41.7%
Above \$1,500	0	0	0%
Missing	563	10	1.8%
Total	2,780	89	3.2%

Respondents were asked if utilities are included in the rent and as shown in Table II.86.64 31 respondents, or 83.8 percent, included some sort of utility in the rent.

Table II.86.64 Are there any utilities included with the rent? Story County 2017 Survey of Rental Properties	
Period	Respondent
Yes	31
No	6
% Offering Utilities	83.8%

The type of utility included in the rent is shown in Table II.86.65. There were 7 respondents who included electricity, 14 respondents who included natural gas, 25 respondents who included water and sewer and 25 respondents included trash collection in the rent.

Table II.86.65 Which utilities are included with the rent? Story County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	7
Natural Gas	14
Water/Sewer	25
Trash Collection	25

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.86.66, there were 8 single family units which property managers considered accessible, with an additional 431 accessible apartment units. In addition to the units shown there were 0 mobile homes and 10 “other” units, which property managers deemed accessible to persons with a disability. Respondents also indicated there were a total of 19 persons with disabilities currently residing in accessible units.

Table II.86.66						
Accessible Units by Bedroom Size						
Story County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	9	0	0		9
One	0	94	0	0		94
Two	0	113	0	0		113
Three	5	14	0	0		19
Four	2	1	0	0		3
Don’t Know	1	200	0	10	-1	210
Total	8	431	0	10	-1	448

Table II.86.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent or 0 two bedroom single family units are accessible, with 62.5 percent of three bedroom units were considered accessible. Overall, 16.7 percent of all single family units were considered accessible by survey respondents.

Table II.86.67				
Single Family Units by Accessibility and Bedroom Size				
Story County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	2	0	2	0%
Two	2	0	2	0%
Three	3	5	8	62.5%
Four	1	2	3	66.7%
Don’t know	32	1	33	3%
Total	40	8	48	16.7%

Table II.86.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 25.9 percent or 113 two bedroom apartment units are accessible, with 9.9 percent of three bedroom units were considered accessible. Overall, 15.5 percent of all apartment units were considered accessible by survey respondents.

Table II.86.68 Apartment Units by Accessibility and Bedroom Size Story County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	17	9	26	34.6%
One	269	94	363	25.9%
Two	324	113	437	25.9%
Three	127	14	141	9.9%
Four	8	1	9	11.1%
Don't know	1,604	200	1,804	11.1%
Total	2,349	431	2,780	15.5%

Perceived Need for Rental Units

Table II.86.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 19 respondents said they keep a waitlist, with an estimated 162 number of persons on the wait list.

Table II.86.69 Do you keep a waiting list? Story County 2017 Survey of Rental Properties	
Period	Respondent
Yes	19
No	19
Waitlist Size	162

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.86.70, 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.86.70 How would you rate the need for renovation of existing units in the city? Story County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	0	0
Low Need	12	11	3	3
Moderate Need	10	10	2	2
High Need	2	2	1	1
Extreme Need	0	0	0	0
Average Need	2.5	2.5	2.7	2.7

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.86.71, 21 respondents said there was no need for new single family units, with 3 respondents saying there was extreme need for constructing new single family units. Likewise, 21 respondents indicated no need for new apartment units, with 2 respondents saying there was extreme need for constructing new apartment units.

Table II.86.71
How would you rate the need for construction of new units in the city?
 Story County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	21	21	7	5
Low Need	1	2	0	0
Moderate Need	3	3	0	0
High Need	1	1	0	0
Extreme Need	3	2	2	2
Average Need	1.8	1.7	1.9	2.1

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

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

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

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

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

Table II.86.72, shows the *strong growth scenario* for the Story County. As can be seen there were 19,333 owner-occupied and 17,211 renter-occupied households in 2016, for a total of 36,544 households. In 2030, there will be a projected 39,942 households, of which 23,351 are projected to be owner occupied and the remaining 16,590 are expected to be renter-occupied.

By 2050, there are projected to be 25,113 owner-occupied households, of which 1,150 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 3,425 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 17,210 renter households, of which 6,097 renter households are expected to have incomes between 0 and 30.0 percent of median family income 3,109 renter households with incomes between 50.1-80.0



percent of MFI. Overall households are projected to reach 42,323 occupied units by 2050, of which 7,248 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.86.72								
Housing Demand Forecast								
Story County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	886	1,014	1,041	1,070	1,095	1,116	1,134	1,150
30.1-50%	1,032	1,181	1,213	1,246	1,275	1,300	1,321	1,340
50.1-80%	2,637	3,018	3,101	3,185	3,259	3,322	3,376	3,425
80.1-95%	1,681	1,924	1,976	2,030	2,077	2,118	2,152	2,183
95.1-115%	2,013	2,304	2,367	2,431	2,488	2,536	2,577	2,615
115+%	11,086	12,688	13,035	13,390	13,702	13,967	14,195	14,400
Total	19,333	22,128	22,733	23,351	23,896	24,359	24,756	25,113
Renter								
0-30%	6,098	5,704	5,787	5,878	5,958	6,020	6,065	6,097
30.1-50%	3,501	3,275	3,322	3,375	3,420	3,456	3,482	3,501
50.1-80%	3,109	2,908	2,950	2,997	3,038	3,069	3,092	3,109
80.1-95%	1,615	1,510	1,532	1,556	1,577	1,594	1,606	1,614
95.1-115%	789	738	749	761	771	779	785	789
115+%	2,100	1,964	1,992	2,024	2,051	2,073	2,088	2,099
Total	17,211	16,099	16,333	16,590	16,815	16,990	17,119	17,210
Total								
0-30%	6,984	6,718	6,828	6,948	7,052	7,135	7,199	7,248
30.1-50%	4,532	4,455	4,535	4,621	4,695	4,756	4,803	4,841
50.1-80%	5,746	5,926	6,051	6,182	6,297	6,391	6,469	6,534
80.1-95%	3,295	3,434	3,509	3,586	3,655	3,711	3,758	3,798
95.1-115%	2,802	3,042	3,116	3,192	3,259	3,315	3,362	3,404
115+%	13,185	14,652	15,028	15,413	15,753	16,040	16,284	16,499
Total	36,544	38,227	39,066	39,942	40,711	41,349	41,875	42,323