

**VOLUME II:
TAYLOR COUNTY**

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Taylor County

DEMOGRAPHICS

Population Estimates

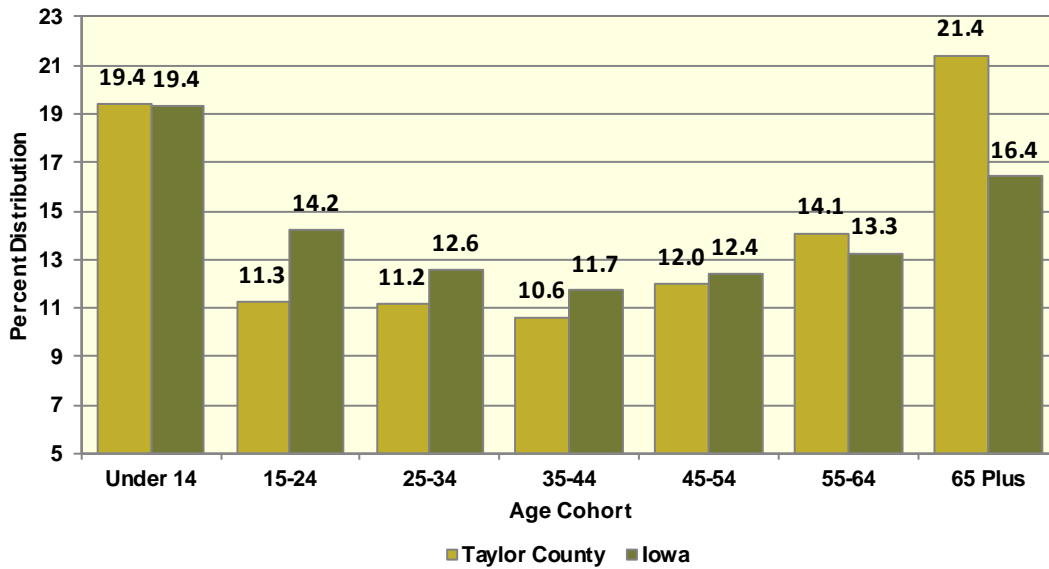
The Census Bureau's current census estimates indicate that Taylor County's population decreased from 6,317 in 2010 to 6,216 in 2016, or by 1.6 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 4.5 percent, and the number of people from 55 to 64 years of age decreased by 0.8 percent. The white population decreased by 2.5 percent, while the black population increased by 100 percent. The Hispanic population increased from 364 to 470 people between 2010 and 2016 or by 29.1 percent. These data are presented in Table II.88.1.

Table II.88.1						
Profile of Population Characteristics						
Taylor County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Taylor County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,317	6,216	-1.6%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,211	1,207	-0.3%	603,673	607,020	0.6%
15 to 24 years	646	700	8.4%	430,187	445,808	3.6%
25 to 34 years	664	694	4.5%	382,583	394,373	3.1%
35 to 44 years	663	661	-0.3%	364,548	367,535	0.8%
45 to 54 years	923	746	-19.2%	439,726	389,744	-11.4%
55 to 64 years	883	876	-0.8%	372,750	415,998	11.6%
65 and Over	1,327	1,332	0.4%	452,888	514,215	13.5%
Race						
White	6,223	6,070	-2.5%	2,839,615	2,864,884	0.9%
Black	20	40	100%	91,695	114,874	25.3%
American Indian and Alaskan Native	11	16	45.5%	13,563	15,924	17.4%
Asian	17	25	47.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	6	5	-16.7%	2,419	3,592	48.5%
Two or more races	40	60	50%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	364	470	29.1%	151,544	182,606	20.5%

Table II.88.2, presents the population of Taylor County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,147 males, who accounted for 49.8 percent of the population, and the remaining 50.2 percent, or 3,170 persons, were female. In 2016, the number of males rose to 3,123 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 3,093 persons being female.

Table II.88.2 Population by Age and Gender Taylor 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	634	577	1,211	647	560	1,207	-0.3%
15 to 24 years	315	331	646	362	338	700	8.4%
25 to 34 years	351	313	664	354	340	694	4.5%
35 to 44 years	349	314	663	330	331	661	-0.3%
45 to 54 years	451	472	923	370	376	746	-19.2%
55 to 64 years	458	425	883	440	436	876	-0.8%
65 and Over	589	738	1,327	620	712	1,332	0.4%
Total	3,147	3,170	6,317	3,123	3,093	6,216	-1.6%
% of Total	49.8%	50.2%	.	50.2%	49.8%	.	

**Diagram II.88.1
Age Distribution**
Taylor County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Taylor County decreased from 7,114 to 6,958 persons, or by -2.2 percent. Between 2000 and 2010, Taylor County population, changed by -641 persons, to a total population of 6,317 persons. The most recent estimates indicated that Taylor County’s population fell an additional -101 persons since the 2010 Census, to 6,216 persons in July 2016.

Table II.88.3 Population Estimates: Births, Deaths, and Migration Taylor County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	7,114
Natural Increase 90-00	-296
Net Migration 90-00	140
2000 Census	6,958
Natural Increase 00-09	-140
Net Migration 00-09	-463
2009 Population Estimate	6,355
2010 Census	6,317
Natural Increase 10-16	26
Net Migration 10-16	-127
2016 Population Estimate	6,216

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.88.3, Taylor County had a natural increase, of -296 persons between 1990 and 2000. During the April 2000 to July 2009 period, Taylor County’s natural increase was estimated at -140 persons. Between 2010 and 2016, the natural increase was estimated at 26 persons, and the net migration was -127 persons.

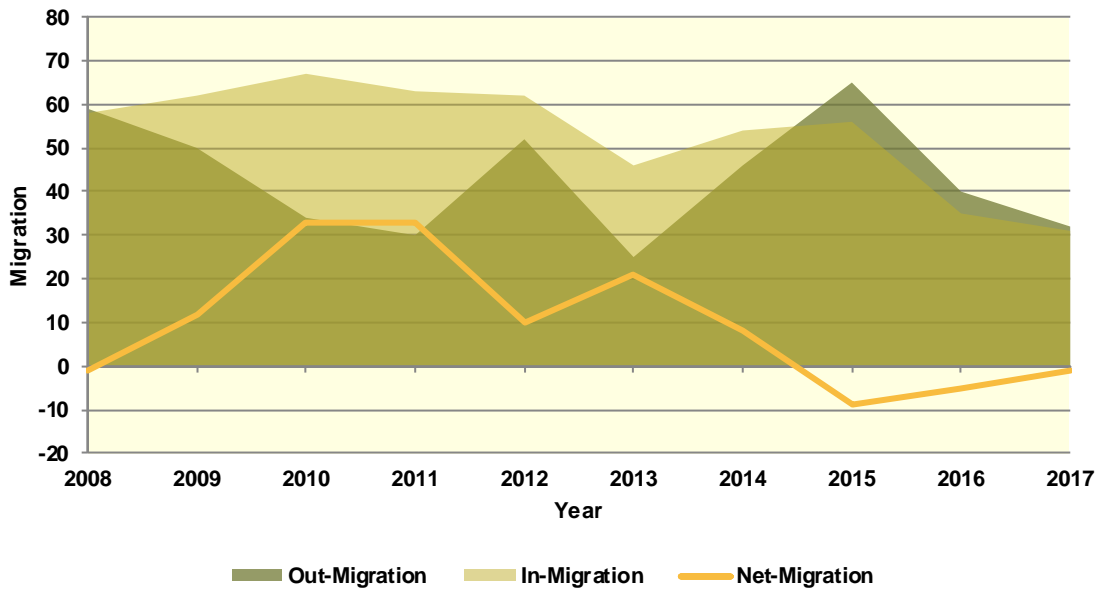
Population Migration Trends

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.88.4 in 2008 there was a total of 58 in-migrations with a total of 59 out-migrations, which led to a net-migration of -1 persons. The most recent first half 2017 data saw a net-migration of -1 persons, with 31 persons entering Taylor County and 32 persons leaving Taylor County.

Diagram II.88.2, 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 2010 with 33 people entering and the migration lowest net migration occurred in 2015 with 9 entering Taylor County.

Diagram II.88.2
Net In-migration by Gender
 Taylor County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.88.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 400 percent of net-migrants, or -4 persons were male, with the remaining -300 percent, or 3 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	27	27	32	32	32	23	25	27	19	13
Female	31	35	35	31	30	23	29	29	16	18
Total	58	62	67	63	62	46	54	56	35	31
Out										
Male	31	25	17	18	29	14	22	31	17	17
Female	28	25	17	12	23	11	24	34	23	15
Total	59	50	34	30	52	25	46	65	40	32
Net										
Male	-4	2	15	14	3	9	3	-4	2	-4
Female	3	10	18	19	7	12	5	-5	-7	3
Total	-1	12	33	33	10	21	8	-9	-5	-1

Table II.88.5, shows net-migration for Taylor 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 2 persons entering Taylor County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 3 persons leaving Taylor County.

Table II.88.5										
Migration by Age Range										
Taylor County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	3	2	1	0	1	1	0	0	0
18-22	7	12	5	8	11	4	7	10	5	2
23-25	2	5	9	9	9	3	5	3	7	6
26-35	20	10	19	12	17	14	14	9	8	10
36-45	10	9	17	9	8	9	11	12	8	4
46-55	6	15	6	10	7	4	6	6	2	2
56-65	7	3	5	9	9	5	5	7	1	4
66 +	6	5	4	5	1	6	5	9	4	3
Total	58	62	67	63	62	46	54	56	35	31
Out										
14-17	0	0	1	0	1	0	0	0	0	0
18-22	9	17	7	7	12	4	5	11	4	5
23-25	12	8	5	3	7	3	8	5	6	5
26-35	17	16	7	6	14	5	8	17	10	10
36-45	8	1	6	3	6	2	5	6	4	3
46-55	8	3	1	5	3	7	6	16	6	3
56-65	3	3	0	2	4	1	6	5	4	2
66 +	2	2	7	4	5	3	8	5	6	4
Total	59	50	34	30	52	25	46	65	40	32
Net										
14-17	0	3	1	1	-1	1	1	0	0	0
18-22	-2	-5	-2	1	-1	0	2	-1	1	-3
23-25	-10	-3	4	6	2	0	-3	-2	1	1
26-35	3	-6	12	6	3	9	6	-8	-2	0
36-45	2	8	11	6	2	7	6	6	4	1
46-55	-2	12	5	5	4	-3	0	-10	-4	-1
56-65	4	0	5	7	5	4	-1	2	-3	2
66 +	4	3	-3	1	-4	3	-3	4	-2	-1
Total	-1	12	33	33	10	21	8	-9	-5	-1

School Age Enrollment

Table II.88.6, show the school enrollment from the Iowa Department of Education for Taylor County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 985 students and was 964 in 2017, a change of -2.1 percent. Enrollment for students in grades 1 to 5 was 353 students in 2010 and 358 in 2017, which was a change of 1.4 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 292 and 269 in 2017, which was a change of -7.9 percent.

Table II.88.6						
School Enrollment						
Taylor County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	105	480	296	399	36	1,316
2001	94	454	284	385	8	1,225
2002	82	419	291	366	10	1,168
2003	106	404	287	372	9	1,178
2004	102	397	288	343	19	1,149
2005	75	387	237	342	1	1,041
2006	100	395	233	317	16	1,045
2007	99	371	232	296	15	998
2008	131	369	205	301	53	1,006
2009	147	353	206	285	65	991
2010	132	353	208	292	41	985
2011	158	367	226	285	67	1,036
2012	141	361	231	288	55	1,021
2013	148	355	219	289	77	1,011
2014	155	340	198	278	60	971
2015	140	361	191	298	74	990
2016	153	360	207	284	62	1,004
2017	137	358	200	269	62	964
% Change 10-17	3.8%	1.4%	-3.8%	-7.9%	51.2%	-2.1%

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.88.7, shows population by age for the 2000 and 2010 Census. The population changed by -9.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -14.7 percent to a total of 1,327 persons in 2010. Those aged 25 to 34 changed by -1.6 percent, and those aged under 5 changed by -3.1 percent.

Table II.88.7 Population by Age Taylor County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	386	5.5%	374	5.9%	-3.1%
5 to 19	1,476	21.2%	1,214	19.2%	-17.8%
20 to 24	327	4.7%	269	4.3%	-17.7%
25 to 34	675	9.7%	664	10.5%	-1.6%
35 to 54	1,835	26.4%	1,586	25.1%	-13.6%
55 to 64	703	10.1%	883	14%	25.6%
65 or Older	1,556	22.4%	1,327	21%	-14.7%
Total	6,958	100.0%	6,317	100.0%	-9.2%

The elderly population is further explored in Table II.88.8. Those aged 65 to 66 changed by 4.8 percent between 2000 and 2010, resulting in a population of 152 persons. Those aged 85 or older changed by -1.5 percent during the same time period, and resulted in 265 persons over age 85 in 2010.

Table II.88.8 Elderly Population by Age Taylor County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	145	9.3%	152	11.5%	4.8%
67 to 69	186	12%	189	14.2%	1.6%
70 to 74	344	22.1%	267	20.1%	-22.4%
75 to 79	343	22%	233	17.6%	-32.1%
80 to 84	269	17.3%	221	16.7%	-17.8%
85 or Older	269	17.3%	265	20%	-1.5%
Total	1,556	100.0%	1,327	100.0%	-14.7%

Population by race and ethnicity is shown in Table II.88.9. The white population changed by -10.8 percent between 2000 and 2010, and resulted in representing 96.1 percent of the population in 2010. The black population changed by 600 percent, represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 37.4 percent between 2000 and 2010, compared to the -11.1 percent growth rate for non-Hispanics.

Table II.88.9					
Population by Race and Ethnicity					
Taylor County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,799	97.7%	6,068	96.1%	-10.8%
Black	2	0%	14	0.2%	600%
American Indian	7	0.1%	9	0.1%	28.6%
Asian	21	0.3%	17	0.3%	-19%
Native Hawaiian/ Pacific Islander	4	0.1%	3	0%	-25%
Other	79	1.1%	147	2.3%	86.1%
Two or More Races	46	0.7%	59	0.9%	28.3%
Total	6,958	100.0%	6,317	100.0%	-9.2%
Hispanic	265	3.8%	364	5.8%	37.4%
Non-Hispanic	6,693	96.2%	5,953	94.2%	-11.1%

Population by race and ethnicity through 2016 is shown in Table II.88.10. The white population represented 96 percent of the population in 2016, compared with black households accounting for 0.2 percent of the population. Hispanic households represented 7.4 percent of the population in 2016.

Table II.88.10				
Population by Race and Ethnicity				
Taylor County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,068	96.1%	5,960	96%
Black	14	0.2%	12	0.2%
American Indian	9	0.1%	16	0.3%
Asian	17	0.3%	44	0.7%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	147	2.3%	131	2.1%
Two or More Races	59	0.9%	46	0.7%
Total	6,317	100.0%	6,209	100.0%
Non-Hispanic	5,953	94.2%	5,749	92.6%
Hispanic	364	5.8%	460	7.4%

The population by race is broken down further by ethnicity in Table II.88.11. While the white non-Hispanic population changed by -11.5 percent between 2000 and 2010, the white Hispanic population changed by 18.1 percent. The black non-Hispanic population changed by 500 percent.

Table II.88.11					
Population by Race and Ethnicity					
Taylor County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,633	99.1%	5,872	98.6%	-11.5%
Black	2	0%	12	0.2%	500%
American Indian	7	0.1%	9	0.2%	28.6%
Asian	21	0.3%	17	0.3%	-19%
Native Hawaiian/ Pacific Islander	3	0%	0	0%	-100%
Other	5	0.1%	0	0%	-100%
Two or More Races	22	0.3%	43	0.7%	95.5%
Total Non-Hispanic	6,693	100.0%	5,953	100.0%	-11.1%
Hispanic					
White	166	62.6%	196	53.8%	18.1%
Black	0	0%	2	0.5%	
American Indian	0	0%	0	0%	0%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	1	0.4%	3	0.8%	200%
Other	74	27.9%	147	40.4%	98.6%
Two or More Races	24	9.1%	16	4.4%	-33.3%
Total Hispanic	265	100.0%	364	100.0%	37.4 %
Total Population	6,958	100.0%	6,317	100.0%	-9.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.88.12. During this time, the total non-Hispanic population was 5,749 persons in 2016. The Hispanic population was 460.

Table II.88.12				
Population by Race and Ethnicity				
Taylor County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,872	98.6%	5,645	98.2%
Black	12	0.2%	12	0.2%
American Indian	9	0.2%	5	0.1%
Asian	17	0.3%	44	0.8%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	43	0.7%	43	0.7%
Total Non-Hispanic	5,953	100.0%	5,749	100.0%
Hispanic				
White	196	53.8%	315	68.5%
Black	2	0.5%	0	0%
American Indian	0	0%	11	2.4%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	3	0.8%	0	0%
Other	147	40.4%	131	28.5%
Two or More Races	16	4.4%	3	0.7%
Total Hispanic	364	100.0%	460	100.0%
Total Population	6,317	100.0%	6,209	100.0%

Households by type and tenure are shown in Table II.88.13. Family households represented 67.1 percent of households, while non-family households accounted for 32.9 percent. These changed from 65.2 and 34.8 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,747	65.2%	1,821	67.1%
Married-Couple Family	1,463	83.7%	1,526	83.8%
Owner-Occupied	1,297	88.7%	1,267	83%
Renter-Occupied	166	11.3%	259	17%
Other Family	284	16.3%	295	15.6%
Male Householder, No Spouse Present	104	36.6%	66	35.3%
Owner-Occupied	61	58.7%	46	69.7%
Renter-Occupied	43	41.3%	20	30.3%
Female Householder, No Spouse Present	180	63.4%	229	61%
Owner-Occupied	115	63.9%	96	41.9%
Renter-Occupied	65	36.1%	133	58.1%
Non-Family Households	932	34.8%	894	32.9%
Owner-Occupied	590	63.3%	584	65.3%
Renter-Occupied	342	36.7%	310	34.7%
Total	2,679	100.0%	2,715	100.0%

The group quarters population was 96 in 2010, compared to 182 in 2000. Institutionalized populations experienced a -25 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	6	4.7%	4	4.2%	-33.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	122	95.3%	92	95.8%	-24.6%
Other Institutions	0	0%	0	0%	0%
Total	128	100.0%	96	100.0%	-25%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	54	100%	0	0%	-100%
Total	54	100.0%	0	100.0%	-100%
Group Quarters Population	182	100.0%	96	100.0%	-47.3%

The number of foreign born persons are shown in Table II.88.15. An estimated 2.6 percent of the population was born in Mexico, some 0.2 percent were born in Hong Kong, and another 0.1 percent were born in Honduras.

Table II.88.15
Place of Birth for the Foreign-Born Population
 Taylor County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	161	2.6%
#2 country of origin	Hong Kong	12	0.2%
#3 country of origin	Honduras	9	0.1%
#4 country of origin	Canada	6	0.1%
#5 country of origin	Korea	5	0.1%
#6 country of origin	Panama	5	0.1%
#7 country of origin	Philippines	5	0.1%
#8 country of origin	Thailand	4	0.1%
#9 country of origin	China excluding Hong Kong and Taiwan	3	0%
#10 country of origin	Germany	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.88.16. An estimated 3.5 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Chinese.

Table II.88.16
Limited English Proficiency and Language Spoken at Home
 Taylor County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	205	3.5%
#2 LEP Language	Chinese	12	0.2%
#3 LEP Language	Tagalog	5	0.1%
#4 LEP Language	French, Haitian, or Cajun	1	0%
#5 LEP Language	Other Asian and Pacific Island languages	1	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.88.17. Some 20.9 percent of the population was disabled in 2000, or a total of 1,349 persons. The disability rate was highest for those over 65, with 44.5 percent disabled.

Table II.88.17 Disability by Age Taylor County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	38	3.6%
16 to 64	674	17.1%
65 and older	637	44.5%
Total	1,349	20.9%

Table II.88.18 shows disability by type in 2000. There were 663 physical disabilities in 2000, some 441 employment disabilities, and 391 go-outside-home disabilities.

Table II.88.18 Total Disabilities Tallied: Aged 5 and Older Taylor County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	346
Physical disability	663
Mental disability	280
Self-care disability	159
Employment disability	441
Go-outside-home disability	391
Total	2,280

Disability by age, as estimated by the 2016 ACS, is shown in Table II.88.19. The disability rate for females was 13.9 percent, compared to 14.2 percent for males. The disability rate changed precipitously higher with age, with 46.8 percent of those over 75 experiencing a disability.

Table II.88.19 Disability by Age Taylor 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	25	4.1%	7	1.4%	32	2.9%
18 to 34	38	6.8%	17	3.3%	55	5.1%
35 to 64	204	17.4%	140	11.9%	344	14.7%
65 to 74	64	20.8%	83	26.2%	147	23.6%
75 or Older	107	45.1%	175	47.8%	282	46.8%
Total	438	14.2%	422	13.9%	860	14.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.88.20. Some 7.2 percent have an ambulatory disability, 6.1 have an independent living disability, and 1.8 percent have a self-care disability.

Table II.88.20		
Total Disabilities Tallied: Aged 5 and Older		
Taylor County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	327	5.4%
Vision disability	94	1.5%
Cognitive disability	247	4.3%
Ambulatory disability	416	7.2%
Self-Care disability	103	1.8%
Independent living disability	284	6.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.88.21. In 2016, some 3,035 persons were employed and 103 were unemployed. This totaled a labor force of 3,138 persons. The unemployment rate for Taylor County was estimated to be 3.3 percent in 2016.

Table II.88.21	
Employment, Labor Force and Unemployment	
Taylor County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,035
Unemployed	103
Labor Force	3,138
Unemployment Rate	3.3%

In 2016, 90.9 percent of households in Taylor County had a high school education or greater.

Table II.88.22	
High School or Greater Education	
Taylor County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,467
Total Households	2,715
Percent High School or Above	90.9%

As seen in Table II.88.23, some 41.9 percent of the population had a high school diploma or equivalent, another 35.4 percent have some college, 9.4 percent have a Bachelor's Degree, and 3.4 percent of the population had a graduate or professional degree.

Table II.88.23		
Educational Attainment		
Taylor County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	466	9.8%
High School or Equivalent	1,994	41.9%
Some College or Associates Degree	1,682	35.4%
Bachelor's Degree	449	9.4%
Graduate or Professional Degree	163	3.4%
Total Population Above 18 years	4,754	100.0%



ECONOMICS

Labor Force

Table II.88.24, shows the labor force statistics for Taylor County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2016 with a rate of 3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.9 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 Taylor County decreased from 3.2 percent in 2015 to 3 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Taylor County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	115	2,987	3,102	3.7%	4.4%
1991	144	3,144	3,288	4.4%	4.7%
1992	143	3,079	3,222	4.4%	4.5%
1993	132	3,098	3,230	4.1%	4%
1994	190	3,132	3,322	5.7%	3.5%
1995	173	3,261	3,434	5%	3.4%
1996	226	3,270	3,496	6.5%	3.5%
1997	184	3,164	3,348	5.5%	3.1%
1998	113	3,176	3,289	3.4%	2.7%
1999	109	3,292	3,401	3.2%	2.6%
2000	111	3,367	3,478	3.2%	2.6%
2001	141	3,299	3,440	4.1%	3.3%
2002	132	3,217	3,349	3.9%	4%
2003	148	3,145	3,293	4.5%	4.5%
2004	139	3,101	3,240	4.3%	4.5%
2005	128	3,237	3,365	3.8%	4.3%
2006	132	3,265	3,397	3.9%	3.7%
2007	136	3,221	3,357	4.1%	3.7%
2008	136	3,234	3,370	4%	4.2%
2009	232	3,145	3,377	6.9%	6.4%
2010	177	3,012	3,189	5.6%	6%
2011	149	3,002	3,151	4.7%	5.5%
2012	128	3,014	3,142	4.1%	5%
2013	121	3,052	3,173	3.8%	4.7%
2014	120	3,133	3,253	3.7%	4.3%
2015	105	3,140	3,245	3.2%	3.8%
2016	97	3,149	3,246	3%	3.7%

Diagram II.88.3, shows the employment and labor force for Taylor County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,149 persons, with the labor force reaching 3,246, indicating there were a total of 97 unemployed persons.

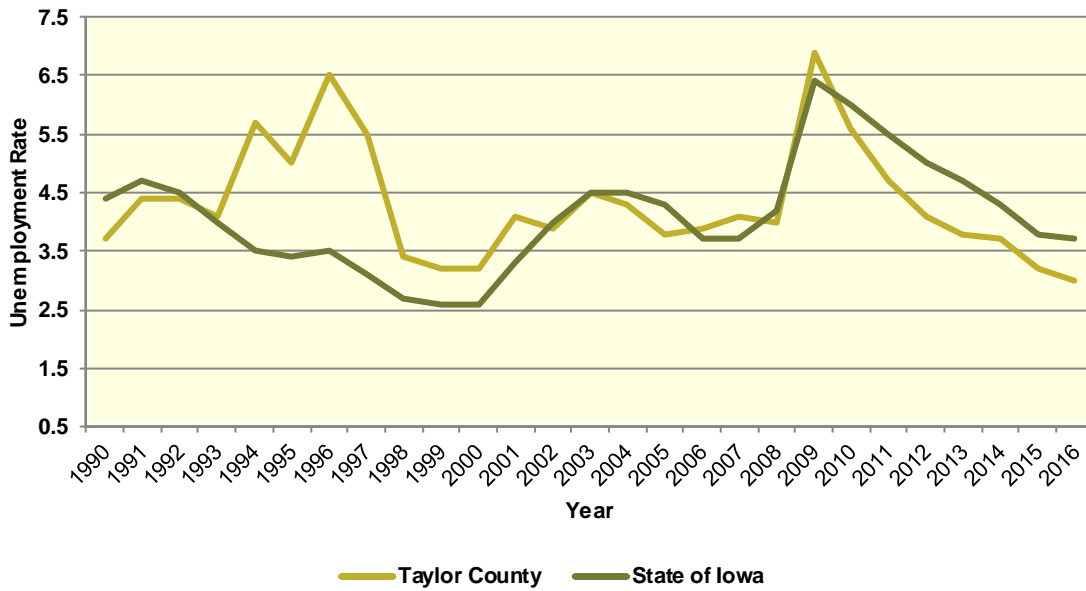
Diagram II.88.3
Employment and Labor Force
 Taylor County
 1990 – 2016 BLS Data



Unemployment

Diagram II.88.4, shows the unemployment rate for both the State and Taylor County. During the 1990’s the average rate for Taylor County was 4.6 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4 percent. Over the course of the entire period the Taylor County had an average unemployment rate that higher than the State, 4.3 percent for Taylor County, versus 4.1 statewide.

Diagram II.88.4
Annual Unemployment Rate
 Taylor 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.88.25, shows total real earnings by industry for Taylor County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$31,390,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 13.6 percent.

Table II.88.25
Real Earnings by Industry
Taylor 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	12,748	34,694	52,224	36,384	62,258	52,642	50,275	31,390	-37.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	62	65	56	58	76	74	84	13.6
Construction	2,804	4,439	6,469	7,897	9,145	8,174	7,435	6,635	-10.8
Manufacturing	16,870	20,044	21,296	23,773	24,806	26,456	28,699	30,064	4.8
Wholesale trade	0	3,373	3,873	3,957	4,169	3,726	3,505	3,261	-6.9
Retail trade	5,429	3,538	3,489	3,834	3,633	4,289	4,339	3,790	-12.7
Transportation and warehousing	7,018	13,066	13,364	12,224	12,695	14,132	14,997	14,936	-0.4
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	4,195	2,585	3,274	0	2,796	2,622	2,600	-0.8
Real estate and rental and leasing	0	713	693	1,023	0	1,790	1,946	1,804	-7.3
Professional and technical services	1,639	1,400	2,145	2,483	2,242	2,003	2,016	2,216	9.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	1,729	2,026	1,944	0	0	0	1,092	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	6,403	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	635	566	-10.9
Other services, except public administration	0	0	0	0	5,771	5,909	6,154	5,933	-3.6
Government and government enterprises	19,904	21,602	20,485	20,592	20,518	20,170	19,851	18,909	-4.7
Total	85,561	124,649	144,972	134,126	162,085	155,074	154,770	134,647	-13



Table II.88.26, shows the total employment by industry for the Taylor County. The most recent estimates show the farm industry was the largest employer in Taylor County, with employment reaching 683 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 6.4 percent.

Table II.88.26									
Employment by Industry									
Taylor County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	951	731	710	670	699	661	690	683	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	14	14	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	145	149	169	187	207	198	210	200	-4.8
Manufacturing	462	433	480	524	535	525	550	585	6.4
Wholesale trade	0	70	75	79	86	85	84	85	1.2
Retail trade	312	210	239	252	255	262	266	278	4.5
Transportation and warehousing	175	252	223	226	236	240	234	230	-1.7
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	105	128	118	0	128	122	122	0
Real estate and rental and leasing	0	69	78	72	0	120	110	114	3.6
Professional and technical services	74	78	90	93	88	80	79	78	-1.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	125	117	119	0	0	0	65	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	249	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	13	0	-100
Accommodation and food services	0	0	0	0	0	0	66	54	-18.2
Other services, except public administration	0	0	0	0	202	198	208	213	2.4
Government and government enterprises	547	462	451	468	471	459	439	437	-0.5
Total	3,554	3,382	3,488	3,528	3,630	3,608	3,589	3,607	0.5

Table II.88.27, shows the real average earnings per job by industry for Taylor County. These figures are calculated by dividing the total real earning displayed in Tables II.88.25 and II.88.26, by industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 64,939 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 11.3 percent to 32,301 dollars.

Table II.88.27
Real Earnings Per Job by Industry
 Taylor County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	13,405	47,462	73,555	54,304	89,067	79,640	72,862	45,959	-36.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	19,336	29,792	38,280	42,232	44,180	41,283	35,403	33,175	-6.3
Manufacturing	36,516	46,291	44,366	45,368	46,366	50,392	52,180	51,391	-1.5
Wholesale trade	0	48,190	51,636	50,091	48,473	43,830	41,721	38,365	-8
Retail trade	17,401	16,850	14,597	15,216	14,246	16,369	16,314	13,633	-16.4
Transportation and warehousing	40,103	51,850	59,926	54,090	53,791	58,884	64,090	64,939	1.3
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	39,949	20,193	27,746	0	21,841	21,493	21,311	-0.8
Real estate and rental and leasing	0	10,339	8,879	14,211	0	14,917	17,694	15,825	-10.6
Professional and technical services	22,154	17,954	23,828	26,697	25,480	25,038	25,522	28,410	11.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	13,828	17,315	16,333	0	0	0	16,800	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	25,716	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	9,625	10,481	8.9
Other services, except public administration	0	0	0	0	28,569	29,843	29,587	27,854	-5.9
Government and government enterprises	36,388	46,757	45,422	44,000	43,563	43,943	45,219	43,270	-4.3
Total	24,075	36,857	41,563	38,017	44,651	42,981	43,123	37,329	-13.4

Table II.88.28 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 \$250,759,000 a -7 percent change between 2015 and 2016. Table II.88.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,382 and 3,607 in 2016, which a change of 0.5 percent over this period.

Table II.88.28
Total Employment and Real Personal Income
 Taylor 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	104,969	4,907	2,348	23,151	17,472	143,033	15,953	3,905	26,880
1970	102,696	4,682	2,500	24,682	19,046	144,242	16,389	3,925	26,164
1971	93,990	5,163	3,264	24,935	20,084	137,109	15,377	3,965	23,706
1972	109,116	5,087	4,489	26,399	20,353	155,270	17,693	3,716	29,362
1973	138,379	6,136	5,286	31,430	21,553	190,512	22,036	3,939	35,129
1974	91,192	6,308	6,797	33,863	22,321	147,865	17,710	3,777	24,142
1975	102,520	6,294	8,305	36,915	24,652	166,098	19,698	3,635	28,202
1976	110,020	6,527	10,125	38,255	25,618	177,491	21,196	3,775	29,144
1977	90,504	6,093	12,112	42,125	26,039	164,688	19,740	3,698	24,475
1978	98,020	6,067	13,853	45,148	27,027	177,982	21,135	3,634	26,974
1979	88,637	6,430	15,842	48,601	27,909	174,558	20,953	3,699	23,961
1980	64,975	6,125	15,470	53,413	29,545	157,278	18,840	3,631	17,896
1981	70,310	6,307	13,863	58,075	30,055	165,997	19,963	3,613	19,460
1982	68,525	6,088	13,393	64,474	31,605	171,910	20,686	3,535	19,386
1983	48,974	5,639	13,290	64,349	32,320	153,294	18,677	3,517	13,924
1984	52,027	5,817	13,601	63,112	32,763	155,686	19,245	3,416	15,230
1985	72,775	5,977	13,181	59,157	33,423	172,558	22,009	3,293	22,099
1986	78,141	6,160	13,746	55,666	33,521	174,914	23,046	3,208	24,359
1987	77,478	6,222	14,428	49,687	33,047	168,418	22,741	3,098	25,008
1988	60,836	6,701	15,886	45,498	32,630	148,150	20,462	3,126	19,461
1989	68,859	6,838	16,210	45,469	32,740	156,440	21,764	3,127	22,021
1990	67,916	6,988	16,579	44,064	34,599	156,170	21,986	3,136	21,657
1991	70,128	7,424	16,960	42,730	36,272	158,666	22,496	3,251	21,572
1992	75,291	7,353	18,680	41,178	37,055	164,850	23,470	3,180	23,677
1993	62,275	7,566	19,969	37,802	37,999	150,480	21,424	3,187	19,540
1994	85,203	7,789	21,666	35,520	37,792	172,392	24,460	3,233	26,354
1995	58,087	8,125	22,938	40,018	37,936	150,854	21,340	3,392	17,125
1996	93,088	7,159	23,759	42,217	39,657	191,562	27,098	3,451	26,975
1997	95,979	8,363	25,880	43,297	39,530	196,323	27,983	3,438	27,917
1998	88,143	9,149	27,086	45,445	39,886	191,410	27,231	3,404	25,895
1999	84,351	9,265	29,525	43,263	40,999	188,874	27,354	3,379	24,964
2000	95,343	9,336	31,494	44,878	42,469	204,848	29,364	3,497	27,265
2001	85,561	9,232	33,095	45,084	44,668	199,176	28,892	3,554	24,075
2002	88,196	9,256	32,002	39,402	48,455	198,800	29,180	3,469	25,424
2003	94,888	9,597	32,580	35,852	45,047	198,770	29,460	3,416	27,777
2004	128,845	9,989	33,868	32,286	45,108	230,118	34,403	3,341	38,564
2005	123,132	10,574	34,804	30,534	44,431	222,326	34,026	3,444	35,752
2006	115,547	10,919	34,538	30,059	48,393	217,618	33,189	3,377	34,216
2007	128,007	11,106	36,082	35,411	50,358	238,752	37,028	3,424	37,385
2008	139,236	11,251	35,542	37,048	54,981	255,556	40,258	3,426	40,641
2009	126,371	11,395	31,211	36,832	55,648	238,667	37,556	3,391	37,266
2010	124,649	11,896	31,425	35,375	57,932	237,485	37,607	3,382	36,857
2011	144,972	11,136	32,943	38,002	59,276	264,057	42,027	3,488	41,563
2012	134,126	11,163	31,379	39,494	57,440	251,275	40,288	3,528	38,017
2013	162,085	12,532	28,841	40,746	56,145	275,285	44,329	3,630	44,651
2014	155,074	12,619	30,747	39,685	56,759	269,646	43,810	3,608	42,981
2015	154,770	12,938	28,730	41,655	57,366	269,583	43,279	3,589	43,124
2016	134,647	13,009	27,149	42,450	59,522	250,759	40,341	3,607	37,329

Diagram II.88.5, shows real average earnings per job for Taylor County from 1990 to 2016. Over this period the average earning per job for Taylor County was \$31,428, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.88.5
Real Average Earnings Per Job
 Taylor County
 BEA Data 1990 - 2016

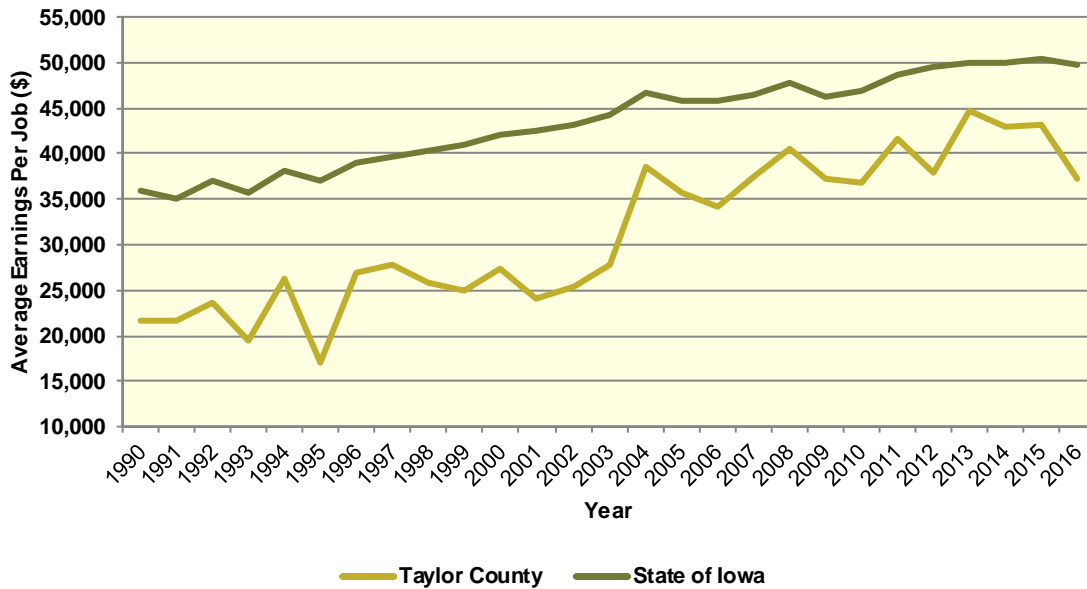
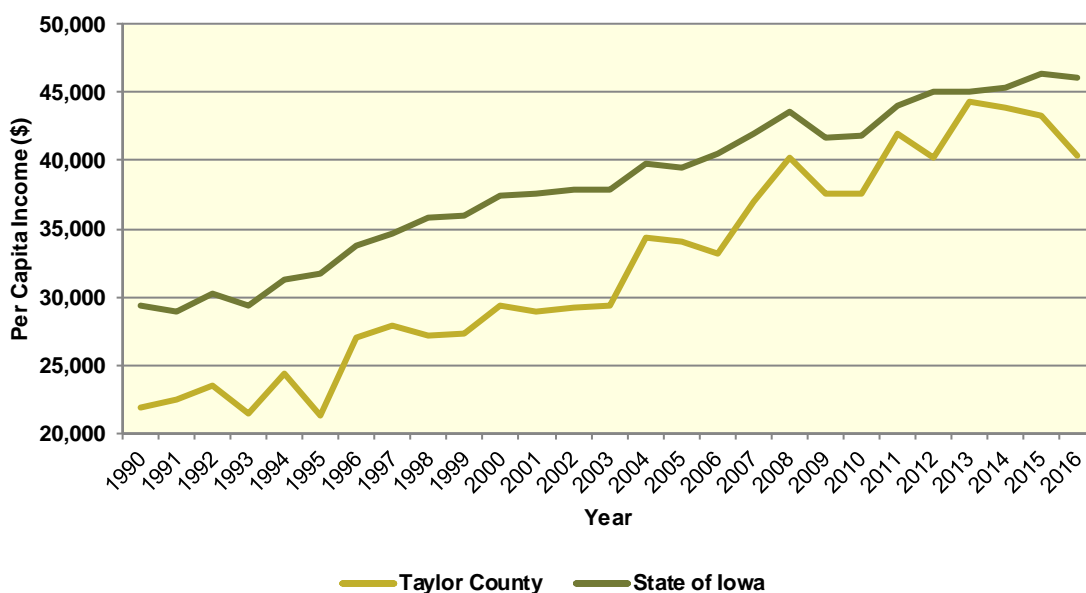


Diagram II.88.6, shows real per capita income for the Taylor County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Taylor County was \$32,218, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.88.6
Real Per Capita Income
 Taylor 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.88.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 1,979 persons in 2015 to 1,977 in 2016, a change of -0.1 percent.

Table II.88.29
Total Monthly Employment
 Taylor County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,829	1,774	1,827	1,792	1,753	1,809	1,885	1,936	1,976	1,930	1,920
Feb	1,858	1,763	1,818	1,756	1,732	1,768	1,889	1,932	1,992	1,917	1,922
Mar	1,888	1,784	1,812	1,751	1,753	1,793	1,898	1,934	1,988	1,977	1,915
Apr	1,900	1,812	1,843	1,792	1,774	1,830	1,940	1,995	2,016	1,987	1,952
May	1,913	1,819	1,875	1,817	1,778	1,830	1,941	2,002	2,024	2,036	1,982
Jun	1,907	1,839	1,872	1,776	1,788	1,853	1,933	2,003	2,010	2,033	1,960
Jul	1,782	1,793	1,834	1,756	1,778	1,802	1,876	1,971	1,984	1,961	1,971
Aug	1,780	1,800	1,823	1,735	1,747	1,825	1,887	1,974	1,987	1,955	1,976
Sep	1,828	1,821	1,815	1,755	1,771	1,862	1,925	1,993	2,011	1,970	2,022
Oct	1,824	1,834	1,830	1,770	1,842	1,841	1,994	1,984	2,013	1,999	2,003
Nov	1,831	1,836	1,824	1,778	1,824	1,821	1,963	2,004	2,034	1,989	2,033
Dec	1,857	1,858	1,825	1,795	1,881	1,844	2,001	2,031	2,022	1,993	2,070
Annual	1,850	1,811	1,833	1,773	1,785	1,823	1,928	1,980	2,005	1,979	1,977
% Change	.	-2.1%	1.2%	-3.3%	0.7%	2.1%	5.8%	2.7%	1.3%	-1.3%	-0.1%

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 \$658 in 2015. In 2016, average weekly wages saw a decreased of 0.3 percent over the prior year, rising to \$656, or by 2 dollars. These data are shown in Table II.88.30.

Table II.88.30						
Average Weekly Wages						
Taylor County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	362	383	371	400	379	
2002	374	395	379	394	386	1.8%
2003	379	406	399	426	402	4.1%
2004	417	441	436	466	440	9.5%
2005	436	461	472	467	459	4.3%
2006	473	465	500	495	483	5.2%
2007	487	489	506	506	497	2.9%
2008	516	507	524	541	522	5%
2009	545	517	541	565	542	3.8%
2010	525	551	574	591	561	3.5%
2011	535	566	583	617	576	2.7%
2012	565	553	572	599	573	-0.5%
2013	565	582	583	620	588	2.6%
2014	564	597	600	666	607	3.2%
2015	626	644	635	724	658	8.4%
2016(p)	614	655	655	696	656	-0.3%

Total business establishments reported by the QCEW are displayed in Table II.88.31. Between 2015 and 2016, the total number of business establishments in Taylor County decreased by 0.3 percent, from 194 to 187 establishments.

Table II.88.31						
Number of Business Establishments						
Taylor County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	200	201	186	186	193	
2002	191	187	192	183	188	-2.6%
2003	184	183	185	183	184	-2.1%
2004	185	187	188	183	186	1.1%
2005	183	184	180	179	182	-2.2%
2006	181	185	185	183	184	1.1%
2007	177	184	184	183	182	-1.1%
2008	181	190	184	184	185	1.6%
2009	181	182	176	176	179	-3.2%
2010	177	176	177	176	177	-1.1%
2011	178	176	175	178	177	(ND)%
2012	182	182	179	181	181	2.3%
2013	188	191	196	195	193	6.6%
2014	199	202	198	195	199	3.1%
2015	194	192	195	196	194	-2.5%
2016	190	186	185	185	187	-3.6%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.88.32, 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 Taylor County.

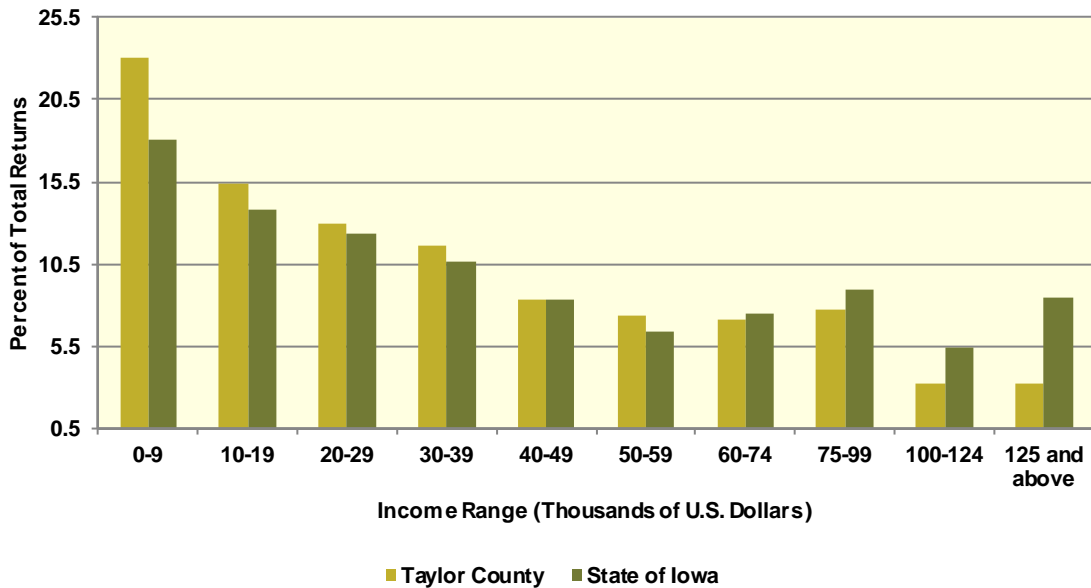
As can be seen, the total number of returns between 2010 and 2015 increased by 0.8 percent, with 85 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 63.5 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -14 percent.

Table II.88.32
Number of Tax Returns by Adjusted Gross Income
 Taylor 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	706	552	416	302	227	169	119	57	10	7	2,565
2003	686	523	418	286	235	170	129	75	22	5	2,549
2004	622	506	374	298	211	186	175	71	13	16	2,472
2005	633	446	393	302	242	184	189	94	21	17	2,521
2006	608	453	378	296	229	196	200	118	24	20	2,522
2007	596	434	379	327	255	182	218	132	40	29	2,592
2008	560	388	383	320	205	188	192	144	41	57	2,478
2009	577	413	389	286	221	189	200	155	49	44	2,523
2010	589	413	394	294	248	165	207	174	62	52	2,598
2011	590	372	379	294	243	184	194	208	55	86	2,605
2012	581	376	374	291	247	174	168	226	70	99	2,606
2013	592	381	366	303	234	182	184	200	72	86	2,600
2014	574	419	383	253	242	183	194	229	67	86	2,630
2015	603	402	339	305	218	192	188	204	84	85	2,620
Change 10 - 15	2.4%	-2.7%	-14%	3.7%	-12.1%	16.4%	-9.2%	17.2%	35.5%	63.5%	0.8%



Diagram II.88.7
2015 Income Distribution
 Taylor 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 828 in 2010 to 751 in 2016, with the poverty rate reaching 12.3 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.88.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	826	12%
2001	820	12.1%
2002	854	12.7%
2003	709	10.7%
2004	763	11.6%
2005	836	13%
2006	767	12%
2007	693	11.1%
2008	889	14.4%
2009	886	14.2%
2010	828	13.4%
2011	831	13.4%
2012	858	14.1%
2013	854	14.1%
2014	793	13.1%
2015	900	14.7%
2016	751	12.3%

The rate of poverty for Taylor County is shown in Table II.88.34. In 2016, there were an estimated 802 persons living in poverty. This represented a 13.2 percent poverty rate, compared to 12.1 percent poverty in 2000. In 2016, some 7.9 percent of those in poverty were under age 6, and 21.1 percent were 65 or older.

Table II.88.34 Poverty by Age Taylor 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	73	8.9%	63	7.9%
6 to 17	144	17.5%	141	17.6%
18 to 64	388	47.1%	429	53.5%
65 or Older	218	26.5%	169	21.1%
Total	823	100.0%	802	100.0%
Poverty Rate	12.1%	.	13.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.7 percent in Taylor County between 2010 and 2016, from 3,107 to 3,084. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.88.35.

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 Taylor County remained unchanged from 5 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits decreased from \$205,772 in 2015 to \$204,578 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.88.36.

Table II.88.35 Housing Units State of Iowa vs. Taylor County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Taylor County	% Growth Since Census
2000 Census Base	1,232,625	.	3,200	.
2010 Census	1,336,417	8.4%	3,107	-2.9%
July 2011 Estimate	1,341,974	0.4%	3,103	-0.1%
July 2012 Estimate	1,346,403	0.7%	3,096	-0.4%
July 2013 Estimate	1,353,274	1.3%	3,095	-0.4%
July 2014 Estimate	1,362,458	1.9%	3,093	-0.5%
July 2015 Estimate	1,370,778	2.6%	3,088	-0.6%
July 2016 Estimate	1,380,162	3.3%	3,084	-0.7%

Table II.88.36
Building Permits and Valuation
Taylor 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	11	0	0	0	11	111,867	0
1981	15	2	0	0	17	114,837	0
1982	2	0	0	0	2	118,945	0
1983	4	0	0	0	4	79,588	0
1984	4	0	0	0	4	100,462	0
1985	1	0	0	0	1	87,617	0
1986	2	0	0	0	2	100,191	0
1987	2	0	0	0	2	97,711	0
1988	0	0	0	0	0	0	0
1989	3	0	0	0	3	236,529	0
1990	2	0	0	0	2	91,789	0
1991	1	0	0	16	17	524,956	29,983
1992	4	0	0	0	4	84,886	0
1993	0	0	0	0	0	0	0
1994	2	0	0	0	2	120,828	0
1995	7	0	0	0	7	91,856	0
1996	5	2	0	0	7	154,025	0
1997	5	0	0	0	5	152,571	0
1998	5	0	0	6	11	120,124	70,661
1999	4	0	0	0	4	85,259	0
2000	7	0	0	0	7	130,648	0
2001	6	0	0	0	6	143,411	0
2002	5	0	0	0	5	154,895	0
2003	3	0	0	0	3	59,960	0
2004	7	0	0	0	7	111,649	0
2005	1	0	0	0	1	220,499	0
2006	2	0	0	0	2	224,495	0
2007	4	0	0	0	4	200,366	0
2008	3	0	0	0	3	187,120	0
2009	7	0	0	0	7	103,485	0
2010	2	0	0	0	2	203,677	0
2011	0	0	0	0	0	0	0
2012	6	0	0	0	6	155,351	0
2013	4	0	0	0	4	212,134	0
2014	4	0	0	0	4	208,397	0
2015	5	0	0	0	5	205,772	0
2016	5	0	0	0	5	204,578	0



Diagram II.88.8
Single Family Permits
 Taylor County
 Census Bureau Data, 1980–2016

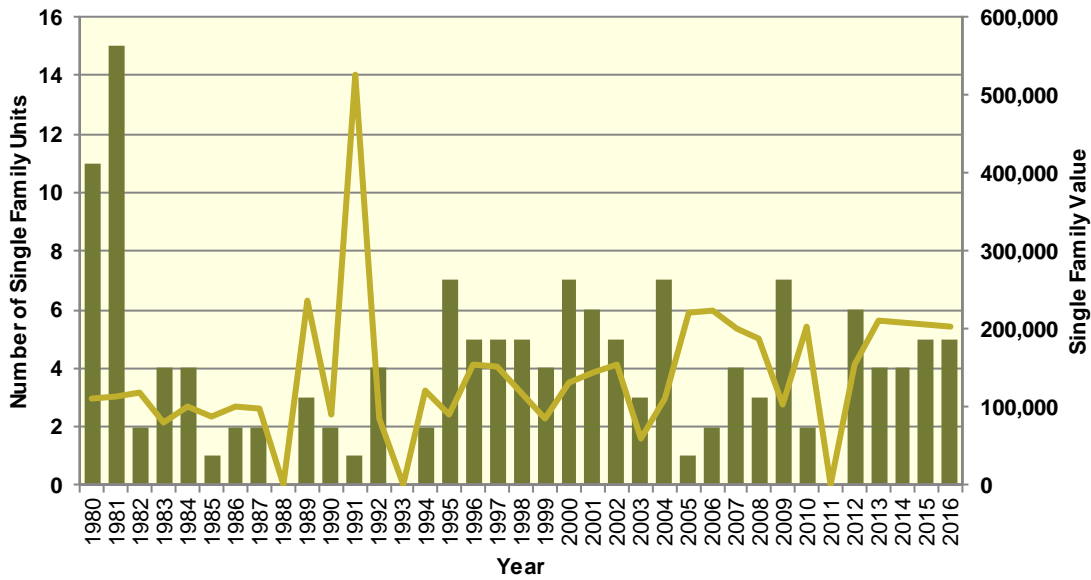
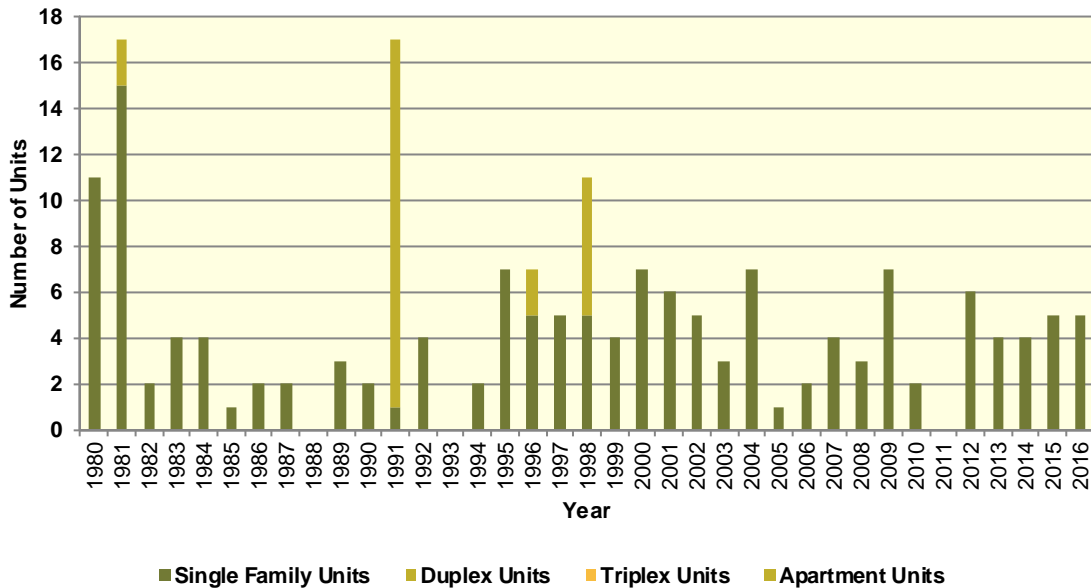


Diagram II.88.9
Total Permits by Unit Type
 Taylor County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.88.37. In 2016, there were 3,089 housing units, up from 3,199 in 2000. Single-family units accounted for 86.8 percent of units in 2016, compared to 87.7 in 2000. Apartment units accounted for 3.6 percent in 2016, compared to 2 percent in 2000.

Table II.88.37 Housing Units by Type Taylor County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,807	87.7%	2,680	86.8%
Duplex	36	1.1%	17	0.6%
Tri- or Four-Plex	98	3.1%	106	3.4%
Apartment	64	2%	112	3.6%
Mobile Home	192	6%	174	5.6%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	3,199	100.0%	3,089	100.0%

Some 86.2 percent of housing was occupied in 2010, compared to 88.3 percent in 2000. Owner-occupied housing changed -4.4 percent between 2000 and 2010, ending with owner-occupied units representing 77 percent of unit. Vacant units changed by 14.1 percent, resulting in 428 vacant units in 2010.

Table II.88.38 Housing Units by Tenure Taylor County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,824	88.3%	2,679	86.2%	-5.1%
Owner-Occupied	2,157	76.4%	2,063	77%	-4.4%
Renter-Occupied	667	23.6%	616	23%	-7.6%
Vacant Housing Units	375	11.7%	428	13.8%	14.1%
Total Housing Units	3,199	100.0%	3,107	100.0%	-2.9%

Table II.88.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,089 housing units. An estimated 73.4 percent were owner-occupied, and 12.1 percent were vacant.

Table II.88.39 Housing Units by Tenure Taylor County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,679	86.2%	2,715	87.9%
Owner-Occupied	2,063	77%	1,993	73.4%
Renter-Occupied	616	23%	722	26.6%
Vacant Housing Units	428	13.8%	374	12.1%
Total Housing Units	3,107	100.0%	3,089	100.0%

Households by household size are shown in Table II.88.40. There were a total of 2,679 households in 2010, up from 2,824 in 2000. One person households changed by 1.4 percent

between 2000 and 2010, while two person households changed by -2.8 percent. Three and four person households changed by -9.8 and -15.1 respectively, representing 12 percent and 9.9 percent of the population in 2010.

Table II.88.40					
Households by Household Size					
Taylor County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	785	27.8%	796	29.7%	1.4%
Two Persons	1,105	39.1%	1,074	40.1%	-2.8%
Three Persons	356	12.6%	321	12%	-9.8%
Four Persons	311	11%	264	9.9%	-15.1%
Five Persons	182	6.4%	131	4.9%	-28%
Six Persons	59	2.1%	67	2.5%	13.6%
Seven Persons or More	26	0.9%	26	1%	0%
Total	2,824	100.0%	2,679	100.0%	-5.1%

Households by income is shown in Table II.88.41. Households earning more than \$100,000 per year represented 15.9 percent of households in 2016, compared to 2.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.9 percent of households in 2010, compared to 17.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.4 percent of households in 2016, compared to 22.5 percent in 2000.

Table II.88.41				
Households by Income				
Taylor 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	634	22.5%	363	13.4%
\$15,000 to \$19,999	246	8.7%	172	6.3%
\$20,000 to \$24,999	241	8.6%	190	7%
\$25,000 to \$34,999	480	17%	286	10.5%
\$35,000 to \$49,999	532	18.9%	440	16.2%
\$50,000 to \$74,999	503	17.9%	595	21.9%
\$75,000 to \$99,999	114	4%	238	8.8%
\$100,000 or More	67	2.4%	431	15.9%
Total	2,817	100.0%	2,715	100.0%

Table II.88.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 8.4 percent and 1.5 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 16.2 percent, 5.3 percent, and 5.9, respectively. Housing units built prior to 1939 represented 40.6 percent of households in 2016.

Table II.88.42				
Households by Year Home Built				
Taylor County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,429	50.6%	1,102	40.6%
1940 to 1949	218	7.7%	197	7.3%
1950 to 1959	258	9.1%	180	6.6%
1960 to 1969	235	8.3%	224	8.3%
1970 to 1979	382	13.5%	439	16.2%
1980 to 1989	145	5.1%	144	5.3%
1990 to 1999	157	5.6%	159	5.9%
2000 to 2009	.	.	229	8.4%
2010 or Later	.	.	41	1.5%
Total	2,824	100.0%	2,715	100.0%

The distribution of unit types by race are shown in Table II.88.43. An estimated 87.8 percent of white households occupy single family homes and some 4.1 percent of white households occupied apartments. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.88.43							
Distribution of Units in Structure by Race							
Taylor County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87.8%	0%	100%	100%	0%	100%	100%
Duplex	0.3%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.2%	0%	0%	0%	0%	0%	0%
Apartment	4.1%	0%	0%	0%	0%	0%	0%
Mobile Home	4.7%	0%	0%	0%	0%	0%	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.88.44. An estimated 10 percent of vacant units were for rent in 2010, a -40.3 percent change since 2000. In addition, some 11.7 percent of vacant units were for sale, a change of -20.6 percent between 2000 and 2010. “Other” vacant units represented 54.4 percent of vacant units in 2010. This is a change of 38.7 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.88.44					
Disposition of Vacant Housing Units					
Taylor County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	72	19.2%	43	10%	-40.3%
For Sale	63	16.8%	50	11.7%	-20.6%
Rented or Sold, Not Occupied	53	14.1%	30	7%	-43.4%
For Seasonal, Recreational, or Occasional Use	19	5.1%	72	16.8%	278.9%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	168	44.8%	233	54.4%	38.7%
Total	375	100.0%	428	100.0%	14.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.88.45. By 2016, for rent units accounted for 12.8 percent of vacant units, while for sale units accounted for 7.5 percent. “Other” vacant units accounted for 37.2 percent of vacant units, representing a total of 139 “other” vacant units.

Table II.88.45				
Disposition of Vacant Housing Units				
Taylor County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	43	10%	48	12.8%
For Sale	50	11.7%	28	7.5%
Rented Not Occupied	4	0.9%	8	2.1%
Sold Not Occupied	26	6.1%	20	5.3%
For Seasonal, Recreational, or Occasional Use	72	16.8%	131	35%
For Migrant Workers	0	0%	0	0%
Other Vacant	233	54.4%	139	37.2%
Total	428	100.0%	374	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.88.46. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.88.46 Overcrowding and Severe Overcrowding Taylor County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	2,157	99.7%	5	0.2%	2	0.1%	2,164
2016 Five-Year ACS	1,978	99.2%	6	0.3%	9	0.5%	1,993
Renter							
2000 Census	622	94.2%	25	3.8%	13	2%	660
2016 Five-Year ACS	706	97.8%	13	1.8%	3	0.4%	2,715
Total							
2000 Census	2,779	98.4%	30	1.1%	15	0.5%	2,824
2016 Five-Year ACS	2,684	98.9%	19	0.7%	12	0.4%	2,715

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

There were a total of 10 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Taylor County. This is compared to 1.2 percent of households lacking complete plumbing facilities in 2000.

Table II.88.47 Households with Incomplete Plumbing Facilities Taylor County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,789	2,705
Lacking Complete Plumbing Facilities	35	10
Total Households	2,824	2,715
Percent Lacking	1.2%	0.4%

There were 50 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.7 percent of households in 2000 to 1.8 percent in 2016.

Table II.88.48 Households with Incomplete Kitchen Facilities Taylor County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,805	2,665
Lacking Complete Kitchen Facilities	19	50
Total Households	2,824	2,715
Percent Lacking	0.7%	1.8%

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 Taylor County, 14.3 of households had a cost burden and 7.8 percent had a severe cost burden. Some 23.5 percent of renters were cost burdened, and 11.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.4 percent and a severe cost burden rate of 6.3 percent. Owner occupied households with a mortgage had a cost burden rate of 12.5 percent, and severe cost burden at 6.8 percent.

Table II.88.49
Cost Burden and Severe Cost Burden by Tenure
 Taylor 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	497	85.4%	51	8.8%	31	5.3%	3	0.5%	582
2016 Five-Year ACS	764	80%	119	12.5%	65	6.8%	7	0.7%	955
Owner Without a Mortgage									
2000 Census	792	91%	51	5.9%	17	2%	10	1.1%	870
2016 Five-Year ACS	859	82.8%	98	9.4%	65	6.3%	16	1.5%	1,038
Renter									
2000 Census	337	59.8%	74	13.1%	49	8.7%	104	18.4%	564
2016 Five-Year ACS	353	48.9%	170	23.5%	82	11.4%	117	16.2%	722
Total									
2000 Census	1,626	80.7%	176	8.7%	97	4.8%	117	5.8%	2,016
2016 Five-Year ACS	1,976	72.8%	387	14.3%	212	7.8%	140	5.2%	2,715

Housing Problems by Income

Table II.88.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Taylor County. As can be seen in 2017 the MFI was \$53,800, which compared to \$69,900 for the State of Iowa.

Table II.88.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 220 owner-occupied and 140 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 102 owner-occupied 74 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,055 households without a housing problem.

Table II.88.50
Median Family Income
 Taylor County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	35,900	49,100
2001	39,400	52,500
2002	41,400	53,700
2003	41,700	54,900
2004	43,100	55,800
2005	44,500	57,650
2006	44,700	57,800
2007	45,300	58,100
2008	45,800	58,500
2009	48,000	62,000
2010	48,300	62,400
2011	49,300	64,000
2012	49,900	64,800
2013	51,200	64,700
2014	51,300	65,300
2015	52,600	67,500
2016	53,100	68,400
2017	53,800	69,900

Table II.88.51
Housing Problems by Income and Tenure

Taylor 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	25	10	4	0	4	43
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	0	4	4	16
Housing cost burden greater than 50% of income (and none of the above problems)	70	20	4	4	4	102
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	75	65	15	20	220
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	25	105	270	220	945	1,565
Total	189	214	353	243	977	1,976
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	25	4	4	10	47
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	10	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	70	4	0	0	0	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	90	25	0	0	140
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	30	60	155	110	135	490
Total	133	179	184	124	149	769
Total						
Lacking complete plumbing or kitchen facilities	29	35	8	4	14	90
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	0	14	8	30
Housing cost burden greater than 50% of income (and none of the above problems)	140	24	4	4	4	176
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	165	90	15	20	360
Zero/negative income (and none of the above problems)	24	0	0	0	0	24
has none of the 4 housing problems	55	165	425	330	1,080	2,055
Total	322	393	537	367	1,126	2,745

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.88.52, of the 57 loans in 2016, 33 loans were for Home Purchases, 1 was for Home Improvement and 23 were for refinancing.



Table II.88.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Taylor County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	26	6	27	59
2009	25	3	36	64
2010	24	7	36	67
2011	23	4	29	56
2012	27	3	45	75
2013	13	4	35	52
2014	16	1	13	30
2015	21	2	18	41
2016	33	1	23	57

Table II.88.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$77,519 in 2012 and \$90,758 in 2016. Overall, average loans were \$60,644 in 2008 and \$107,368 in 2016.

Table II.88.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Taylor County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$60,115	\$12,333	\$71,889	\$60,644
2009	\$95,080	\$59,000	\$92,194	\$91,766
2010	\$77,208	\$61,000	\$97,222	\$86,269
2011	\$71,739	\$45,000	\$84,448	\$76,411
2012	\$77,519	\$69,333	\$83,667	\$80,880
2013	\$80,923	\$11,500	\$106,743	\$92,962
2014	\$81,750	\$91,000	\$196,692	\$131,867
2015	\$108,476	\$40,000	\$141,889	\$119,805
2016	\$90,758	\$80,000	\$132,391	\$107,368

Table II.88.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$2,093,000 in 2012 and \$2,995,000 in 2016. Overall, average loans were \$3,578,000 in 2008 and \$6,120,000 in 2016.

Table II.88.54				
Total Volume of Owner-Occupied Single Family Loans				
Taylor County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$1,563,000	\$74,000	\$1,941,000	\$3,578,000
2009	\$2,377,000	\$177,000	\$3,319,000	\$5,873,000
2010	\$1,853,000	\$427,000	\$3,500,000	\$5,780,000
2011	\$1,650,000	\$180,000	\$2,449,000	\$4,279,000
2012	\$2,093,000	\$208,000	\$3,765,000	\$6,066,000
2013	\$1,052,000	\$46,000	\$3,736,000	\$4,834,000
2014	\$1,308,000	\$91,000	\$2,557,000	\$3,956,000
2015	\$2,278,000	\$80,000	\$2,554,000	\$4,912,000
2016	\$2,995,000	\$80,000	\$3,045,000	\$6,120,000

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.88.55 presents some basic statistics about the completed surveys.

Table II.88.55				
Survey of Rental Properties				
Taylor County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	43	7	29.8

Table II.88.56, shows the amount of total and vacant units with their associated vacancy rates. There were 43 apartment units reported in the survey, with 3 of them available, which resulted in a vacancy rate of 7 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.88.56			
Rental Vacancy Survey by Type			
Taylor County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	43	3	7%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	43	3	7%

Table II.88.57, reports units by bedroom size. As can be seen there were 13 two bedroom apartment units and 1 three bedroom units. Overall, the 13 two bedroom units accounted for 30.2 percent of all units, and the 1 three bedroom units accounted for 2.3 percent. Additional details for additional unit types are reported.

Table II.88.57 Rental Units by Bedroom Size Taylor 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	29	0	0	.	29
Two	0	13	0	0	.	13
Three	0	1	0	0	.	1
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
Total	0	43	0	0	0	43

Table II.88.58 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 3.4 percent.

Table II.88.58 Apartment Units by Bedroom Size Taylor County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	29	1	3.4%
Two	13	2	15.4%
Three	1	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	43	3	7%

Average market-rate rents by unit type are shown in Table II.88.59. 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.88.59 Average Market Rate Rents by Bedroom Size Taylor 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	\$525	\$0	\$0	\$525
Two	\$0	\$635	\$0	\$0	\$635
Three	\$0	\$685	\$0	\$0	\$685
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$539.7	\$0	\$0	\$539.7

The average rent and availability of apartment units is displayed in Table II.88.60. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.88.60 Apartment Market Rate Rents by Vacancy Status Taylor County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	27	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	16	3	18.8%
Total	43	3	7%

Respondents were asked if utilities are included in the rent and as shown in Table II.88.61, 3 respondents, or 75 percent, included some sort of utility in the rent.

Table II.88.61 Are there any utilities included with the rent? Taylor County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.88.62. There were 0 respondents who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.88.62 Which utilities are included with the rent? Taylor County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
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.88.63, there were 11 accessible apartment units. Respondents also indicated there were a total of 8 persons with disabilities currently residing in accessible units.

Table II.88.63 Accessible Units by Bedroom Size Taylor 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	11	0	0		11
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
Total	0	11	0	0	0	11

Table II.88.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 25.6 percent of all apartment units were considered accessible by survey respondents.

Table II.88.64 Apartment Units by Accessibility and Bedroom Size Taylor County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	18	11	29	37.9%
Two	13	0	13	0%
Three	1	0	1	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	32	11	43	25.6%

Perceived Need for Rental Units

Table II.88.65, 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 0 number of persons on the wait list.

Table II.88.65 Do you keep a waiting list? Taylor County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.88.66, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.88.66 How would you rate the need for renovation of existing units in the city? Taylor County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	3	3	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	0	0

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.88.67, 0 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.88.67 How would you rate the need for construction of new units in the city? Taylor County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	1	1	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	3	3	0	0

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create

three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

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

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

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

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

Table II.88.68, shows the *strong growth scenario* for the Taylor County. As can be seen there were 1,993 owner-occupied and 722 renter-occupied households in 2016, for a total of 2,715 households. In 2030, there will be a projected 2,671 households, of which 2,081 are projected to be owner occupied and the remaining 589 are expected to be renter-occupied.

By 2050, there are projected to be 1,955 owner-occupied households, of which 191 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 344 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 536 renter households, of which 93 renter households are expected to have incomes between 0 and 30.0 percent of median family income 129 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 2,491 occupied units by 2050, of which 285 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.88.68
Housing Demand Forecast
Taylor County
Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	195	207	205	204	202	199	195	191
30.1-50%	211	224	222	221	218	215	211	207
50.1-80%	351	372	369	367	363	357	351	344
80.1-95%	181	192	190	189	187	184	181	178
95.1-115%	256	271	269	267	264	260	256	251
115+%	799	846	840	834	825	813	799	784
Total	1,993	2,110	2,096	2,081	2,058	2,028	1,993	1,955
Renter								
0-30%	125	106	104	102	100	98	96	93
30.1-50%	168	143	140	137	135	132	128	125
50.1-80%	173	147	144	141	138	135	132	129
80.1-95%	98	83	82	80	79	77	75	73
95.1-115%	45	38	37	37	36	35	34	33
115+%	112	95	93	92	90	88	86	83
Total	722	612	600	589	578	565	551	536
Total								
0-30%	320	313	309	306	302	297	291	285
30.1-50%	380	366	362	358	353	347	340	332
50.1-80%	524	518	513	508	501	493	483	473
80.1-95%	279	275	272	269	266	261	256	251
95.1-115%	300	309	306	303	300	295	290	284
115+%	911	941	934	926	915	901	884	867
Total	2,715	2,722	2,697	2,671	2,636	2,593	2,544	2,491