

**VOLUME II:
UNION COUNTY**

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Union County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Union County's population decreased from 12,534 in 2010 to 12,420 in 2016, or by 0.9 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 1.9 percent, and the number of people from 55 to 64 years of age increased by 5 percent. The white population decreased by 1.5 percent, while the black population increased by 37.5 percent. The Hispanic population increased from 225 to 379 people between 2010 and 2016 or by 68.4 percent. These data are presented in Table II.89.1.

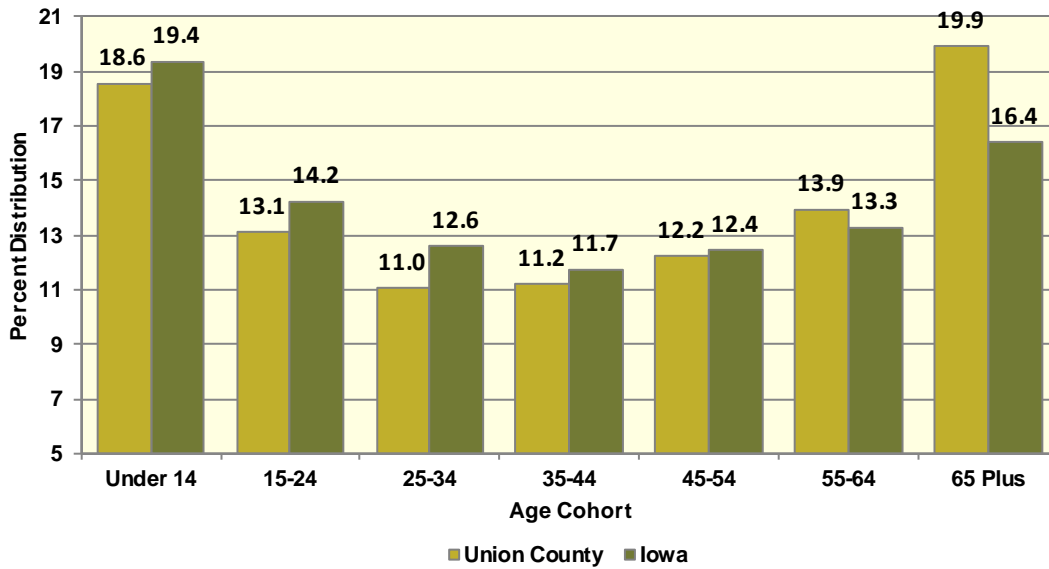
Table II.89.1 Profile of Population Characteristics Union County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Union County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	12,534	12,420	-0.9%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,468	2,306	-6.6%	603,673	607,020	0.6%
15 to 24 years	1,572	1,628	3.6%	430,187	445,808	3.6%
25 to 34 years	1,398	1,372	-1.9%	382,583	394,373	3.1%
35 to 44 years	1,368	1,392	1.8%	364,548	367,535	0.8%
45 to 54 years	1,813	1,517	-16.3%	439,726	389,744	-11.4%
55 to 64 years	1,648	1,730	5%	372,750	415,998	11.6%
65 and Over	2,267	2,475	9.2%	452,888	514,215	13.5%
Race						
White	12,221	12,035	-1.5%	2,839,615	2,864,884	0.9%
Black	96	132	37.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	40	42	5%	13,563	15,924	17.4%
Asian	61	83	36.1%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	3	3	0%	2,419	3,592	48.5%
Two or more races	113	125	10.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	225	379	68.4%	151,544	182,606	20.5%

Table II.89.2, presents the population of Union County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 6,106 males, who accounted for 48.7 percent of the population, and the remaining 51.3 percent, or 6,428 persons, were female. In 2016, the number of males rose to 6,064 persons, and accounted for 48.8 percent of the population, with the remaining 51.2 percent, or 6,356 persons being female.



Table II.89.2 Population by Age and Gender Union County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,246	1,222	2,468	1,187	1,119	2,306	-6.6%
15 to 24 years	827	745	1,572	814	814	1,628	3.6%
25 to 34 years	693	705	1,398	694	678	1,372	-1.9%
35 to 44 years	688	680	1,368	675	717	1,392	1.8%
45 to 54 years	895	918	1,813	749	768	1,517	-16.3%
55 to 64 years	808	840	1,648	825	905	1,730	5.0%
65 and Over	949	1,318	2,267	1,120	1,355	2,475	9.2%
Total	6,106	6,428	12,534	6,064	6,356	12,420	-0.9%
% of Total	48.7%	51.3%	.	48.8%	51.2%	.	

Diagram II.89.1
Age Distribution
Union County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Union County decreased from 12,750 to 12,309 persons, or by -3.5 percent. Between 2000 and 2010, Union County population, changed by 225 persons, to a total population of 12,534 persons. The most recent estimates indicated that Union County's population rose an additional -114 persons since the 2010 Census, to 12,420 persons in July 2016.

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.89.3, Union County had a natural increase, of -178 persons between 1990 and 2000. During the April 2000 to July 2009 period, Union County's natural increase was estimated at -49 persons. Between 2010 and 2016, the natural increase was estimated at -74 persons, and the net migration was -40 persons.

1990 Census	12,750
Natural Increase 90-00	-178
Net Migration 90-00	-263
2000 Census	12,309
Natural Increase 00-09	-49
Net Migration 00-09	267
2009 Population Estimate	12,527
2010 Census	12,534
Natural Increase 10-16	-74
Net Migration 10-16	-40
2016 Population Estimate	12,420

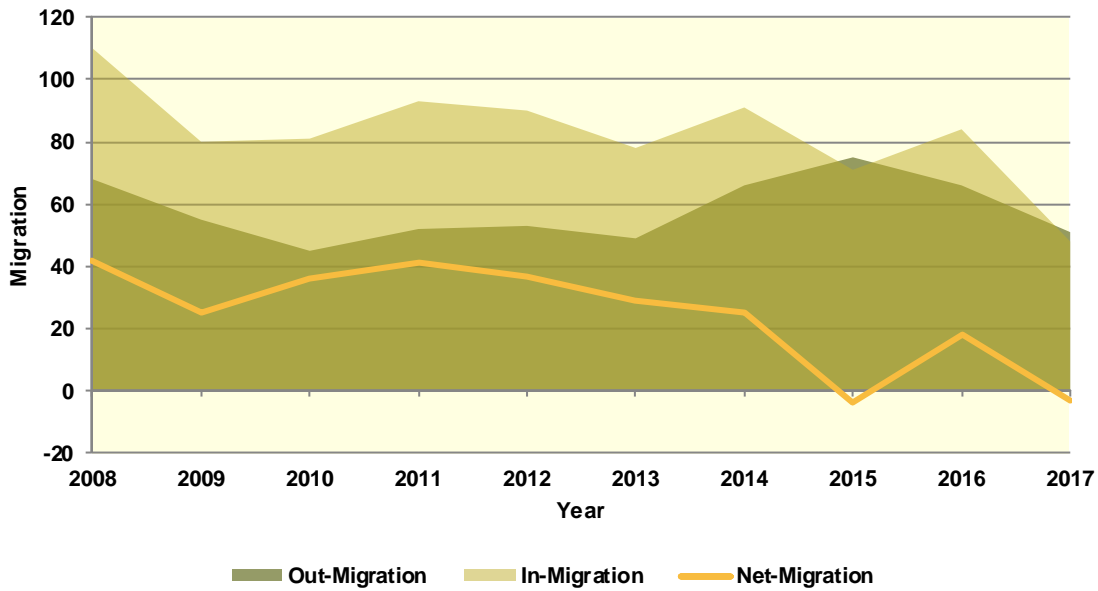
Population Migration Trends

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.89.4 in 2008 there was a total of 110 in-migrations with a total of 68 out-migrations, which led to a net-migration of 42 persons. The most recent first half 2017 data saw a net-migration of -3 persons, with 48 persons entering Union County and 51 persons leaving Union County.

Diagram II.89.2, 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 2008 with 42 people entering and the migration lowest net migration occurred in 2015 with 4 entering Union County.

Diagram II.89.2
Net In-migration by Gender
 Union County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.89.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -33 percent of net-migrants, or 1 person were male, with the remaining 133 percent, or -4 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	57	36	33	45	49	35	46	31	38	26
Female	53	44	48	48	41	43	45	40	46	22
Total	110	80	81	93	90	78	91	71	84	48
Out										
Male	34	24	15	32	24	27	29	39	40	25
Female	34	31	30	20	29	22	37	36	26	26
Total	68	55	45	52	53	49	66	75	66	51
Net										
Male	23	12	18	13	25	8	17	-8	-2	1
Female	19	13	18	28	12	21	8	4	20	-4
Total	42	25	36	41	37	29	25	-4	18	-3

Table II.89.5, shows net-migration for Union 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 7 persons entering Union County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 4 persons leaving Union County.

Table II.89.5										
Migration by Age Range										
Union County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	1	0	1	0	0	0	1	0
18-22	25	16	5	16	14	8	16	7	10	11
23-25	14	13	8	9	9	7	4	9	11	1
26-35	21	12	16	21	21	28	25	19	26	13
36-45	14	16	13	21	12	14	18	17	7	6
46-55	16	15	27	11	17	14	14	7	10	6
56-65	11	4	9	12	14	3	10	7	7	5
66 +	8	3	2	3	2	4	4	5	12	6
Total	110	80	81	93	90	78	91	71	84	48
Out										
14-17	1	0	0	0	1	0	0	1	2	1
18-22	5	8	3	9	10	5	13	7	13	4
23-25	11	9	11	5	8	7	9	7	7	4
26-35	16	7	14	12	14	7	12	26	19	15
36-45	11	13	6	8	7	12	9	9	8	7
46-55	6	9	4	12	9	10	13	11	7	10
56-65	14	6	4	4	1	3	5	10	5	5
66 +	4	3	3	2	3	5	5	4	5	5
Total	68	55	45	52	53	49	66	75	66	51
Net										
14-17	0	1	1	0	0	0	0	-1	-1	-1
18-22	20	8	2	7	4	3	3	0	-3	7
23-25	3	4	-3	4	1	0	-5	2	4	-3
26-35	5	5	2	9	7	21	13	-7	7	-2
36-45	3	3	7	13	5	2	9	8	-1	-1
46-55	10	6	23	-1	8	4	1	-4	3	-4
56-65	-3	-2	5	8	13	0	5	-3	2	0
66 +	4	0	-1	1	-1	-1	-1	1	7	1
Total	42	25	36	41	37	29	25	-4	18	-3

School Age Enrollment

Table II.89.6, show the school enrollment from the Iowa Department of Education for Union County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,184 students and was 2,205 in 2017, a change of 1 percent. Enrollment for students in grades 1 to 5 was 760 students in 2010 and 789 in 2017, which was a change of 3.8 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 613 and 584 in 2017, which was a change of -4.7 percent.

Table II.89.6
School Enrollment

Union County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	158	803	501	739	152	2,229
2001	184	774	535	744	32	2,269
2002	164	764	484	714	36	2,162
2003	153	716	464	687	34	2,054
2004	172	701	475	689	26	2,063
2005	199	705	468	629	8	2,001
2006	214	737	454	652	15	2,057
2007	200	749	439	686	21	2,074
2008	219	720	423	640	23	2,002
2009	332	804	455	600	117	2,167
2010	364	760	447	613	164	2,184
2011	395	740	441	599	176	2,175
2012	411	778	461	573	182	2,223
2013	421	789	442	610	207	2,262
2014	396	821	433	607	177	2,257
2015	362	813	439	629	177	2,243
2016	335	819	445	623	161	2,222
2017	348	789	484	584	177	2,205
% Change 10-17	-4.4%	3.8%	8.3%	-4.7%	7.9%	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.89.7, shows population by age for the 2000 and 2010 Census. The population changed by 1.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.3 percent to a total of 2,267 persons in 2010. Those aged 25 to 34 changed by 7 percent, and those aged under 5 changed by 14.3 percent.

Table II.89.7					
Population by Age					
Union County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	725	5.9%	829	6.6%	14.3%
5 to 19	2,568	20.9%	2,506	20%	-2.4%
20 to 24	650	5.3%	705	5.6%	8.5%
25 to 34	1,307	10.6%	1,398	11.2%	7%
35 to 54	3,551	28.8%	3,181	25.4%	-10.4%
55 to 64	1,211	9.8%	1,648	13.1%	36.1%
65 or Older	2,297	18.7%	2,267	18.1%	-1.3%
Total	12,309	100.0%	12,534	100.0%	1.8%

The elderly population is further explored in Table II.89.8. Those aged 65 to 66 changed by 24.8 percent between 2000 and 2010, resulting in a population of 252 persons. Those aged 85 or older changed by 9.7 percent during the same time period, and resulted in 384 persons over age 85 in 2010.

Table II.89.8					
Elderly Population by Age					
Union County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	202	8.8%	252	11.1%	24.8%
67 to 69	346	15.1%	353	15.6%	2%
70 to 74	501	21.8%	498	22%	-0.6%
75 to 79	521	22.7%	425	18.7%	-18.4%
80 to 84	377	16.4%	355	15.7%	-5.8%
85 or Older	350	15.2%	384	16.9%	9.7%
Total	2,297	100.0%	2,267	100.0%	-1.3%

Population by race and ethnicity is shown in Table II.89.9. The white population changed by 0.2 percent between 2000 and 2010, and resulted in representing 96.9 percent of the population in 2010. The black population changed by 217.9 percent, represented 0.7 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 80 percent between 2000 and 2010, compared to the 1 percent growth rate for non-Hispanics.

Table II.89.9					
Population by Race and Ethnicity					
Union County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	12,117	98.4%	12,144	96.9%	0.2%
Black	28	0.2%	89	0.7%	217.9%
American Indian	21	0.2%	39	0.3%	85.7%
Asian	31	0.3%	60	0.5%	93.5%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	
Other	40	0.3%	74	0.6%	85%
Two or More Races	72	0.6%	125	1%	73.6%
Total	12,309	100.0%	12,534	100.0%	1.8%
Hispanic	125	1%	225	1.8%	80%
Non-Hispanic	12,184	99%	12,309	98.2%	1%

Population by race and ethnicity through 2016 is shown in Table II.89.10. The white population represented 97.4 percent of the population in 2016, compared with black households accounting for 1 percent of the population. Hispanic households represented 2.7 percent of the population in 2016.

Table II.89.10				
Population by Race and Ethnicity				
Union County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	12,144	96.9%	12,208	97.4%
Black	89	0.7%	124	1%
American Indian	39	0.3%	35	0.3%
Asian	60	0.5%	81	0.6%
Native Hawaiian/ Pacific Islander	3	0%	7	0.1%
Other	74	0.6%	0	0%
Two or More Races	125	1%	84	0.7%
Total	12,534	100.0%	12,539	100.0%
Non-Hispanic	12,309	98.2%	12,201	97.3%
Hispanic	225	1.8%	338	2.7%

The population by race is broken down further by ethnicity in Table II.89.11. While the white non-Hispanic population changed by -0.1 percent between 2000 and 2010, the white Hispanic population changed by 57.5 percent. The black non-Hispanic population changed by 214.3 percent, while the black Hispanic population changed by inf percent.

Table II.89.11					
Population by Race and Ethnicity					
Union County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	12,044	98.9%	12,029	97.7%	-0.1%
Black	28	0.2%	88	0.7%	214.3%
American Indian	19	0.2%	30	0.2%	57.9%
Asian	31	0.3%	59	0.5%	90.3%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	
Other	3	0%	2	0%	-33.3%
Two or More Races	59	0.5%	98	0.8%	66.1%
Total Non-Hispanic	12,184	100.0%	12,309	100.0%	1%
Hispanic					
White	73	58.4%	115	51.1%	57.5%
Black	0	0%	1	0.4%	
American Indian	2	1.6%	9	4%	350%
Asian	0	0%	1	0.4%	
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	37	29.6%	72	32%	94.6%
Two or More Races	13	10.4%	27	12%	107.7%
Total Hispanic	125	100.0%	225	100.0%	80 %
Total Population	12,309	100.0%	12,534	100.0%	1.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.89.12. During this time, the total non-Hispanic population was 12,201 persons in 2016. The Hispanic population was 338.

Table II.89.12				
Population by Race and Ethnicity				
Union County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	12,029	97.7%	11,881	97.4%
Black	88	0.7%	124	1%
American Indian	30	0.2%	31	0.3%
Asian	59	0.5%	81	0.7%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	2	0%	0	0%
Two or More Races	98	0.8%	84	0.7%
Total Non-Hispanic	12,309	100.0%	12,201	100.0%
Hispanic				
White	115	51.1%	327	96.7%
Black	1	0.4%	0	0%
American Indian	9	4%	4	1.2%
Asian	1	0.4%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	7	2.1%
Other	72	32%	0	0%
Two or More Races	27	12%	0	0%
Total Hispanic	225	100.0%	338	100.0%
Total Population	12,534	100.0%	12,539	100.0%

Households by type and tenure are shown in Table II.89.13. Family households represented 61.7 percent of households, while non-family households accounted for 38.3 percent. These changed from 63.1 and 36.9 percent, respectively.

Table II.89.13				
Household Type by Tenure				
Union County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,328	63.1%	3,319	61.7%
Married-Couple Family	2,593	77.9%	2,611	78.7%
Owner-Occupied	2,310	89.1%	2,268	86.9%
Renter-Occupied	283	10.9%	343	13.1%
Other Family	735	22.1%	708	22.1%
Male Householder, No Spouse Present	226	30.7%	270	31.9%
Owner-Occupied	140	61.9%	158	58.5%
Renter-Occupied	86	38.1%	112	41.5%
Female Householder, No Spouse Present	509	69.3%	438	71.9%
Owner-Occupied	254	49.9%	183	41.8%
Renter-Occupied	255	50.1%	255	58.2%
Non-Family Households	1,943	36.9%	2,063	38.3%
Owner-Occupied	1,032	53.1%	1,201	58.2%
Renter-Occupied	911	46.9%	862	41.8%
Total	5,271	100.0%	5,382	100.0%

The group quarters population was 352 in 2010, compared to 292 in 2000. Institutionalized populations experienced a -24.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a 80.8 percent change during this same time period.

Table II.89.14					
Group Quarters Population					
Union County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	9	5.4%	9	7.1%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	158	94.6%	117	92.9%	-25.9%
Other Institutions	0	0%	0	0%	0%
Total	167	100.0%	126	100.0%	-24.6%
Noninstitutionalized					
College Dormitories	60	48%	112	49.6%	86.7%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	65	52%	114	50.4%	75.4%
Total	125	100.0%	226	100.0%	80.8%
Group Quarters Population	292	100.0%	352	100.0%	20.5%

The number of foreign born persons are shown in Table II.89.15. An estimated 0.5 percent of the population was born in Mexico, some 0.5 percent were born in Canada, and another 0.2 percent were born in Other Eastern Africa.

Table II.89.15
Place of Birth for the Foreign-Born Population
 Union County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	64	0.5%
#2 country of origin	Canada	60	0.5%
#3 country of origin	Other Eastern Africa	26	0.2%
#4 country of origin	Kenya	12	0.1%
#5 country of origin	Philippines	11	0.1%
#6 country of origin	Sweden	11	0.1%
#7 country of origin	England	10	0.1%
#8 country of origin	Japan	10	0.1%
#9 country of origin	China excluding Hong Kong and Taiwan	9	0.1%
#10 country of origin	Vietnam	9	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.89.16. An estimated 0.7 percent of the population speaks Spanish at home, followed by 0.5 percent speaking German or other West Germanic languages.

Table II.89.16
Limited English Proficiency and Language Spoken at Home
 Union County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	80	0.7%
#2 LEP Language	German or other West Germanic languages	62	0.5%
#3 LEP Language	Chinese	25	0.2%
#4 LEP Language	Tagalog	6	0.1%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other 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.89.17. Some 18.4 percent of the population was disabled in 2000, or a total of 2,085 persons. The disability rate was highest for those over 65, with 38.1 percent disabled.

Table II.89.17 Disability by Age Union County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	103	5.8%
16 to 64	1,176	15.7%
65 and older	806	38.1%
Total	2,085	18.4%

Table II.89.18 shows disability by type in 2000. There were 1,086 physical disabilities in 2000, some 718 employment disabilities, and 580 go-outside-home disabilities.

Table II.89.18 Total Disabilities Tallied: Aged 5 and Older Union County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	524
Physical disability	1,086
Mental disability	464
Self-care disability	241
Employment disability	718
Go-outside-home disability	580
Total	3,613

Disability by age, as estimated by the 2016 ACS, is shown in Table II.89.19. The disability rate for females was 16 percent, compared to 14.8 percent for males. The disability rate changed precipitously higher with age, with 40.9 percent of those over 75 experiencing a disability.

Table II.89.19 Disability by Age Union 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%	44	12.9%	44	6.1%
5 to 17	107	9.9%	13	1.2%	120	5.5%
18 to 34	96	7.7%	88	7%	184	7.3%
35 to 64	348	15.4%	436	17.7%	784	16.6%
65 to 74	159	27.4%	192	30%	351	28.7%
75 or Older	174	40.3%	254	41.3%	428	40.9%
Total	884	14.8%	1,027	16%	1,911	15.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.89.20. Some 7.9 percent have an ambulatory disability, 6.8 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.89.20		
Total Disabilities Tallied: Aged 5 and Older		
Union County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	700	5.6%
Vision disability	302	2.4%
Cognitive disability	656	5.6%
Ambulatory disability	918	7.9%
Self-Care disability	328	2.8%
Independent living disability	644	6.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.89.21. In 2016, some 6,389 persons were employed and 274 were unemployed. This totaled a labor force of 6,663 persons. The unemployment rate for Union County was estimated to be 4.1 percent in 2016.

Table II.89.21	
Employment, Labor Force and Unemployment	
Union County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	6,389
Unemployed	274
Labor Force	6,663
Unemployment Rate	4.1%

In 2016, 91.4 percent of households in Union County had a high school education or greater.

Table II.89.22	
High School or Greater Education	
Union County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,921
Total Households	5,382
Percent High School or Above	91.4%

As seen in Table II.89.23, some 36.9 percent of the population had a high school diploma or equivalent, another 38.6 percent have some college, 11.2 percent have a Bachelor's Degree, and 3.7 percent of the population had a graduate or professional degree.

Table II.89.23		
Educational Attainment		
Union County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	923	9.6%
High School or Equivalent	3,556	36.9%
Some College or Associates Degree	3,714	38.6%
Bachelor's Degree	1,083	11.2%
Graduate or Professional Degree	356	3.7%
Total Population Above 18 years	9,632	100.0%



ECONOMICS

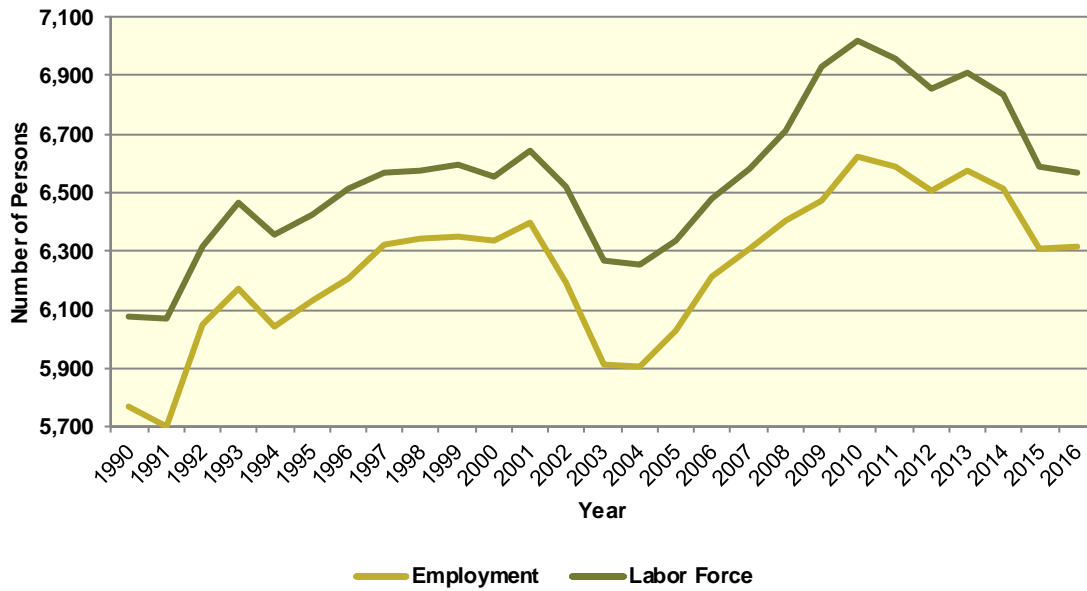
Labor Force

Table II.89.24, shows the labor force statistics for Union County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.6 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 Union County decreased from 4.3 percent in 2015 to 3.8 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Union County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	307	5,772	6,079	5.1%	4.4%
1991	364	5,703	6,067	6%	4.7%
1992	268	6,051	6,319	4.2%	4.5%
1993	297	6,171	6,468	4.6%	4%
1994	314	6,043	6,357	4.9%	3.5%
1995	292	6,130	6,422	4.5%	3.4%
1996	308	6,205	6,513	4.7%	3.5%
1997	242	6,325	6,567	3.7%	3.1%
1998	232	6,341	6,573	3.5%	2.7%
1999	245	6,351	6,596	3.7%	2.6%
2000	217	6,338	6,555	3.3%	2.6%
2001	248	6,395	6,643	3.7%	3.3%
2002	325	6,194	6,519	5%	4%
2003	356	5,910	6,266	5.7%	4.5%
2004	343	5,908	6,251	5.5%	4.5%
2005	313	6,026	6,339	4.9%	4.3%
2006	263	6,214	6,477	4.1%	3.7%
2007	268	6,312	6,580	4.1%	3.7%
2008	308	6,402	6,710	4.6%	4.2%
2009	457	6,475	6,932	6.6%	6.4%
2010	396	6,623	7,019	5.6%	6%
2011	366	6,592	6,958	5.3%	5.5%
2012	347	6,506	6,853	5.1%	5%
2013	338	6,573	6,911	4.9%	4.7%
2014	324	6,514	6,838	4.7%	4.3%
2015	280	6,306	6,586	4.3%	3.8%
2016	252	6,319	6,571	3.8%	3.7%

Diagram II.89.3, shows the employment and labor force for Union County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,319 persons, with the labor force reaching 6,571, indicating there were a total of 252 unemployed persons.

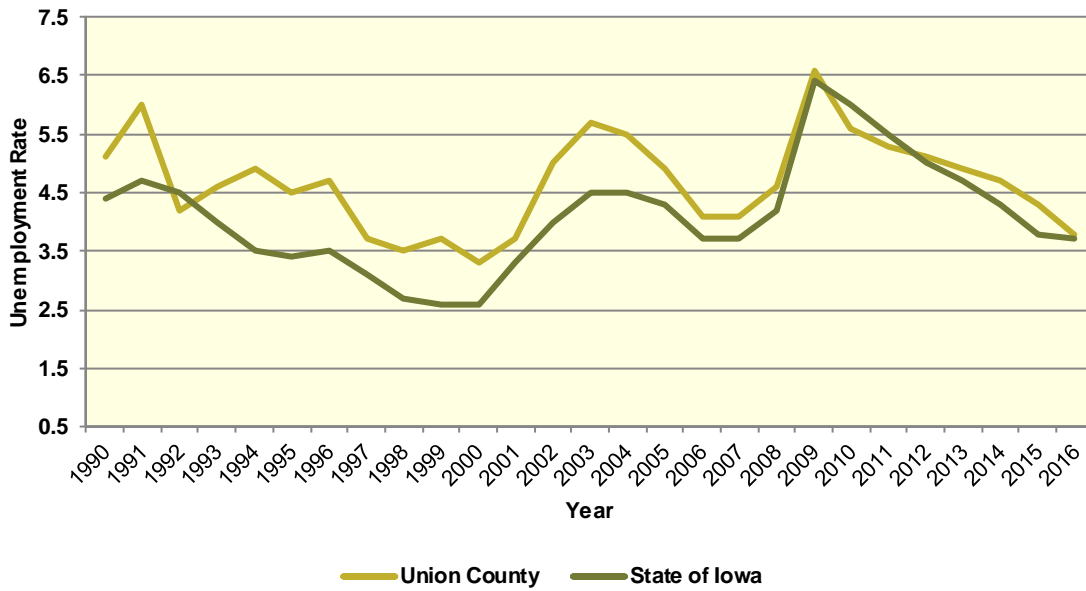
Diagram II.89.3
Employment and Labor Force
 Union County
 1990 – 2016 BLS Data



Unemployment

Diagram II.89.4, shows the unemployment rate for both the State and Union County. During the 1990’s the average rate for Union County was 4.5 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.7 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.8 percent. Over the course of the entire period the Union County had an average unemployment rate that higher than the State, 4.7 percent for Union County, versus 4.1 statewide.

Diagram II.89.4
Annual Unemployment Rate
 Union 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.89.25, shows total real earnings by industry for Union County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$88,033,000. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 219.3 percent to 765,000 dollars.

Table II.89.25
Real Earnings by Industry
 Union 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	2,784	21,414	44,971	27,745	45,568	33,053	23,095	14,199	-38.5
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	8,741	11,738	7,168	6,911	7,135	7,642	7,637	10,274	34.5
Construction	18,892	0	20,219	20,991	20,340	19,666	17,975	18,292	1.8
Manufacturing	66,331	86,307	89,200	89,461	89,761	89,391	83,162	80,920	-2.7
Wholesale trade	14,724	13,471	14,920	18,141	19,542	19,907	19,526	18,780	-3.8
Retail trade	23,635	23,486	22,752	23,498	23,063	24,209	24,390	25,821	5.9
Transportation and warehousing	13,802	16,711	17,999	16,649	16,673	18,876	17,783	18,145	2
Information	3,690	4,440	4,134	3,653	3,433	3,470	3,445	3,128	-9.2
Finance and insurance	8,411	13,828	12,020	12,743	12,148	12,515	12,310	12,747	3.5
Real estate and rental and leasing	1,359	1,403	1,303	1,927	2,241	2,119	2,151	2,084	-3.1
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	10,269	15,405	16,183	15,939	16,600	16,931	13,460	12,768	-5.1
Educational services	1,392	1,668	1,588	1,566	1,419	1,584	1,553	1,678	8
Health care and social assistance	23,106	26,537	23,910	23,136	21,828	20,971	20,799	20,727	-0.3
Arts, entertainment, and recreation	365	470	419	396	343	308	241	770	219.3
Accommodation and food services	7,751	5,948	6,732	6,837	6,753	6,563	6,487	7,101	9.5
Other services, except public administration	10,512	10,088	9,999	10,272	10,033	10,506	10,796	10,201	-5.5
Government and government enterprises	60,487	82,547	78,945	80,621	80,604	81,096	82,776	88,033	6.4
Total	282,314	365,838	383,921	372,773	389,466	379,306	356,646	352,385	-1.2



Table II.89.26, shows the total employment by industry for the Union County. The most recent estimates show the manufacturing industry was the largest employer in Union County, with employment reaching 1,454 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 78.9 percent to 76 jobs.

Table II.89.26
Employment by Industry
Union County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	788	644	653	642	661	636	654	648	-0.9
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	84	84	84	80	80	81	78	77	-1.3
Construction	342	0	350	366	363	375	351	366	4.3
Manufacturing	1,519	1,674	1,763	1,732	1,720	1,657	1,500	1,454	-3.1
Wholesale trade	294	258	281	318	343	357	339	328	-3.2
Retail trade	1,027	928	949	931	941	943	941	984	4.6
Transportation and warehousing	215	218	198	203	232	245	250	250	0
Information	100	101	101	94	93	89	83	81	-2.4
Finance and insurance	202	280	289	295	263	271	275	274	-0.4
Real estate and rental and leasing	188	187	194	198	177	180	175	183	4.6
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	371	503	525	499	507	477	370	352	-4.9
Educational services	113	93	93	88	96	105	99	104	5.1
Health care and social assistance	710	903	821	789	779	731	709	707	-0.3
Arts, entertainment, and recreation	69	63	66	75	75	68	57	102	78.9
Accommodation and food services	472	439	452	435	443	414	422	422	0
Other services, except public administration	457	397	415	406	404	417	444	390	-12.2
Government and government enterprises	1,371	1,478	1,462	1,457	1,405	1,383	1,387	1,436	3.5
Total	8,552	8,852	8,937	8,846	8,823	8,695	8,387	8,408	0.3

Table II.89.27, shows the real average earnings per job by industry for Union County. These figures are calculated by dividing the total real earning displayed in Tables II.89.25 and II.89.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 133,429 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 78.4 percent to 10,066 dollars.

Table II.89.27
Real Earnings Per Job by Industry
 Union County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	3,533	33,251	68,868	43,216	68,937	51,970	35,314	21,912	-38
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	104,062	139,743	85,337	86,392	89,193	94,340	97,914	133,429	36.3
Construction	55,238	0	57,769	57,354	56,033	52,443	51,210	49,978	-2.4
Manufacturing	43,668	51,558	50,595	51,652	52,187	53,947	55,441	55,653	0.4
Wholesale trade	50,081	52,214	53,097	57,047	56,975	55,761	57,598	57,256	-0.6
Retail trade	23,014	25,308	23,975	25,239	24,509	25,672	25,919	26,241	1.2
Transportation and warehousing	64,194	76,658	90,904	82,013	71,865	77,043	71,133	72,580	2
Information	36,900	43,962	40,928	38,864	36,911	38,984	41,503	38,617	-7
Finance and insurance	41,639	49,386	41,593	43,198	46,192	46,181	44,764	46,522	3.9
Real estate and rental and leasing	7,227	7,501	6,717	9,731	12,662	11,771	12,291	11,388	-7.3
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	27,679	30,625	30,825	31,942	32,741	35,494	36,378	36,273	-0.3
Educational services	12,318	17,935	17,074	17,790	14,779	15,088	15,689	16,135	2.8
Health care and social assistance	32,543	29,388	29,124	29,324	28,021	28,688	29,336	29,317	-0.1
Arts, entertainment, and recreation	5,284	7,462	6,342	5,282	4,573	4,533	4,230	7,549	78.4
Accommodation and food services	16,422	13,550	14,895	15,718	15,243	15,853	15,373	16,827	9.5
Other services, except public administration	23,003	25,411	24,094	25,301	24,835	25,194	24,316	26,156	7.6
Government and government enterprises	44,119	55,850	53,998	55,333	57,369	58,638	59,680	61,304	2.7
Total	33,011	41,328	42,959	42,140	44,142	43,623	42,524	41,911	-1.4

Table II.89.28 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 \$468,359,000 a -1 percent change between 2015 and 2016. Table II.89.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,852 and 8,408 in 2016, which a change of 0.3 percent over this period.

Table II.89.28
Total Employment and Real Personal Income
 Union 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	165,891	11,200	1,668	38,924	28,996	224,279	16,591	6,371	26,040
1970	162,422	10,812	1,654	41,341	31,952	226,556	16,698	6,105	26,605
1971	164,395	11,746	1,024	43,068	34,018	230,759	16,876	6,226	26,406
1972	189,540	13,356	-259	45,377	34,494	255,797	18,402	6,389	29,665
1973	223,546	16,504	-1,803	49,953	37,127	292,319	21,443	6,555	34,105
1974	185,167	17,364	-2,842	52,807	39,627	257,395	18,866	6,661	27,799
1975	183,532	16,770	-3,383	57,118	45,469	265,967	19,641	6,617	27,736
1976	200,835	17,720	-4,981	58,528	47,639	284,301	20,805	6,873	29,222
1977	191,770	18,230	-7,085	63,438	45,690	275,582	19,921	7,040	27,241
1978	213,758	19,825	-9,784	66,215	45,892	296,257	21,242	7,110	30,065
1979	216,778	21,919	-12,631	70,545	47,167	299,940	21,298	7,531	28,785
1980	201,494	21,349	-14,191	79,648	50,834	296,436	21,384	7,623	26,431
1981	195,893	21,656	-13,087	90,014	52,905	304,070	21,957	7,433	26,355
1982	200,534	22,333	-14,219	96,510	55,692	316,183	22,997	7,454	26,903
1983	180,529	21,577	-13,086	99,457	58,502	303,824	22,241	7,312	24,690
1984	188,674	22,648	-12,940	97,848	58,712	309,646	22,946	7,188	26,249
1985	196,205	22,874	-12,560	94,764	59,854	315,389	24,001	7,057	27,804
1986	202,502	24,279	-13,174	93,836	59,815	318,700	24,655	7,057	28,695
1987	211,217	24,350	-12,967	85,059	58,967	317,927	24,733	6,922	30,514
1988	210,665	26,386	-13,251	83,961	57,625	312,614	24,522	7,185	29,320
1989	223,638	27,215	-13,640	83,207	60,175	326,165	25,817	7,317	30,564
1990	224,785	27,295	-12,847	82,377	62,099	329,119	25,764	7,371	30,496
1991	221,410	27,257	-13,586	77,490	62,878	320,935	25,400	7,279	30,418
1992	239,383	28,233	-15,982	73,748	63,462	332,377	26,584	7,623	31,402
1993	228,259	28,820	-16,111	71,741	65,633	320,702	25,693	7,754	29,437
1994	244,658	28,917	-14,886	72,557	64,638	338,050	27,367	7,761	31,524
1995	232,307	29,750	-15,545	71,212	69,615	327,838	26,600	8,142	28,532
1996	248,038	27,897	-15,849	74,676	70,878	349,846	28,080	8,232	30,131
1997	263,774	31,563	-17,260	76,943	71,677	363,571	29,451	8,529	30,927
1998	267,311	32,872	-18,893	80,752	69,796	366,094	29,645	8,574	31,177
1999	269,960	32,838	-19,028	73,966	69,639	361,698	29,176	8,608	31,361
2000	283,855	33,352	-20,026	75,346	72,719	378,542	30,823	8,609	32,972
2001	282,314	34,226	-21,126	75,469	76,824	379,255	30,985	8,552	33,011
2002	276,654	33,513	-22,954	71,804	85,451	377,443	31,033	8,104	34,138
2003	269,543	33,044	-24,438	65,741	83,379	361,181	30,089	7,878	34,214
2004	303,740	34,339	-27,558	67,038	81,719	390,600	32,321	8,027	37,839
2005	297,894	35,124	-29,269	63,449	87,841	384,792	31,689	8,178	36,426
2006	309,178	37,076	-32,098	64,001	92,312	396,318	32,419	8,328	37,125
2007	318,323	38,215	-34,772	69,874	91,495	406,705	33,015	8,584	37,084
2008	345,944	39,319	-37,610	72,740	102,794	444,548	35,715	8,629	40,091
2009	345,071	40,014	-39,568	66,300	107,520	439,309	35,069	8,613	40,064
2010	365,838	43,078	-42,994	65,929	110,939	456,634	36,473	8,852	41,329
2011	383,921	38,794	-43,013	72,580	113,287	487,982	38,821	8,937	42,959
2012	372,773	38,104	-43,894	73,609	108,582	472,966	37,539	8,846	42,141
2013	389,466	42,500	-43,302	75,509	111,494	490,667	38,923	8,823	44,143
2014	379,306	41,865	-42,748	77,558	112,027	484,278	38,371	8,695	43,623
2015	356,646	40,222	-39,838	81,459	115,004	473,050	38,005	8,387	42,524
2016	352,385	41,549	-40,363	82,970	114,916	468,359	37,710	8,408	41,911

Diagram II.89.5, shows real average earnings per job for Union County from 1990 to 2016. Over this period the average earning per job for Union County was \$35,815, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.89.5
Real Average Earnings Per Job
 Union County
 BEA Data 1990 - 2016

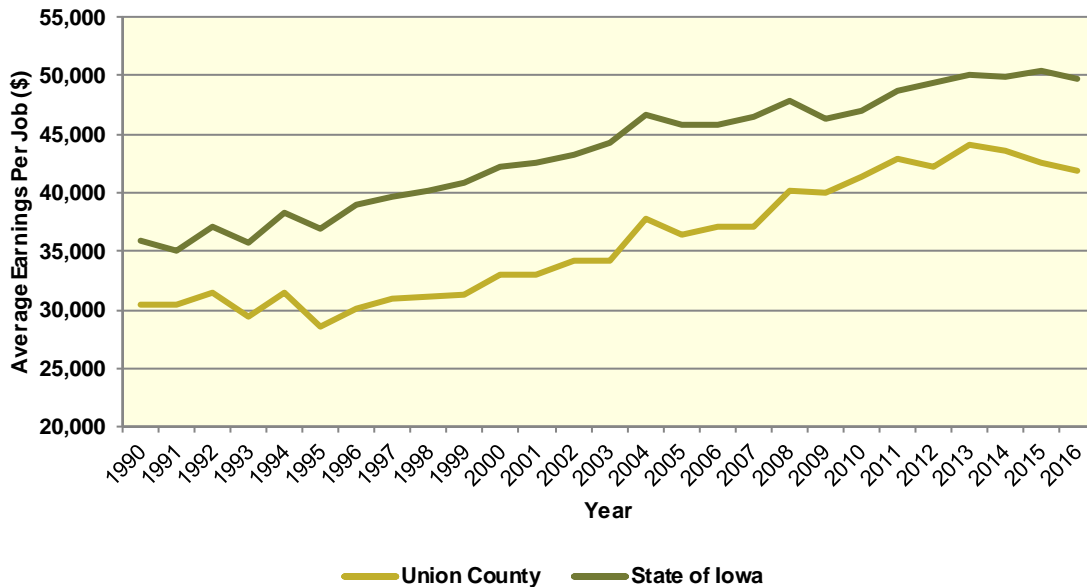
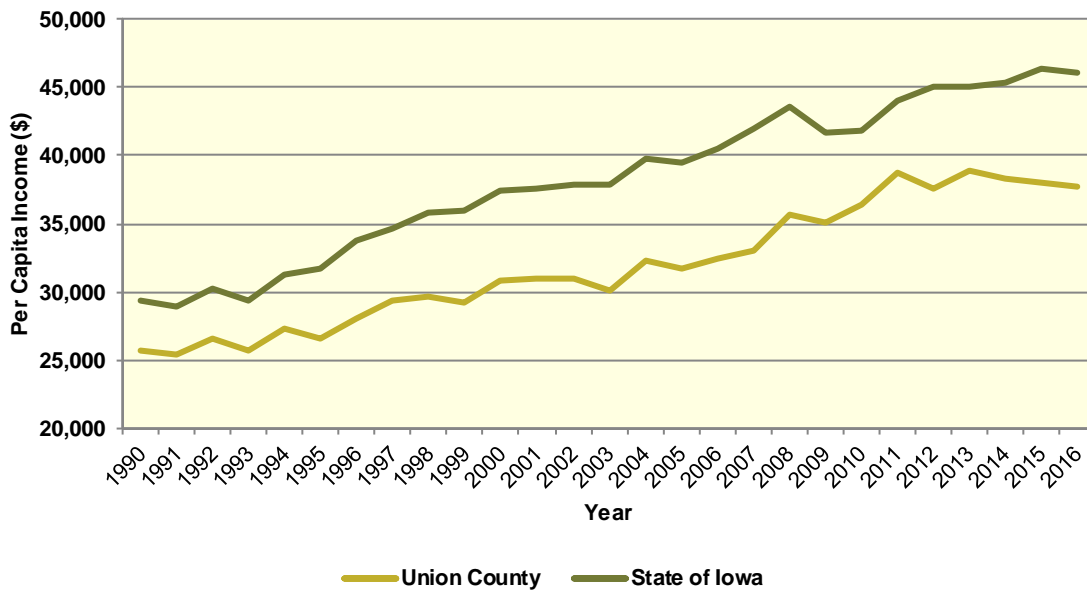


Diagram II.89.6, shows real per capita income for the Union County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Union County was \$31,954, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.89.6
Real Per Capita Income
 Union 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.89.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 6,196 persons in 2015 to 6,209 in 2016, a change of 0.2 percent.

Table II.89.29
Total Monthly Employment
 Union County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,803	6,016	6,104	6,171	6,249	6,460	6,383	6,514	6,538	6,266	6,080
Feb	5,814	6,010	6,099	6,142	6,194	6,527	6,494	6,527	6,519	6,252	6,105
Mar	5,929	6,087	6,185	6,223	6,340	6,596	6,573	6,585	6,549	6,276	6,197
Apr	6,043	6,156	6,316	6,234	6,420	6,715	6,557	6,616	6,490	6,318	6,200
May	6,142	6,215	6,357	6,268	6,562	6,736	6,605	6,620	6,461	6,288	6,195
Jun	6,172	6,286	6,357	6,348	6,633	6,750	6,619	6,632	6,509	6,234	6,188
Jul	5,932	6,119	6,201	6,075	6,491	6,535	6,428	6,500	6,253	6,077	6,223
Aug	5,962	6,156	6,182	6,074	6,449	6,489	6,505	6,449	6,257	6,016	6,164
Sep	6,113	6,235	6,348	6,250	6,551	6,614	6,609	6,566	6,417	6,140	6,249
Oct	6,109	6,300	6,357	6,286	6,667	6,530	6,688	6,689	6,448	6,170	6,294
Nov	6,197	6,329	6,356	6,269	6,662	6,617	6,765	6,746	6,493	6,203	6,322
Dec	6,154	6,350	6,316	6,228	6,685	6,536	6,729	6,681	6,483	6,109	6,286
Annual	6,031	6,188	6,265	6,214	6,492	6,592	6,580	6,594	6,451	6,196	6,209
% Change	.	2.6%	1.2%	-0.8%	4.5%	1.5%	-0.2%	0.2%	-2.2%	-4%	0.2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$695 in 2015. In 2016, average weekly wages saw an increased of 1.6 percent over the prior year, rising to \$706, or by 11 dollars. These data are shown in Table II.89.30.

Table II.89.30						
Average Weekly Wages						
Union County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	426	431	439	451	437	
2002	466	466	441	461	459	5%
2003	454	467	455	480	464	1.1%
2004	479	491	472	522	491	5.8%
2005	472	496	493	522	496	1%
2006	496	537	502	551	522	5.2%
2007	522	556	511	568	540	3.4%
2008	530	562	548	594	559	3.5%
2009	544	585	574	619	581	3.9%
2010	548	603	597	634	596	2.6%
2011	565	602	626	616	602	1%
2012	613	614	639	639	626	4%
2013	641	636	653	643	643	2.7%
2014	667	647	682	688	671	4.4%
2015	666	665	701	748	695	3.6%
2016(p)	656	697	730	742	706	1.6%

Total business establishments reported by the QCEW are displayed in Table II.89.31. Between 2015 and 2016, the total number of business establishments in Union County decreased by 1.6 percent, from 440 to 434 establishments.

Table II.89.31						
Number of Business Establishments						
Union County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	425	428	406	406	416	
2002	404	409	411	413	409	-1.7%
2003	413	421	417	413	416	1.7%
2004	412	411	416	408	412	-1%
2005	415	425	422	423	421	2.2%
2006	420	429	424	425	425	1%
2007	430	427	435	429	430	1.2%
2008	428	430	424	424	427	-0.7%
2009	430	426	421	423	425	-0.5%
2010	428	433	441	435	434	2.1%
2011	427	428	435	437	432	-0.5%
2012	429	434	436	440	435	0.7%
2013	440	439	445	442	442	1.6%
2014	442	443	445	447	444	0.5%
2015	444	444	435	436	440	-0.9%
2016	439	433	431	432	434	-1.4%



Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.89.32, 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 Union County.

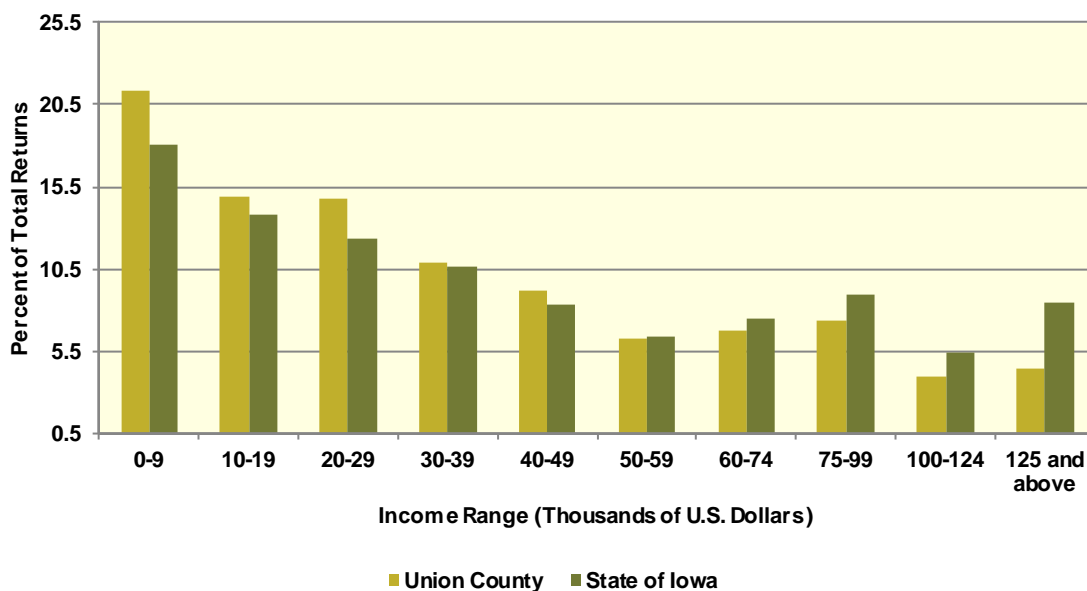
As can be seen, the total number of returns between 2010 and 2015 decreased by -0.2 percent, with 248 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 61 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -9.5 percent.

Table II.89.32
Number of Tax Returns by Adjusted Gross Income
 Union County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,424	1,003	865	591	433	355	300	189	63	69	5,292
2003	1,435	1,027	831	543	476	333	317	212	63	86	5,323
2004	1,374	982	806	589	447	338	382	222	82	90	5,312
2005	1,288	1,031	823	551	470	368	384	248	77	116	5,356
2006	1,238	942	919	580	465	371	397	301	100	111	5,424
2007	1,318	977	901	589	470	393	412	312	105	144	5,621
2008	1,232	948	914	610	447	358	419	341	132	148	5,549
2009	1,221	902	874	563	455	339	419	371	140	140	5,424
2010	1,238	904	864	659	404	356	401	388	138	154	5,506
2011	1,262	909	867	663	430	338	395	350	158	179	5,551
2012	1,202	916	851	668	488	314	389	387	158	206	5,579
2013	1,160	867	824	642	486	356	388	373	199	203	5,498
2014	1,097	817	864	642	477	351	355	401	201	239	5,444
2015	1,173	818	811	598	505	345	370	405	220	248	5,493
Change 10 - 15	-5.3%	-9.5%	-6.1%	-9.3%	25%	-3.1%	-7.7%	4.4%	59.4%	61%	-0.2%



Diagram II.89.7
2015 Income Distribution
 Union County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,876 in 2010 to 1,586 in 2016, with the poverty rate reaching 13.2 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.89.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,219	10.1%
2001	1,246	10.3%
2002	1,354	11.4%
2003	1,312	11%
2004	1,457	12.3%
2005	1,548	13.3%
2006	1,694	14.3%
2007	1,571	13.3%
2008	1,653	13.8%
2009	1,696	14.2%
2010	1,876	15.3%
2011	1,778	14.5%
2012	1,824	14.8%
2013	1,656	13.5%
2014	1,560	12.8%
2015	1,727	14.3%
2016	1,586	13.2%

The rate of poverty for Union County is shown in Table II.89.34. In 2016, there were an estimated 1,585 persons living in poverty. This represented a 12.9 percent poverty rate, compared to 11.4 percent poverty in 2000. In 2016, some 9 percent of those in poverty were under age 6, and 13.8 percent were 65 or older.

Table II.89.34				
Poverty by Age				
Union 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	150	10.9%	142	9%
6 to 17	266	19.4%	328	20.7%
18 to 64	759	55.3%	897	56.6%
65 or Older	197	14.4%	218	13.8%
Total	1,372	100.0%	1,585	100.0%
Poverty Rate	11.4%	.	12.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Union County between 2010 and 2016, from 5,937 to 5,911. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.89.35.

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 Union County increased from 7 authorizations in 2015 to 24 in 2016.

The real value of single-family building permits decreased from \$158,778 in 2015 to \$139,605 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.89.36.

Table II.89.35				
Housing Units				
State of Iowa vs. Union County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Union County	% Growth Since Census
2000 Census Base	1,232,625	.	5,658	.
2010 Census	1,336,417	8.4%	5,937	4.9%
July 2011 Estimate	1,341,974	0.4%	5,930	-0.1%
July 2012 Estimate	1,346,403	0.7%	5,916	-0.4%
July 2013 Estimate	1,353,274	1.3%	5,916	-0.4%
July 2014 Estimate	1,362,458	1.9%	5,910	-0.5%
July 2015 Estimate	1,370,778	2.6%	5,906	-0.5%
July 2016 Estimate	1,380,162	3.3%	5,911	-0.4%

Table II.89.36
Building Permits and Valuation
 Union 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	12	0	3	0	15	119,810	0
1981	11	0	4	5	20	108,448	34,451
1982	9	0	4	0	13	97,799	0
1983	16	2	0	0	18	87,261	0
1984	7	0	0	0	7	96,731	0
1985	2	0	0	0	2	80,802	0
1986	2	0	0	0	2	112,595	0
1987	4	0	0	0	4	100,968	0
1988	5	0	0	0	5	81,985	0
1989	8	0	0	0	8	130,668	0
1990	2	0	0	0	2	112,650	0
1991	6	4	8	16	34	137,431	29,983
1992	4	0	0	0	4	84,886	0
1993	4	0	0	0	4	88,308	0
1994	8	0	0	0	8	134,036	0
1995	11	0	0	0	11	94,615	0
1996	6	0	24	0	30	125,286	0
1997	3	0	0	0	3	142,857	0
1998	11	0	0	0	11	90,382	0
1999	4	0	0	0	4	125,800	0
2000	17	0	0	0	17	141,324	0
2001	10	0	3	0	13	135,329	0
2002	7	0	0	66	73	149,551	101,424
2003	14	0	0	0	14	151,304	0
2004	11	0	0	0	11	146,419	0
2005	5	0	0	0	5	242,238	0
2006	11	0	0	0	11	226,446	0
2007	11	0	24	0	35	190,699	0
2008	5	0	0	0	5	207,748	0
2009	2	0	0	22	24	192,243	138,106
2010	5	0	0	0	5	218,254	0
2011	6	0	0	0	6	278,677	0
2012	16	0	0	0	16	138,458	0
2013	3	0	0	0	3	146,982	0
2014	7	0	0	0	7	141,050	0
2015	7	4	0	0	11	158,778	0
2016	24	0	0	0	24	139,605	0



Diagram II.89.8
Single Family Permits
 Union County
 Census Bureau Data, 1980–2016

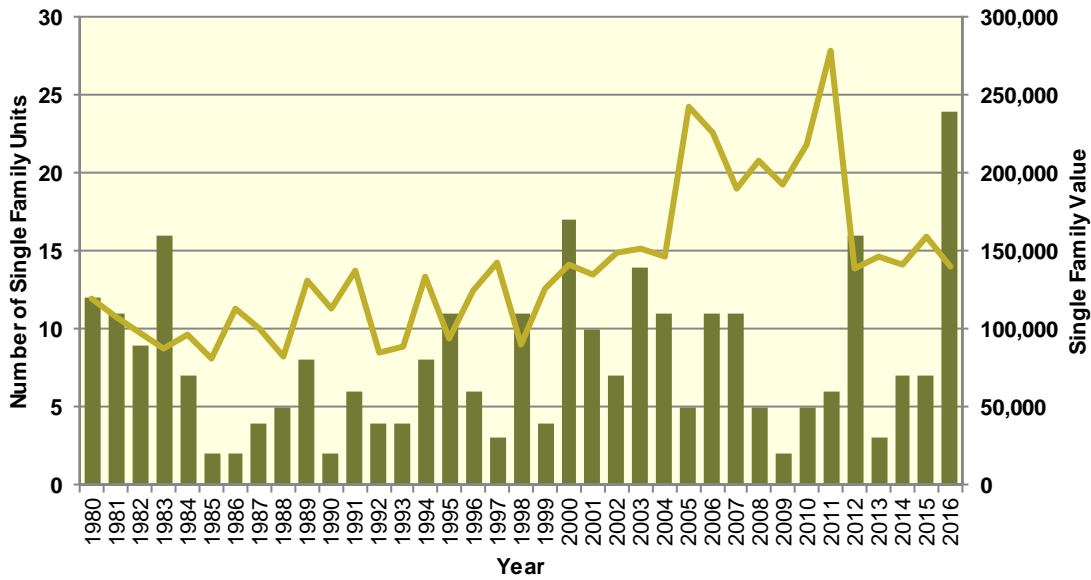
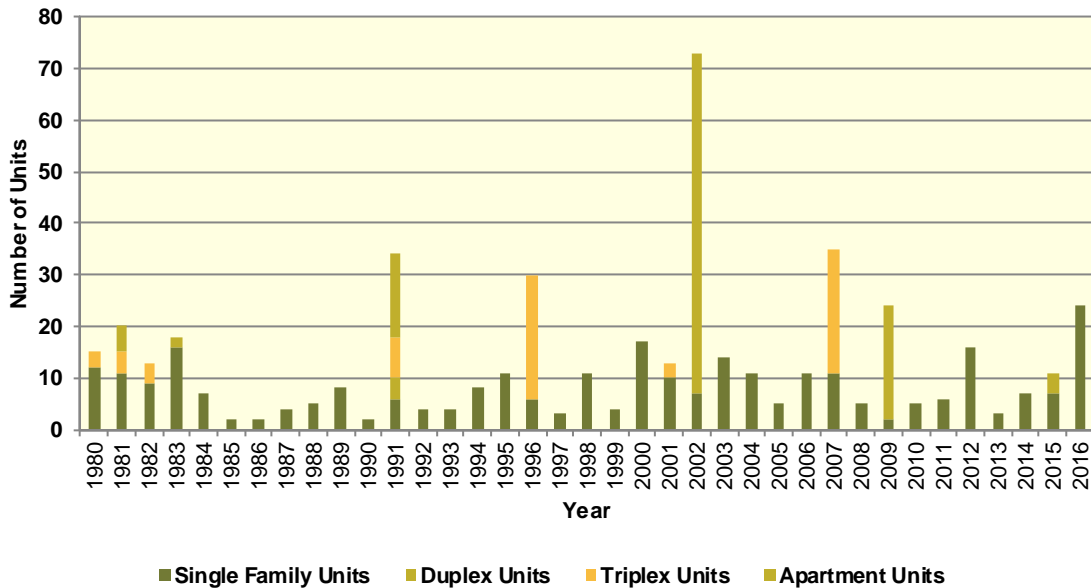


Diagram II.89.9
Total Permits by Unit Type
 Union County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.89.37. In 2016, there were 5,919 housing units, up from 5,657 in 2000. Single-family units accounted for 79.5 percent of units in 2016, compared to 80 in 2000. Apartment units accounted for 9.2 percent in 2016, compared to 4.4 percent in 2000.

Table II.89.37				
Housing Units by Type				
Union County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,524	80%	4,703	79.5%
Duplex	197	3.5%	79	1.3%
Tri- or Four-Plex	383	6.8%	257	4.3%
Apartment	247	4.4%	543	9.2%
Mobile Home	299	5.3%	337	5.7%
Boat, RV, Van, Etc.	7	0.1%	0	0%
Total	5,657	100.0%	5,919	100.0%

Some 88.8 percent of housing was occupied in 2010, compared to 92.7 percent in 2000. Owner-occupied housing changed -1.1 percent between 2000 and 2010, ending with owner-occupied units representing 70.9 percent of unit. Vacant units changed by 60.5 percent, resulting in 666 vacant units in 2010.

Table II.89.38					
Housing Units by Tenure					
Union County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,242	92.7%	5,271	88.8%	0.6%
Owner-Occupied	3,777	72.1%	3,736	70.9%	-1.1%
Renter-Occupied	1,465	27.9%	1,535	29.1%	4.8%
Vacant Housing Units	415	7.3%	666	11.2%	60.5%
Total Housing Units	5,657	100.0%	5,937	100.0%	4.9%

Table II.89.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,919 housing units. An estimated 70.8 percent were owner-occupied, and 9.1 percent were vacant.

Table II.89.39				
Housing Units by Tenure				
Union County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,271	88.8%	5,382	90.9%
Owner-Occupied	3,736	70.9%	3,810	70.8%
Renter-Occupied	1,535	29.1%	1,572	29.2%
Vacant Housing Units	666	11.2%	537	9.1%
Total Housing Units	5,937	100.0%	5,919	100.0%

Households by household size are shown in Table II.89.40. There were a total of 5,271 households in 2010, up from 5,242 in 2000. One person households changed by 1.5 percent



between 2000 and 2010, while two person households changed by 1.6 percent. Three and four person households changed by -5.9 and -7.7 respectively, representing 12.4 percent and 10.5 percent of the population in 2010.

Table II.89.40					
Households by Household Size					
Union County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,640	31.3%	1,664	31.6%	1.5%
Two Persons	1,933	36.9%	1,963	37.2%	1.6%
Three Persons	697	13.3%	656	12.4%	-5.9%
Four Persons	598	11.4%	552	10.5%	-7.7%
Five Persons	275	5.2%	289	5.5%	5.1%
Six Persons	66	1.3%	103	2%	56.1%
Seven Persons or More	33	0.6%	44	0.8%	33.3%
Total	5,242	100.0%	5,271	100.0%	0.6%

Households by income is shown in Table II.89.41. Households earning more than \$100,000 per year represented 14.7 percent of households in 2016, compared to 3.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.1 percent of households in 2010, compared to 17.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.3 percent of households in 2016, compared to 19.1 percent in 2000.

Table II.89.41				
Households by Income				
Union County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,009	19.1%	662	12.3%
\$15,000 to \$19,999	531	10.1%	262	4.9%
\$20,000 to \$24,999	458	8.7%	454	8.4%
\$25,000 to \$34,999	866	16.4%	635	11.8%
\$35,000 to \$49,999	1,021	19.3%	923	17.1%
\$50,000 to \$74,999	933	17.7%	1,030	19.1%
\$75,000 to \$99,999	267	5.1%	626	11.6%
\$100,000 or More	193	3.7%	790	14.7%
Total	5,278	100.0%	5,382	100.0%

Table II.89.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 11.4 percent and 0.8 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 15.1 percent, 6.4 percent, and 7.3, respectively. Housing units built prior to 1939 represented 38.2 percent of households in 2016.

Table II.89.42				
Households by Year Home Built				
Union County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,328	44.4%	2,056	38.2%
1940 to 1949	322	6.1%	222	4.1%
1950 to 1959	542	10.3%	404	7.5%
1960 to 1969	587	11.2%	495	9.2%
1970 to 1979	728	13.9%	812	15.1%
1980 to 1989	329	6.3%	347	6.4%
1990 to 1999	406	7.7%	391	7.3%
2000 to 2009	.	.	612	11.4%
2010 or Later	.	.	43	0.8%
Total	5,242	100.0%	5,382	100.0%

The distribution of unit types by race are shown in Table II.89.43. An estimated 79.4 percent of white households occupy single family homes, while 0 percent of black households do. Some 8.9 percent of white households occupied apartments, while 100 percent of black households do. An estimated 100 percent of Asian, and 66.7 percent of American Indian households occupy single family homes.

Table II.89.43							
Distribution of Units in Structure by Race							
Union County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	79.4%	0%	66.7%	100%	0%	0%	100%
Duplex	1.5%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	4.2%	0%	0%	0%	0%	0%	0%
Apartment	8.9%	100%	33.3%	0%	0%	0%	0%
Mobile Home	6%	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.89.44. An estimated 20.1 percent of vacant units were for rent in 2010, a 10.7 percent change since 2000. In addition, some 15 percent of vacant units were for sale, a change of 132.6 percent between 2000 and 2010. "Other" vacant units represented 43.4 percent of vacant units in 2010. This is a change of 68 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.89.44					
Disposition of Vacant Housing Units					
Union County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	121	29.2%	134	20.1%	10.7%
For Sale	43	10.4%	100	15%	132.6%
Rented or Sold, Not Occupied	42	10.1%	46	6.9%	9.5%
For Seasonal, Recreational, or Occasional Use	37	8.9%	97	14.6%	162.2%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	172	41.4%	289	43.4%	68%
Total	415	100.0%	666	100.0%	60.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.89.45. By 2016, for rent units accounted for 12.5 percent of vacant units, while for sale units accounted for 26.8 percent. “Other” vacant units accounted for 34.5 percent of vacant units, representing a total of 185 “other” vacant units.

Table II.89.45				
Disposition of Vacant Housing Units				
Union County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	134	20.1%	67	12.5%
For Sale	100	15%	144	26.8%
Rented Not Occupied	12	1.8%	32	6%
Sold Not Occupied	34	5.1%	36	6.7%
For Seasonal, Recreational, or Occasional Use	97	14.6%	73	13.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	289	43.4%	185	34.5%
Total	666	100.0%	537	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.89.46. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.



Table II.89.46							
Overcrowding and Severe Overcrowding							
Union County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,729	98.8%	34	0.9%	13	0.3%	3,776
2016 Five-Year ACS	3,789	99.4%	14	0.4%	7	0.2%	3,810
Renter							
2000 Census	1,422	97%	38	2.6%	6	0.4%	1,466
2016 Five-Year ACS	1,560	99.2%	12	0.8%	0	0%	5,382
Total							
2000 Census	5,151	98.3%	72	1.4%	19	0.4%	5,242
2016 Five-Year ACS	5,349	99.4%	26	0.5%	7	0.1%	5,382

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

Table II.89.47		
Households with Incomplete Plumbing Facilities		
Union County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,224	5,364
Lacking Complete Plumbing Facilities	18	18
Total Households	5,242	5,382
Percent Lacking	0.3%	0.3%

There were 69 households lacking complete kitchen facilities in 2016, compared to 27 households in 2000. This was a change from 0.5 percent of households in 2000 to 1.3 percent in 2016.

Table II.89.48		
Households with Incomplete Kitchen Facilities		
Union County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,215	5,313
Lacking Complete Kitchen Facilities	27	69
Total Households	5,242	5,382
Percent Lacking	0.5%	1.3%

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 Union County, 12.6 of households had a cost burden and 8.9 percent had a severe cost burden. Some 15.3 percent of renters were cost burdened, and 19.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 16 percent, and severe cost burden at 4 percent.

Table II.89.49
Cost Burden and Severe Cost Burden by Tenure
 Union County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,417	88.6%	126	7.9%	41	2.6%	16	1%	1,600
2016 Five-Year ACS	1,799	79.9%	361	16%	91	4%	0	0%	2,251
Owner Without a Mortgage									
2000 Census	1,112	91.2%	54	4.4%	36	3%	17	1.4%	1,219
2016 Five-Year ACS	1,387	89%	78	5%	83	5.3%	11	0.7%	1,559
Renter									
2000 Census	909	66.3%	229	16.7%	144	10.5%	89	6.5%	1,371
2016 Five-Year ACS	891	56.7%	241	15.3%	306	19.5%	134	8.5%	1,572
Total									
2000 Census	3,438	82.1%	409	9.8%	221	5.3%	122	2.9%	4,190
2016 Five-Year ACS	4,077	75.8%	680	12.6%	480	8.9%	145	2.7%	5,382

Housing Problems by Income

Table II.89.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Union County. As can be seen in 2017 the MFI was \$58,700, which compared to \$69,900 for the State of Iowa.

Table II.89.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 470 owner-occupied and 189 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 235 owner-occupied 240 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,990 households without a housing problem.

Table II.89.50
Median Family Income
 Union County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	38,800	49,100
2001	41,500	52,500
2002	41,500	53,700
2003	48,700	54,900
2004	49,400	55,800
2005	50,100	57,650
2006	50,100	57,800
2007	50,200	58,100
2008	50,700	58,500
2009	53,500	62,000
2010	53,900	62,400
2011	55,900	64,000
2012	56,700	64,800
2013	53,700	64,700
2014	56,500	65,300
2015	54,900	67,500
2016	56,800	68,400
2017	58,700	69,900

Table II.89.51
Housing Problems by Income and Tenure
 Union 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	4	0	4	0	15	23
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	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	140	70	15	10	0	235
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	205	150	65	30	470
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	15	250	550	490	1,840	3,145
Total	189	525	719	569	1,885	3,887
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	65	10	4	15	20	114
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	0	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	115	90	35	0	0	240
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	95	40	0	4	189
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	75	175	325	115	155	845
Total	309	374	404	130	179	1,396
Total						
Lacking complete plumbing or kitchen facilities	69	10	8	15	35	137
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	0	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	255	160	50	10	0	475
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	300	190	65	34	659
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	90	425	875	605	1,995	3,990
Total	498	899	1,123	699	2,064	5,283

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.89.52, of the 107 loans in 2016, 53 loans were for Home Purchases, 6 were for Home Improvement and 48 were for refinancing.

Table II.89.52 Owner-Occupied Single Family Home Loans by Loan Type Union County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	72	23	114	209
2009	36	6	123	165
2010	34	2	90	126
2011	52	7	89	148
2012	36	5	110	151
2013	48	2	86	136
2014	34	2	42	78
2015	48	5	57	110
2016	53	6	48	107

Table II.89.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$126,444 in 2012 and \$90,792 in 2016. Overall, average loans were \$92,804 in 2008 and \$99,897 in 2016.

Table II.89.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Union County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$84,333	\$47,391	\$107,316	\$92,804
2009	\$103,333	\$33,333	\$121,756	\$114,521
2010	\$90,176	\$67,000	\$122,456	\$112,865
2011	\$97,750	\$84,714	\$136,888	\$120,669
2012	\$126,444	\$181,400	\$107,291	\$114,311
2013	\$108,938	\$46,000	\$138,919	\$126,971
2014	\$119,647	\$101,500	\$104,119	\$110,821
2015	\$99,875	\$18,600	\$120,491	\$106,864
2016	\$90,792	\$13,667	\$120,729	\$99,897

Table II.89.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,552,000 in 2012 and \$4,812,000 in 2016. Overall, average loans were \$19,396,000 in 2008 and \$10,689,000 in 2016.

Table II.89.54				
Total Volume of Owner-Occupied Single Family Loans				
Union County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$6,072,000	\$1,090,000	\$12,234,000	\$19,396,000
2009	\$3,720,000	\$200,000	\$14,976,000	\$18,896,000
2010	\$3,066,000	\$134,000	\$11,021,000	\$14,221,000
2011	\$5,083,000	\$593,000	\$12,183,000	\$17,859,000
2012	\$4,552,000	\$907,000	\$11,802,000	\$17,261,000
2013	\$5,229,000	\$92,000	\$11,947,000	\$17,268,000
2014	\$4,068,000	\$203,000	\$4,373,000	\$8,644,000
2015	\$4,794,000	\$93,000	\$6,868,000	\$11,755,000
2016	\$4,812,000	\$82,000	\$5,795,000	\$10,689,000

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.89.55 presents some basic statistics about the completed surveys.

Table II.89.55				
Survey of Rental Properties				
Union County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	6	151	1.3	74.7

Table II.89.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 29 single family units in Union County, with 0 of them available. This translates into a vacancy rate of 0 percent in Union County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 122 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 1.6 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.89.56			
Rental Vacancy Survey by Type			
Union County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	29	0	0%
Apartments	122	2	1.6%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	151	2	1.3%

Table II.89.57, reports units by bedroom size. As can be seen there were 56 two bedroom apartment units and 8 three bedroom units. Overall, the 70 two bedroom units accounted for 46.4 percent of all units, and the 22 three bedroom units accounted for 14.6 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 0 units listed as “Don’t Know”. Additional details for additional unit types are reported.

Table II.89.57 Rental Units by Bedroom Size Union 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	49	0	0	.	49
Two	14	56	0	0	.	70
Three	14	8	0	0	.	22
Four	1	0	0	0	.	1
Don’t Know	0	0	0	0	0	0
Total	29	122	0	0	0	151

Table II.89.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.89.58 Single Family Units by Bedroom Size Union County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	14	0	0%
Three	14	0	0%
Four	1	0	0%
Don’t know	0	0	0%
Total	29	0	0%

Table II.89.59 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 0 percent.

Table II.89.59 Apartment Units by Bedroom Size Union County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	9	2	22.2%
One	49	0	0%
Two	56	0	0%
Three	8	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	122	2	1.6%

Average market-rate rents by unit type are shown in Table II.89.60. 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.89.60 Average Market Rate Rents by Bedroom Size Union County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$366.5	\$0	\$0	\$366.5
One	\$0	\$422	\$0	\$0	\$422
Two	\$0	\$518.5	\$0	\$0	\$518.5
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$442.1	\$0	\$0	\$442.1

Table II.89.61, 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.89.61 Average Assisted Rate Rents by Bedroom Size Union 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.89.62, shows vacancy rates for single family units by average rental rates for Union County.

Table II.89.62 Single Family Market Rate Rents by Vacancy Status Union 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	0	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	29	0	0%
Total	29	0	0%

The average rent and availability of apartment units is displayed in Table II.89.63. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 3.1 percent.

Table II.89.63 Apartment Market Rate Rents by Vacancy Status Union County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	64	2	3.1%
\$500 to \$750	0	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	58	0	0%
Total	122	2	1.6%

Respondents were asked if utilities are included in the rent and as shown in Table II.89.64, 5 respondents, or 100 percent, included some sort of utility in the rent.

Table II.89.64 Are there any utilities included with the rent? Union County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.89.65. There were 2 respondents who included electricity, 0 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.89.65 Which utilities are included with the rent? Union County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	0
Water/Sewer	5
Trash Collection	5

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.89.66, there were 0 single family units which property managers considered accessible, with an additional 34 accessible apartment units. Respondents also indicated there were a total of 3 persons with disabilities currently residing in accessible units.

Table II.89.66 Accessible Units by Bedroom Size Union County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	1	0	0		1
One	0	18	0	0		18
Two	0	15	0	0		15
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	34	0	0	0	34

Table II.89.67, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.89.67 Single Family Units by Accessibility and Bedroom Size Union County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	14	0	14	0%
Three	14	0	14	0%
Four	1	0	1	0%
Don’t know	0	0	0	0%
Total	29	0	29	0%

Table II.89.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 26.8 percent or 15 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 27.9 percent of all apartment units were considered accessible by survey respondents.

Table II.89.68 Apartment Units by Accessibility and Bedroom Size Union County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	8	1	9	11.1%
One	31	18	49	36.7%
Two	41	15	56	26.8%
Three	8	0	8	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	88	34	122	27.9%

Perceived Need for Rental Units

Table II.89.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 4 respondents said they keep a waitlist, with an estimated 12 number of persons on the wait list.

Table II.89.69 Do you keep a waiting list? Union County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	1
Waitlist Size	12

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.89.70, 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.89.70 How would you rate the need for renovation of existing units in the city? Union 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	0	0	0	0
High Need	2	2	2	1
Extreme Need	0	0	0	0
Average Need	4	4	4	4

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.89.71, 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.89.71
How would you rate the need for construction of new units in the city?
 Union County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	1	1	1
Moderate Need	1	1	1	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2.5	2.5	2.5	2

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.89.72, shows the *strong growth scenario* for the Union County. As can be seen there were 3,810 owner-occupied and 1,572 renter-occupied households in 2016, for a total of 5,382 households. In 2030, there will be a projected 5,479 households, of which 4,008 are projected to be owner occupied and the remaining 1,471 are expected to be renter-occupied.

By 2050, there are projected to be 3,961 owner-occupied households, of which 193 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 734 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,407 renter households, of which 309 renter households are expected to have incomes between 0 and 30.0 percent of median family income 399 renter households with incomes between 50.1-80.0 percent



of MFI. Overall households are projected to reach 5,368 occupied units by 2050, of which 502 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.89.72 Housing Demand Forecast								
Union County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	185	192	194	195	195	195	194	193
30.1-50%	515	534	539	542	543	542	539	535
50.1-80%	706	733	739	743	744	743	739	734
80.1-95%	314	326	328	330	331	330	329	326
95.1-115%	466	483	487	490	491	490	488	484
115+%	1,623	1,684	1,698	1,708	1,711	1,708	1,699	1,688
Total	3,810	3,952	3,985	4,008	4,016	4,008	3,988	3,961
Renter								
0-30%	345	326	325	323	321	318	314	309
30.1-50%	425	401	399	397	394	391	386	380
50.1-80%	446	422	419	417	414	410	405	399
80.1-95%	84	79	79	78	78	77	76	75
95.1-115%	144	136	136	135	134	133	131	129
115+%	128	122	121	120	119	118	117	115
Total	1,572	1,487	1,479	1,471	1,460	1,446	1,428	1,407
Total								
0-30%	531	519	519	518	516	513	508	502
30.1-50%	940	936	938	939	937	932	925	916
50.1-80%	1,152	1,154	1,158	1,160	1,159	1,153	1,144	1,133
80.1-95%	398	405	407	409	409	407	405	401
95.1-115%	610	620	623	625	625	623	619	613
115+%	1,752	1,805	1,819	1,828	1,831	1,826	1,816	1,803
Total	5,382	5,438	5,464	5,479	5,476	5,454	5,416	5,368