

**VOLUME II:
WEBSTER COUNTY**

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Webster County

DEMOGRAPHICS

Population Estimates

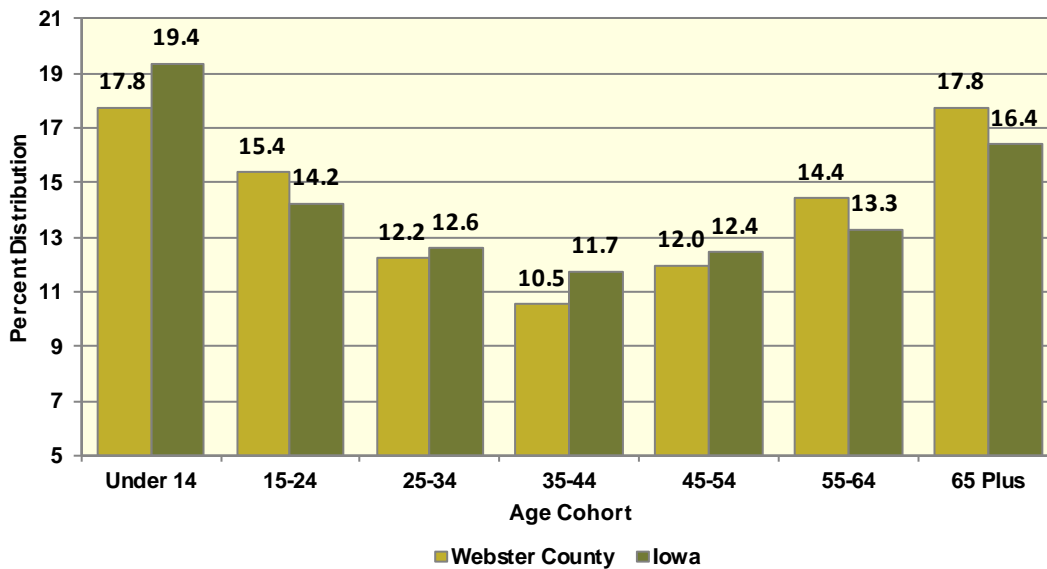
The Census Bureau's current census estimates indicate that Webster County's population decreased from 38,013 in 2010 to 36,769 in 2016, or by 3.3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 0 percent, and the number of people from 55 to 64 years of age increased by 7.1 percent. The white population decreased by 5.1 percent, while the black population increased by 12.2 percent. The Hispanic population increased from 1,446 to 1,638 people between 2010 and 2016 or by 13.3 percent. These data are presented in Table II.95.1.

Subject	Webster County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	38,013	36,769	-3.3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	6,874	6,528	-5%	603,673	607,020	0.6%
15 to 24 years	5,769	5,649	-2.1%	430,187	445,808	3.6%
25 to 34 years	4,496	4,495	0%	382,583	394,373	3.1%
35 to 44 years	3,990	3,870	-3%	364,548	367,535	0.8%
45 to 54 years	5,602	4,401	-21.4%	439,726	389,744	-11.4%
55 to 64 years	4,945	5,298	7.1%	372,750	415,998	11.6%
65 and Over	6,337	6,528	3%	452,888	514,215	13.5%
Race						
White	35,551	33,722	-5.1%	2,839,615	2,864,884	0.9%
Black	1,482	1,663	12.2%	91,695	114,874	25.3%
American Indian and Alaskan Native	128	196	53.1%	13,563	15,924	17.4%
Asian	248	462	86.3%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	11	17	54.5%	2,419	3,592	48.5%
Two or more races	593	709	19.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,446	1,638	13.3%	151,544	182,606	20.5%

Table II.95.2, presents the population of Webster County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 19,467 males, who accounted for 51.2 percent of the population, and the remaining 48.8 percent, or 18,546 persons, were female. In 2016, the number of males rose to 19,028 persons, and accounted for 51.8 percent of the population, with the remaining 48.2 percent, or 17,741 persons being female.

Table II.95.2 Population by Age and Gender Webster 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	3,575	3,299	6,874	3,396	3,132	6,528	-5.0%
15 to 24 years	3,342	2,427	5,769	3,322	2,327	5,649	-2.1%
25 to 34 years	2,529	1,967	4,496	2,507	1,988	4,495	-0.0%
35 to 44 years	2,071	1,919	3,990	2,000	1,870	3,870	-3.0%
45 to 54 years	2,827	2,775	5,602	2,253	2,148	4,401	-21.4%
55 to 64 years	2,409	2,536	4,945	2,639	2,659	5,298	7.1%
65 and Over	2,714	3,623	6,337	2,911	3,617	6,528	3.0%
Total	19,467	18,546	38,013	19,028	17,741	36,769	-3.3%
% of Total	51.2%	48.8%	.	51.8%	48.2%	.	

Diagram II.95.1
Age Distribution
Webster County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Webster County decreased from 40,342 to 40,235 persons, or by -0.3 percent. Between 2000 and 2010, Webster County population, changed by -2,222 persons, to a total population of 38,013 persons. The most recent estimates indicated that Webster County’s population fell an additional -1,244 persons since the 2010 Census, to 36,769 persons in July 2016.

1990 Census	40,342
Natural Increase 90-00	508
Net Migration 90-00	-615
2000 Census	40,235
Natural Increase 00-09	243
Net Migration 00-09	-2,162
2009 Population Estimate	38,316
2010 Census	38,013
Natural Increase 10-16	-30
Net Migration 10-16	-1,214
2016 Population Estimate	36,769

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.95.3, Webster County had a natural increase, of 508 persons between 1990 and 2000. During the April 2000 to July 2009 period, Webster County’s natural increase was estimated at 243 persons. Between 2010 and 2016, the natural increase was estimated at -30 persons, and the net migration was -1,214 persons.

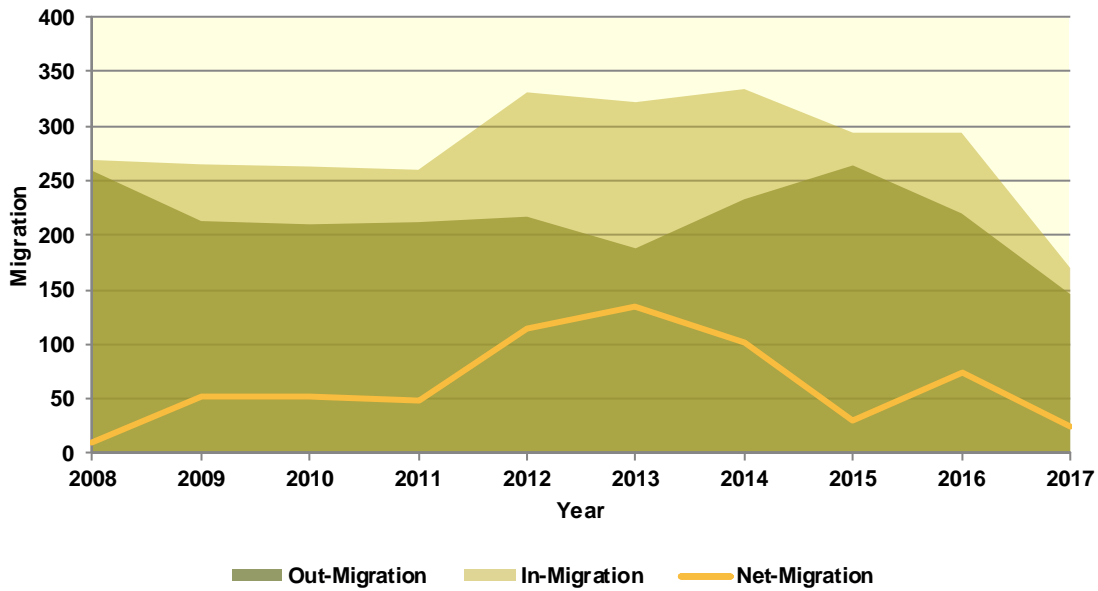
Population Migration Trends

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.95.4 in 2008 there was a total of 269 in-migrations with a total of 259 out-migrations, which led to a net-migration of 10 persons. The most recent first half 2017 data saw a net-migration of 24 persons, with 170 persons entering Webster County and 146 persons leaving Webster County.

Diagram II.95.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 134 people entering and the migration lowest net migration occurred in 2008 with 10 entering Webster County.

Diagram II.95.2
Net In-migration by Gender
 Webster County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.95.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 38 percent of net-migrants, or 9 persons were male, with the remaining 63 percent, or 15 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	111	108	102	95	149	120	139	132	141	87
Female	158	157	161	165	182	202	195	162	153	83
Total	269	265	263	260	331	322	334	294	294	170
Out										
Male	123	107	77	88	90	57	95	123	102	78
Female	136	106	133	124	127	131	138	141	118	68
Total	259	213	210	212	217	188	233	264	220	146
Net										
Male	-12	1	25	7	59	63	44	9	39	9
Female	22	51	28	41	55	71	57	21	35	15
Total	10	52	53	48	114	134	101	30	74	24

Table II.95.5, shows net-migration for Webster County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 11 persons entering Webster County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 7 persons leaving Webster County.

Table II.95.5										
Migration by Age Range										
Webster County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	1	1	3	1	2	2	1	1	1
18-22	51	50	44	49	59	60	60	59	43	18
23-25	35	31	29	32	34	41	25	40	38	16
26-35	68	71	60	66	88	86	105	81	98	60
36-45	47	39	48	43	60	51	59	39	41	23
46-55	29	44	48	36	45	38	41	39	28	26
56-65	22	21	23	22	27	34	30	23	30	18
66 +	16	8	10	9	17	10	12	12	15	8
Total	269	265	263	260	331	322	334	294	294	170
Out										
14-17	1	0	1	1	3	0	2	2	3	1
18-22	33	29	25	20	30	25	34	38	35	15
23-25	44	40	46	37	35	22	36	29	27	23
26-35	71	58	62	66	60	59	70	72	66	54
36-45	48	32	28	33	37	27	30	35	27	13
46-55	40	30	29	24	24	27	27	51	29	15
56-65	17	15	12	22	18	21	20	22	22	13
66 +	5	9	7	9	10	7	14	15	11	12
Total	259	213	210	212	217	188	233	264	220	146
Net										
14-17	0	1	0	2	-2	2	0	-1	-2	0
18-22	18	21	19	29	29	35	26	21	8	3
23-25	-9	-9	-17	-5	-1	19	-11	11	11	-7
26-35	-3	13	-2	0	28	27	35	9	32	6
36-45	-1	7	20	10	23	24	29	4	14	10
46-55	-11	14	19	12	21	11	14	-12	-1	11
56-65	5	6	11	0	9	13	10	1	8	5
66 +	11	-1	3	0	7	3	-2	-3	4	-4
Total	10	52	53	48	114	134	101	30	74	24

School Age Enrollment

Table II.95.6, show the school enrollment from the Iowa Department of Education for Webster County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 6,225 students and was 6,061 in 2017, a change of -2.6 percent. Enrollment for students in grades 1 to 5 was 2,140 students in 2010 and 2,108 in 2017, which was a change of -1.5 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,907 and 1,670 in 2017, which was a change of -12.4 percent.

Table II.95.6
School Enrollment

Webster County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	667	2,538	1,480	2,135	1,232	7,009
2001	592	2,406	1,370	2,017	260	6,645
2002	558	2,435	1,495	2,161	0	6,649
2003	622	2,365	1,519	2,132	0	6,638
2004	629	2,312	1,520	2,168	0	6,629
2005	606	2,270	1,487	2,027	60	6,390
2006	616	2,353	1,501	2,056	54	6,526
2007	588	2,257	1,472	1,997	30	6,314
2008	625	2,214	1,404	2,004	36	6,247
2009	771	2,208	1,340	1,951	258	6,258
2010	894	2,140	1,284	1,907	291	6,225
2011	928	2,106	1,276	1,864	337	6,174
2012	902	2,064	1,262	1,786	344	6,014
2013	970	2,046	1,237	1,779	357	6,032
2014	932	2,091	1,239	1,721	326	5,983
2015	1,016	2,121	1,240	1,718	324	6,095
2016	957	2,128	1,258	1,683	354	6,026
2017	1,051	2,108	1,232	1,670	396	6,061
% Change 10-17	17.6%	-1.5%	-4%	-12.4%	36.1%	-2.6%

Census Demographic Data

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

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

Population Estimates

Table II.95.7, shows population by age for the 2000 and 2010 Census. The population changed by -5.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.3 percent to a total of 6,337 persons in 2010. Those aged 25 to 34 changed by 1.8 percent, and those aged under 5 changed by -11.4 percent.

Table II.95.7 Population by Age Webster County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	2,536	6.3%	2,248	5.9%	-11.4%
5 to 19	8,776	21.8%	7,611	20%	-13.3%
20 to 24	2,998	7.5%	2,784	7.3%	-7.1%
25 to 34	4,417	11%	4,496	11.8%	1.8%
35 to 54	11,042	27.4%	9,592	25.2%	-13.1%
55 to 64	3,476	8.6%	4,945	13%	42.3%
65 or Older	6,990	17.4%	6,337	16.7%	-9.3%
Total	40,235	100.0%	38,013	100.0%	-5.5%

The elderly population is further explored in Table II.95.8. Those aged 65 to 66 changed by 0.6 percent between 2000 and 2010, resulting in a population of 710 persons. Those aged 85 or older changed by -4.8 percent during the same time period, and resulted in 1,037 persons over age 85 in 2010.

Table II.95.8 Elderly Population by Age Webster County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	706	10.1%	710	11.2%	0.6%
67 to 69	951	13.6%	911	14.4%	-4.2%
70 to 74	1,690	24.2%	1,361	21.5%	-19.5%
75 to 79	1,481	21.2%	1,246	19.7%	-15.9%
80 to 84	1,073	15.4%	1,072	16.9%	-0.1%
85 or Older	1,089	15.6%	1,037	16.4%	-4.8%
Total	6,990	100.0%	6,337	100.0%	-9.3%

Population by race and ethnicity is shown in Table II.95.9. The white population changed by -6.6 percent between 2000 and 2010, and resulted in representing 92.3 percent of the population in 2010. The black population changed by 7.2 percent, represented 3.8 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.6 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 53.2 percent between 2000 and 2010, compared to the -6.9 percent growth rate for non-Hispanics.

Table II.95.9					
Population by Race and Ethnicity					
Webster County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	37,574	93.4%	35,095	92.3%	-6.6%
Black	1,364	3.4%	1,462	3.8%	7.2%
American Indian	119	0.3%	112	0.3%	-5.9%
Asian	267	0.7%	246	0.6%	-7.9%
Native Hawaiian/ Pacific Islander	7	0%	9	0%	28.6%
Other	442	1.1%	408	1.1%	-7.7%
Two or More Races	462	1.1%	681	1.8%	47.4%
Total	40,235	100.0%	38,013	100.0%	-5.5%
Hispanic	944	2.3%	1,446	3.8%	53.2%
Non-Hispanic	39,291	97.7%	36,567	96.2%	-6.9%

Population by race and ethnicity through 2016 is shown in Table II.95.10. The white population represented 91.5 percent of the population in 2016, compared with black households accounting for 4.5 percent of the population. Hispanic households represented 4.4 percent of the population in 2016.

Table II.95.10				
Population by Race and Ethnicity				
Webster County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	35,095	92.3%	33,912	91.5%
Black	1,462	3.8%	1,672	4.5%
American Indian	112	0.3%	140	0.4%
Asian	246	0.6%	433	1.2%
Native Hawaiian/ Pacific Islander	9	0%	3	0%
Other	408	1.1%	380	1%
Two or More Races	681	1.8%	510	1.4%
Total	38,013	100.0%	37,050	100.0%
Non-Hispanic	36,567	96.2%	35,436	95.6%
Hispanic	1,446	3.8%	1,614	4.4%

The population by race is broken down further by ethnicity in Table II.95.11. While the white non-Hispanic population changed by -8 percent between 2000 and 2010, the white Hispanic population changed by 116.9 percent. The black non-Hispanic population changed by 7.2 percent, while the black Hispanic population changed by 8 percent.

Table II.95.11					
Population by Race and Ethnicity					
Webster County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	37,166	94.6%	34,210	93.6%	-8%
Black	1,339	3.4%	1,435	3.9%	7.2%
American Indian	99	0.3%	90	0.2%	-9.1%
Asian	266	0.7%	241	0.7%	-9.4%
Native Hawaiian/ Pacific Islander	7	0%	7	0%	0%
Other	39	0.1%	35	0.1%	-10.3%
Two or More Races	375	1%	549	1.5%	46.4%
Total Non-Hispanic	39,291	100.0%	36,567	100.0%	-6.9%
Hispanic					
White	408	43.2%	885	61.2%	116.9%
Black	25	2.6%	27	1.9%	8%
American Indian	20	2.1%	22	1.5%	10%
Asian	1	0.1%	5	0.3%	400%
Native Hawaiian/ Pacific Islander	0	0%	2	0.1%	
Other	403	42.7%	373	25.8%	-7.4%
Two or More Races	87	9.2%	132	9.1%	51.7%
Total Hispanic	944	100.0%	1,446	100.0%	53.2 %
Total Population	40,235	100.0%	38,013	100.0%	-5.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.95.12. During this time, the total non-Hispanic population was 35,436 persons in 2016. The Hispanic population was 1,614.

Table II.95.12				
Population by Race and Ethnicity				
Webster County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	34,210	93.6%	32,808	92.6%
Black	1,435	3.9%	1,617	4.6%
American Indian	90	0.2%	118	0.3%
Asian	241	0.7%	433	1.2%
Native Hawaiian/ Pacific Islander	7	0%	3	0%
Other	35	0.1%	0	0%
Two or More Races	549	1.5%	457	1.3%
Total Non-Hispanic	36,567	100.0%	35,436	100.0%
Hispanic				
White	885	61.2%	1,104	68.4%
Black	27	1.9%	55	3.4%
American Indian	22	1.5%	22	1.4%
Asian	5	0.3%	0	0%
Native Hawaiian/ Pacific Islander	2	0.1%	0	0%
Other	373	25.8%	380	23.5%
Two or More Races	132	9.1%	53	3.3%
Total Hispanic	1,446	100.0	1,614	100.0%
Total Population	38,013	100.0%	37,050	100.0%

Households by type and tenure are shown in Table II.95.13. Family households represented 59.6 percent of households, while non-family households accounted for 40.4 percent. These changed from 61.5 and 38.5 percent, respectively.

Table II.95.13				
Household Type by Tenure				
Webster County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	9,584	61.5%	8,981	59.6%
Married-Couple Family	7,196	75.1%	6,507	72.5%
Owner-Occupied	6,421	89.2%	5,689	87.4%
Renter-Occupied	775	10.8%	818	12.6%
Other Family	2,388	24.9%	2,474	26.6%
Male Householder, No Spouse Present	712	29.8%	695	28.8%
Owner-Occupied	468	65.7%	445	64%
Renter-Occupied	244	34.3%	250	36%
Female Householder, No Spouse Present	1,676	70.2%	1,779	67.7%
Owner-Occupied	832	49.6%	787	44.2%
Renter-Occupied	844	50.4%	992	55.8%
Non-Family Households	5,996	38.5%	6,092	40.4%
Owner-Occupied	3,379	56.4%	3,324	54.6%
Renter-Occupied	2,617	43.6%	2,768	45.4%
Total	15,580	100.0%	15,073	100.0%

The group quarters population was 2,627 in 2010, compared to 2,472 in 2000. Institutionalized populations experienced a -17.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a 148.9 percent change during this same time period.

Table II.95.14					
Group Quarters Population					
Webster 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	1,256	59.2%	1,249	71.1%	-0.6%
Juvenile Facilities	.	.	44	2.5%	.
Nursing Homes	686	32.3%	409	23.3%	-40.4%
Other Institutions	180	8.5%	54	3.1%	-70%
Total	2,122	100.0%	1,756	100.0%	-17.2%
Noninstitutionalized					
College Dormitories	292	83.4%	768	88.2%	163%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	58	16.6%	103	11.8%	77.6%
Total	350	100.0%	871	100.0%	148.9%
Group Quarters Population	2,472	100.0%	2,627	100.0%	6.3%

The number of foreign born persons are shown in Table II.95.15. An estimated 0.8 percent of the population was born in Mexico, some 0.6 percent were born in Korea, and another 0.2 percent were born in India.

Table II.95.15
Place of Birth for the Foreign-Born Population
 Webster County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	296	0.8%
#2 country of origin	Korea	212	0.6%
#3 country of origin	India	77	0.2%
#4 country of origin	Guatemala	65	0.2%
#5 country of origin	Canada	56	0.2%
#6 country of origin	Taiwan	50	0.1%
#7 country of origin	Philippines	37	0.1%
#8 country of origin	Other Eastern Africa	32	0.1%
#9 country of origin	Haiti	28	0.1%
#10 country of origin	Scotland	22	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.95.16. An estimated 0.8 percent of the population speaks Spanish at home, followed by 0.5 percent speaking Korean.

Table II.95.16
Limited English Proficiency and Language Spoken at Home
 Webster County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	273	0.8%
#2 LEP Language	Korean	162	0.5%
#3 LEP Language	Tagalog	28	0.1%
#4 LEP Language	Chinese	25	0.1%
#5 LEP Language	Other and unspecified languages	16	0%
#6 LEP Language	Vietnamese	8	0%
#7 LEP Language	Other Asian and Pacific Island languages	6	0%
#8 LEP Language	Other Indo-European languages	1	0%
#9 LEP Language	Arabic	0	0%
#10 LEP Language	French, Haitian, or Cajun	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.95.17. Some 18.2 percent of the population was disabled in 2000, or a total of 6,477 persons. The disability rate was highest for those over 65, with 39.7 percent disabled.

Table II.95.17 Disability by Age Webster County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	270	4.5%
16 to 64	3,711	16%
65 and older	2,496	39.7%
Total	6,477	18.2%

Table II.95.18 shows disability by type in 2000. There were 3,123 physical disabilities in 2000, some 2,268 employment disabilities, and 2,116 go-outside-home disabilities.

Table II.95.18 Total Disabilities Tallied: Aged 5 and Older Webster County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,509
Physical disability	3,123
Mental disability	1,579
Self-care disability	787
Employment disability	2,268
Go-outside-home disability	2,116
Total	11,382

Disability by age, as estimated by the 2016 ACS, is shown in Table II.95.19. The disability rate for females was 13.4 percent, compared to 14.7 percent for males. The disability rate changed precipitously higher with age, with 44.9 percent of those over 75 experiencing a disability.

Table II.95.19 Disability by Age Webster County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	9	0.9%	58	5.5%	67	3.2%
5 to 17	231	7.7%	42	1.5%	273	4.7%
18 to 34	368	8.3%	198	5.4%	566	7%
35 to 64	976	14.9%	1,118	16.1%	2,094	15.5%
65 to 74	443	29%	327	19.1%	770	23.8%
75 or Older	572	52.5%	623	39.6%	1,195	44.9%
Total	2,599	14.7%	2,366	13.4%	4,965	14.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.95.20. Some 7.4 percent have an ambulatory disability, 4.6 have an independent living disability, and 2.2 percent have a self-care disability.

Table II.95.20		
Total Disabilities Tallied: Aged 5 and Older		
Webster County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,468	4.2%
Vision disability	648	1.8%
Cognitive disability	1,854	5.6%
Ambulatory disability	2,473	7.4%
Self-Care disability	736	2.2%
Independent living disability	1,254	4.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.95.21. In 2016, some 16,845 persons were employed and 1,189 were unemployed. This totaled a labor force of 18,034 persons. The unemployment rate for Webster County was estimated to be 6.6 percent in 2016.

Table II.95.21	
Employment, Labor Force and Unemployment	
Webster County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	16,845
Unemployed	1,189
Labor Force	18,034
Unemployment Rate	6.6%

In 2016, 91.9 percent of households in Webster County had a high school education or greater.

Table II.95.22	
High School or Greater Education	
Webster County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	13,853
Total Households	15,073
Percent High School or Above	91.9%

As seen in Table II.95.23, some 31.4 percent of the population had a high school diploma or equivalent, another 40.8 percent have some college, 13.5 percent have a Bachelor's Degree, and 4.7 percent of the population had a graduate or professional degree.

Table II.95.23		
Educational Attainment		
Webster County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,798	9.6%
High School or Equivalent	9,130	31.4%
Some College or Associates Degree	11,871	40.8%
Bachelor's Degree	3,920	13.5%
Graduate or Professional Degree	1,361	4.7%
Total Population Above 18 years	29,080	100.0%



ECONOMICS

Labor Force

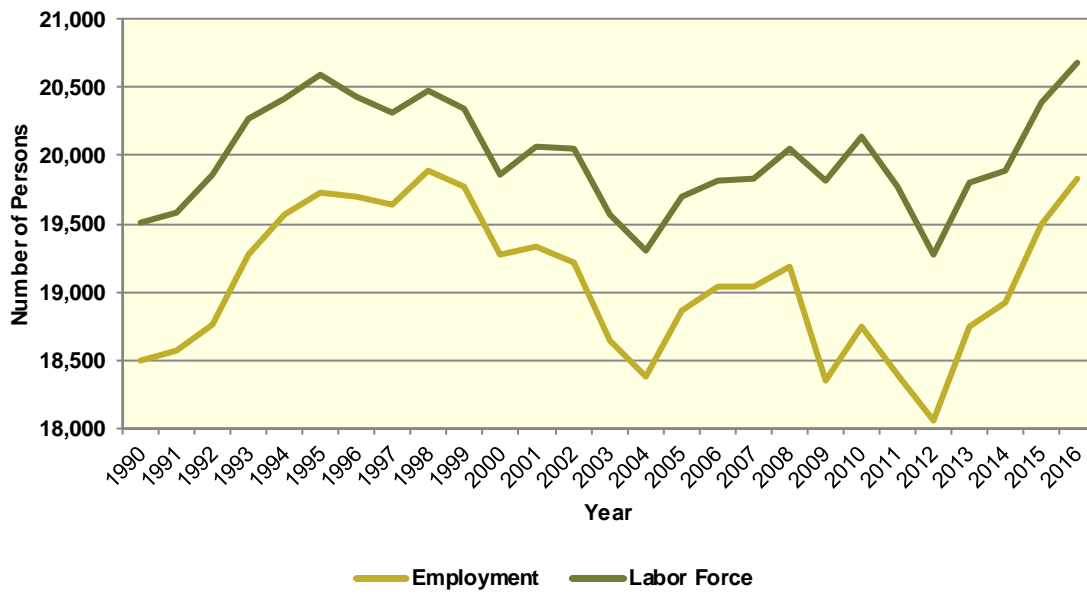
Table II.95.24, shows the labor force statistics for Webster County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.4 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Webster County decreased from 4.4 percent in 2015 to 4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.95.24 Labor Force Statistics Webster County 1990 - 2016 BLS Data					
Year	Webster County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,022	18,493	19,515	5.2%	4.4%
1991	1,007	18,577	19,584	5.1%	4.7%
1992	1,108	18,756	19,864	5.6%	4.5%
1993	989	19,282	20,271	4.9%	4%
1994	844	19,573	20,417	4.1%	3.5%
1995	856	19,733	20,589	4.2%	3.4%
1996	728	19,701	20,429	3.6%	3.5%
1997	681	19,634	20,315	3.4%	3.1%
1998	597	19,883	20,480	2.9%	2.7%
1999	569	19,773	20,342	2.8%	2.6%
2000	596	19,269	19,865	3%	2.6%
2001	731	19,340	20,071	3.6%	3.3%
2002	833	19,214	20,047	4.2%	4%
2003	929	18,646	19,575	4.7%	4.5%
2004	918	18,387	19,305	4.8%	4.5%
2005	843	18,862	19,705	4.3%	4.3%
2006	774	19,048	19,822	3.9%	3.7%
2007	785	19,045	19,830	4%	3.7%
2008	877	19,181	20,058	4.4%	4.2%
2009	1,469	18,350	19,819	7.4%	6.4%
2010	1,397	18,748	20,145	6.9%	6%
2011	1,378	18,396	19,774	7%	5.5%
2012	1,217	18,060	19,277	6.3%	5%
2013	1,054	18,743	19,797	5.3%	4.7%
2014	969	18,925	19,894	4.9%	4.3%
2015	895	19,491	20,386	4.4%	3.8%
2016	837	19,838	20,675	4%	3.7%

Diagram II.95.3, shows the employment and labor force for Webster County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 19,838 persons, with the labor force reaching 20,675, indicating there were a total of 837 unemployed persons.



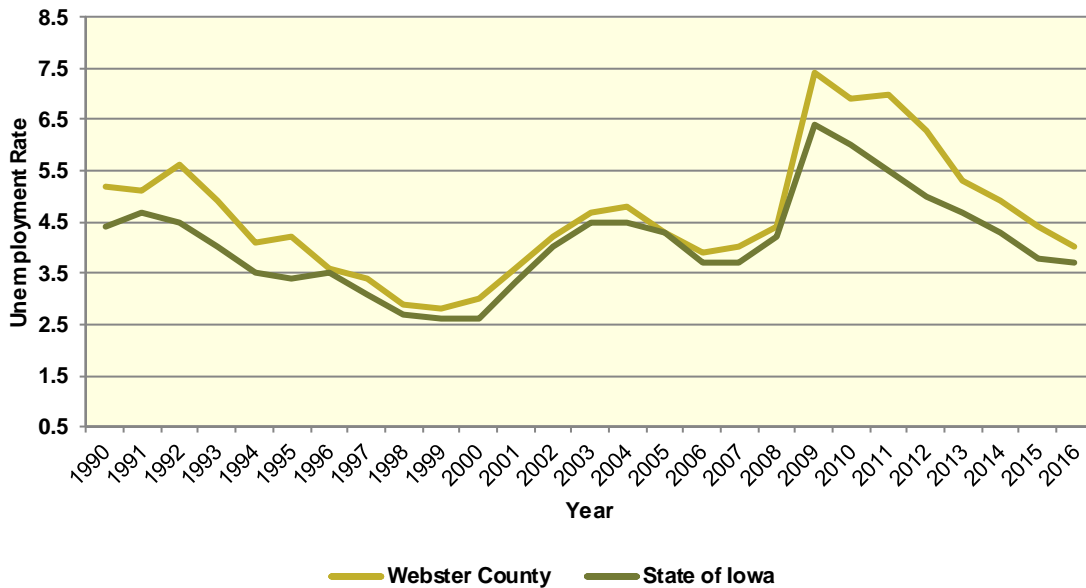
Diagram II.95.3
Employment and Labor Force
 Webster County
 1990 – 2016 BLS Data



Unemployment

Diagram II.95.4, shows the unemployment rate for both the State and Webster County. During the 1990’s the average rate for Webster County was 4.2 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.5 percent. Over the course of the entire period the Webster County had an average unemployment rate that higher than the State, 4.6 percent for Webster County, versus 4.1 statewide.

Diagram II.95.4
Annual Unemployment Rate
 Webster 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.95.25, shows total real earnings by industry for Webster County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$249,094,000. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 40.3 percent to 9,063,000 dollars.

Table II.95.25
Real Earnings by Industry
 Webster 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	42,703	71,297	139,679	110,462	81,866	81,478	50,915	31,709	-37.7
Forestry, fishing, related activities, and other	0	0	3,963	5,025	4,740	5,112	0	0	0
Mining	0	0	4,984	4,019	4,610	4,590	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	47,236	76,301	74,345	82,397	116,161	93,621	90,900	106,400	17.1
Manufacturing	192,717	164,874	172,218	187,721	220,870	249,370	251,385	249,094	-0.9
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	105,564	77,109	78,220	76,976	75,245	73,710	75,347	76,640	1.7
Transportation and warehousing	83,269	77,697	79,962	81,711	84,236	90,037	94,214	94,737	0.6
Information	22,536	20,432	18,460	16,727	17,324	25,245	23,903	21,312	-10.8
Finance and insurance	33,859	42,453	32,926	35,168	28,062	28,055	26,628	26,498	-0.5
Real estate and rental and leasing	7,216	5,505	6,038	7,762	10,538	10,638	10,998	10,583	-3.8
Professional and technical services	33,907	32,854	32,080	33,098	34,044	28,536	29,007	30,031	3.5
Management of companies and enterprises	0	8,384	9,807	12,215	12,525	13,946	14,502	14,360	-1
Administrative and waste services	0	21,505	21,866	20,946	22,134	23,922	35,341	37,966	7.4
Educational services	6,715	8,129	8,157	8,621	8,637	9,076	8,295	8,176	-1.4
Health care and social assistance	164,383	164,464	159,083	164,032	153,009	153,127	161,622	162,983	0.8
Arts, entertainment, and recreation	1,549	1,681	1,577	1,574	1,608	2,071	2,446	1,962	-19.8
Accommodation and food services	25,442	23,612	24,071	25,047	25,620	27,348	29,816	30,423	2
Other services, except public administration	37,643	35,052	42,485	39,807	40,041	38,134	64,072	89,877	40.3
Government and government enterprises	169,758	191,080	182,325	176,506	177,552	178,107	179,378	180,502	0.6
Total	1,060,856	1,083,076	1,145,732	1,147,661	1,179,667	1,197,989	1,228,490	1,252,537	2



Table II.95.26, shows the total employment by industry for the Webster County. The most recent estimates show the government and government enterprises industry was the largest employer in Webster County, with employment reaching 3,119 jobs in 2016. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 16 percent to 303 jobs.

Table II.95.26
Employment by Industry
Webster County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,081	1,038	1,022	979	1,024	968	1,020	1,009	-1.1
Forestry, fishing, related activities, and other	0	0	140	117	125	133	0	0	0
Mining	0	0	65	83	75	79	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,098	1,239	1,266	1,400	1,831	1,532	1,528	1,623	6.2
Manufacturing	2,726	2,195	2,148	2,132	2,341	2,468	2,433	2,394	-1.6
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	3,577	2,977	3,042	3,018	3,027	2,995	3,037	3,068	1
Transportation and warehousing	1,739	1,556	1,475	1,457	1,514	1,603	1,694	1,760	3.9
Information	511	388	373	344	321	423	398	412	3.5
Finance and insurance	755	1,000	991	912	809	804	797	792	-0.6
Real estate and rental and leasing	532	523	510	520	552	594	600	621	3.5
Professional and technical services	735	726	706	727	722	597	590	636	7.8
Management of companies and enterprises	0	105	128	149	131	147	157	154	-1.9
Administrative and waste services	0	689	749	751	781	791	874	789	-9.7
Educational services	260	352	340	323	339	354	344	338	-1.7
Health care and social assistance	3,710	3,322	3,232	3,160	2,993	2,974	2,993	3,055	2.1
Arts, entertainment, and recreation	260	238	218	254	223	284	275	253	-8
Accommodation and food services	1,406	1,385	1,415	1,403	1,459	1,560	1,639	1,645	0.4
Other services, except public administration	1,411	1,243	1,342	1,258	1,276	1,245	1,715	1,989	16
Government and government enterprises	3,553	3,310	3,281	3,229	3,186	3,165	3,117	3,119	0.1
Total	25,228	23,351	23,287	23,084	23,651	23,648	24,391	24,809	1.7



Table II.95.27, shows the real average earnings per job by industry for Webster County. These figures are calculated by dividing the total real earning displayed in Tables II.95.25 and II.95.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 104,049 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 21 percent to 29,911 dollars.

Table II.95.27
Real Earnings Per Job by Industry
 Webster County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,503	68,687	136,672	112,831	79,947	84,171	49,917	31,426	-37
Forestry, fishing, related activities, and other	0	0	28,309	42,948	37,919	38,437	0	0	0
Mining	0	0	76,674	48,417	61,461	58,100	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	43,020	61,583	58,724	58,855	63,441	61,110	59,489	65,558	10.2
Manufacturing	70,696	75,113	80,176	88,049	94,349	101,041	103,323	104,049	0.7
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	29,512	25,902	25,713	25,506	24,858	24,611	24,810	24,980	0.7
Transportation and warehousing	47,884	49,934	54,212	56,081	55,638	56,168	55,616	53,828	-3.2
Information	44,102	52,659	49,489	48,625	53,969	59,681	60,057	51,728	-13.9
Finance and insurance	44,846	42,453	33,225	38,561	34,687	34,895	33,410	33,457	0.1
Real estate and rental and leasing	13,564	10,525	11,839	14,927	19,090	17,909	18,330	17,042	-7
Professional and technical services	46,132	45,253	45,439	45,527	47,152	47,798	49,165	47,219	-4
Management of companies and enterprises	0	79,846	76,616	81,979	95,609	94,869	92,366	93,247	1
Administrative and waste services	0	31,212	29,194	27,891	28,340	30,243	40,436	48,119	19
Educational services	25,825	23,095	23,993	26,690	25,476	25,639	24,113	24,189	0.3
Health care and social assistance	44,308	49,508	49,221	51,909	51,122	51,489	54,000	53,350	-1.2
Arts, entertainment, and recreation	5,957	7,064	7,235	6,197	7,213	7,291	8,894	7,755	-12.8
Accommodation and food services	18,096	17,049	17,011	17,853	17,560	17,531	18,191	18,494	1.7
Other services, except public administration	26,679	28,200	31,658	31,643	31,380	30,630	37,360	45,187	21
Government and government enterprises	47,779	57,728	55,570	54,663	55,729	56,274	57,548	57,872	0.6
Total	42,051	46,382	49,201	49,717	49,878	50,659	50,367	50,487	0.2

Table II.95.28 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 \$1,589,382,000 a 0.9 percent change between 2015 and 2016. Table II.95.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 23,351 and 24,809 in 2016, which a change of 1.7 percent over this period.

Table II.95.28
Total Employment and Real Personal Income
 Webster 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	800,113	56,272	-39,768	142,909	81,143	928,126	19,269	23,488	34,063
1970	748,704	51,771	-35,866	149,662	89,212	899,941	18,615	22,724	32,950
1971	752,467	53,873	-34,441	155,303	97,314	916,769	19,032	22,879	32,891
1972	774,574	56,403	-32,588	163,530	100,741	949,853	19,661	23,052	33,601
1973	888,447	67,330	-32,082	177,347	108,642	1,075,023	22,772	23,432	37,918
1974	869,639	72,842	-34,328	184,305	115,873	1,062,648	22,632	24,057	36,149
1975	832,903	70,373	-33,316	195,348	127,743	1,052,306	22,409	24,073	34,598
1976	832,637	75,632	-35,840	195,948	132,900	1,050,013	22,270	24,561	33,900
1977	852,417	78,925	-38,934	205,890	132,674	1,073,121	22,912	25,021	34,069
1978	938,156	83,826	-40,196	211,778	133,693	1,159,606	24,932	25,413	36,918
1979	933,581	91,010	-40,805	218,727	139,940	1,160,433	25,289	25,946	35,981
1980	897,923	86,703	-39,782	239,699	150,133	1,161,271	25,311	25,435	35,304
1981	848,427	86,757	-37,598	268,491	157,967	1,150,531	25,294	24,507	34,619
1982	738,333	78,882	-32,645	302,009	165,164	1,093,979	24,360	23,505	31,412
1983	711,263	75,872	-29,867	284,831	172,099	1,062,455	24,087	22,901	31,059
1984	702,088	79,056	-29,813	293,478	170,131	1,056,827	24,312	22,782	30,818
1985	692,037	77,671	-27,576	288,873	175,286	1,050,948	24,614	22,323	31,001
1986	715,099	78,260	-25,555	289,947	177,719	1,078,950	25,885	21,796	32,809
1987	710,627	78,699	-24,201	271,576	176,659	1,055,963	25,688	21,522	33,019
1988	714,286	83,731	-22,492	260,374	179,498	1,047,936	25,755	22,005	32,460
1989	776,713	86,251	-23,249	257,361	182,558	1,107,132	27,333	22,242	34,920
1990	755,644	89,753	-26,230	272,331	189,738	1,101,731	27,308	22,708	33,276
1991	764,392	91,620	-28,260	266,635	198,756	1,109,903	27,517	22,680	33,704
1992	814,602	94,037	-33,910	258,193	209,537	1,154,386	28,658	22,671	35,932
1993	774,794	96,900	-37,725	246,349	215,228	1,101,746	27,450	22,675	34,169
1994	874,437	103,732	-40,772	245,239	218,829	1,194,002	30,015	23,222	37,656
1995	886,797	106,855	-47,090	263,752	225,258	1,221,863	30,778	23,769	37,309
1996	928,108	101,995	-48,907	273,612	229,598	1,280,416	32,447	23,947	38,756
1997	931,509	109,469	-51,693	278,586	230,837	1,279,770	32,590	24,206	38,483
1998	955,999	115,575	-59,972	293,903	231,523	1,305,879	32,934	25,064	38,143
1999	1,005,670	120,198	-64,173	274,918	236,205	1,332,422	33,100	25,207	39,897
2000	1,042,912	120,829	-70,714	277,001	245,197	1,373,567	34,140	25,289	41,240
2001	1,060,856	122,244	-80,157	272,240	254,997	1,385,691	34,603	25,228	42,051
2002	1,075,875	122,689	-84,227	277,932	279,456	1,426,346	35,970	24,341	44,200
2003	1,069,228	123,488	-87,885	263,061	271,582	1,392,496	35,363	24,263	44,068
2004	1,107,433	123,670	-91,624	237,894	263,713	1,393,745	35,808	24,162	45,833
2005	1,081,911	124,403	-94,515	218,951	267,939	1,349,882	35,006	24,487	44,183
2006	1,138,575	129,079	-96,615	234,066	283,514	1,430,462	37,122	24,660	46,171
2007	1,176,866	130,427	-99,990	253,896	286,408	1,486,754	38,725	25,096	46,895
2008	1,222,566	134,994	-105,321	267,504	313,820	1,563,576	40,853	25,234	48,449
2009	1,113,546	127,598	-101,172	246,932	330,718	1,462,425	38,168	24,251	45,918
2010	1,083,076	125,650	-95,416	234,011	338,324	1,434,345	37,870	23,351	46,382
2011	1,145,732	113,791	-93,732	262,373	345,531	1,546,113	40,982	23,287	49,201
2012	1,147,661	114,584	-101,968	275,273	331,894	1,538,276	41,293	23,084	49,717
2013	1,179,667	136,473	-114,388	268,911	325,641	1,523,358	40,889	23,651	49,878
2014	1,197,989	133,556	-114,039	269,494	332,004	1,551,892	41,962	23,648	50,659
2015	1,228,490	141,267	-129,116	270,356	347,332	1,575,795	42,598	24,391	50,367
2016	1,252,537	149,333	-133,905	272,264	347,819	1,589,382	43,226	24,809	50,487

Diagram II.95.5, shows real average earnings per job for Webster County from 1990 to 2016. Over this period the average earning per job for Webster County was \$43,075, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.95.5
Real Average Earnings Per Job
 Webster County
 BEA Data 1990 - 2016

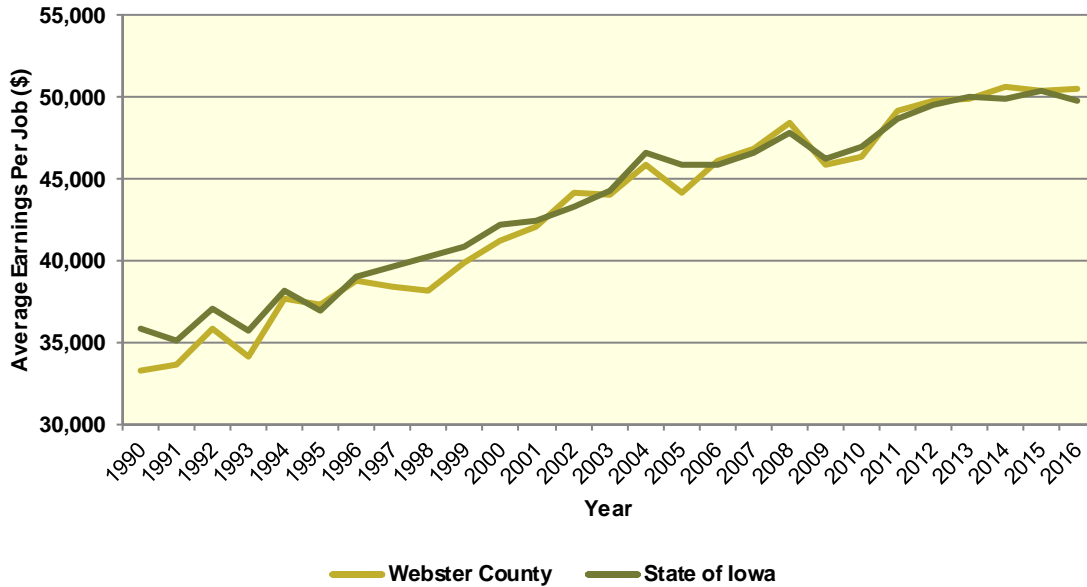
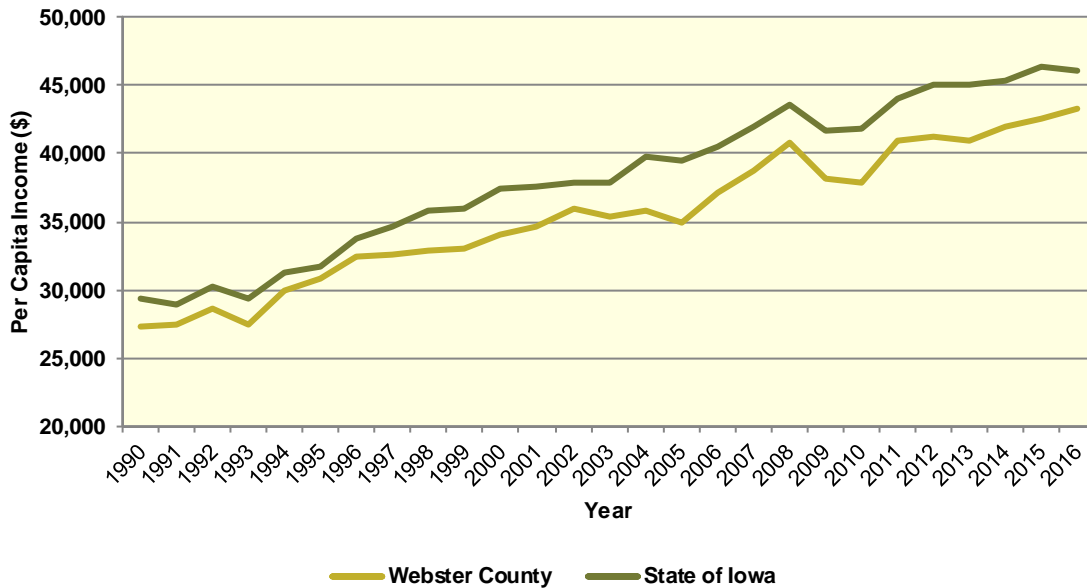


Diagram II.95.6, shows real per capita income for the Webster County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Webster County was \$35,458, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.95.6
Real Per Capita Income
 Webster 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.95.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 18,945 persons in 2015 to 19,299 in 2016, a change of 1.9 percent.

Table II.95.29
Total Monthly Employment
 Webster County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	18,839	19,054	19,094	18,856	17,471	17,179	17,152	17,618	17,669	18,059	18,988
Feb	18,798	18,985	19,000	18,726	17,401	17,145	17,054	17,636	17,533	18,066	18,936
Mar	18,920	19,049	19,100	18,653	17,544	17,388	17,120	17,738	17,681	18,198	19,238
Apr	19,224	19,298	19,429	18,711	17,962	17,750	17,531	18,060	17,991	18,787	19,559
May	19,526	19,614	19,665	18,883	18,028	17,762	17,835	18,534	18,451	19,188	19,669
Jun	19,741	19,736	19,823	18,741	18,134	17,793	17,832	18,725	18,581	19,286	19,704
Jul	19,192	19,307	19,452	18,280	17,598	17,457	17,329	18,281	18,134	18,835	19,404
Aug	19,209	19,413	19,705	18,104	17,457	17,519	17,486	18,658	18,506	18,963	19,532
Sep	19,484	19,369	19,796	18,044	17,717	17,966	17,572	18,572	18,631	19,302	19,497
Oct	19,299	19,530	19,892	18,248	17,718	18,031	17,836	18,457	18,723	19,623	19,278
Nov	19,495	19,664	19,905	18,259	17,708	17,906	17,958	18,515	18,697	19,579	18,982
Dec	19,471	19,646	19,667	18,187	17,690	17,723	17,881	18,224	18,491	19,459	18,796
Annual	19,267	19,389	19,544	18,474	17,702	17,635	17,549	18,252	18,257	18,945	19,299
% Change	.	0.6%	0.8%	-5.5%	-4.2%	-0.4%	-0.5%	4%	(ND)%	3.8%	1.9%

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 \$809 in 2015. In 2016, average weekly wages saw an increased of 3.3 percent over the prior year, rising to \$836, or by 27 dollars. These data are shown in Table II.95.30.

Table II.95.30 Average Weekly Wages Webster County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	517	496	522	558	524	
2002	553	536	550	568	552	5.3%
2003	559	539	562	597	564	2.2%
2004	580	558	580	640	590	4.6%
2005	578	586	613	633	603	2.2%
2006	629	598	616	651	623	3.3%
2007	639	619	632	674	641	2.9%
2008	654	650	671	705	670	4.5%
2009	653	641	661	744	674	0.6%
2010	656	664	691	749	690	2.4%
2011	672	672	735	740	705	2.2%
2012	719	710	727	791	737	4.5%
2013	755	742	766	800	766	3.9%
2014	756	760	773	812	775	1.2%
2015	779	771	807	876	809	4.4%
2016(p)	792	815	857	880	836	3.3%

Total business establishments reported by the QCEW are displayed in Table II.95.31. Between 2015 and 2016, the total number of business establishments in Webster County decreased by 3.3 percent, from 1,244 to 1,238 establishments.

Table II.95.31 Number of Business Establishments Webster County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,345	1,360	1,252	1,236	1,298	
2002	1,218	1,227	1,219	1,209	1,218	-6.2%
2003	1,225	1,232	1,234	1,228	1,230	1%
2004	1,233	1,225	1,231	1,218	1,227	-0.2%
2005	1,216	1,229	1,235	1,232	1,228	0.1%
2006	1,226	1,229	1,227	1,208	1,223	-0.4%
2007	1,224	1,230	1,219	1,216	1,222	-0.1%
2008	1,211	1,217	1,225	1,213	1,217	-0.4%
2009	1,213	1,214	1,217	1,209	1,213	-0.3%
2010	1,206	1,213	1,203	1,199	1,205	-0.7%
2011	1,195	1,195	1,197	1,190	1,194	-0.9%
2012	1,190	1,202	1,215	1,232	1,210	1.3%
2013	1,230	1,233	1,225	1,233	1,230	1.7%
2014	1,233	1,246	1,249	1,250	1,245	1.2%
2015	1,239	1,247	1,248	1,240	1,244	-0.1%
2016	1,241	1,232	1,237	1,242	1,238	-0.5%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.95.32, 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 Webster County.

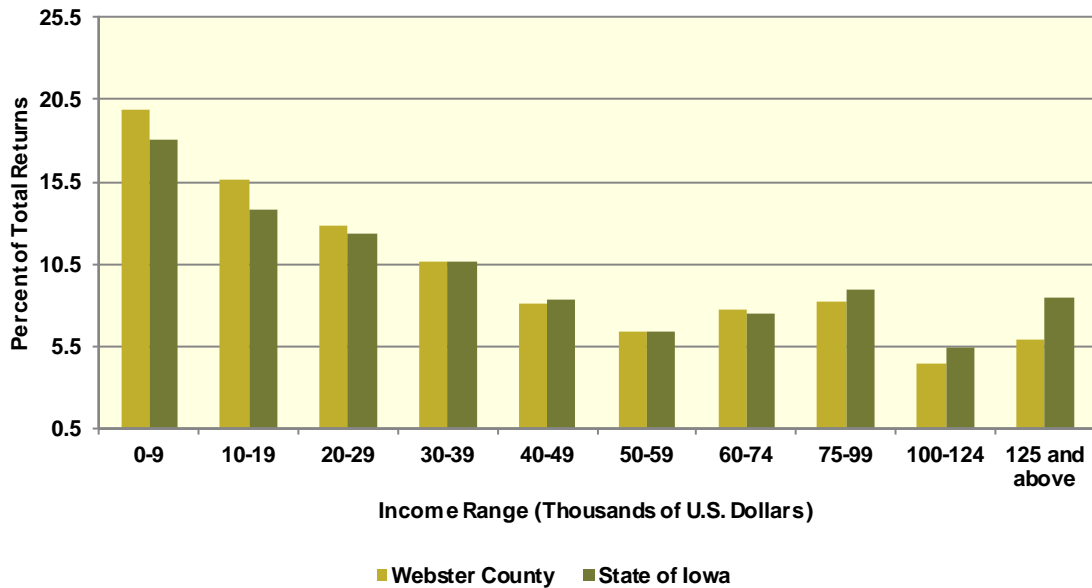
As can be seen, the total number of returns between 2010 and 2015 increased by 3.6 percent, with 962 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 41.7 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -4.9 percent.

Table II.95.32
Number of Tax Returns by Adjusted Gross Income
 Webster 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	3,864	2,895	2,452	1,788	1,404	1,105	1,132	795	257	361	16,053
2003	3,725	2,787	2,216	1,920	1,430	1,071	1,178	842	266	374	15,809
2004	3,688	2,655	2,178	1,851	1,409	1,103	1,218	974	306	431	15,813
2005	3,643	2,655	2,110	1,827	1,439	1,109	1,214	1,082	340	486	15,905
2006	3,408	2,605	2,107	1,807	1,438	1,058	1,327	1,137	429	560	15,876
2007	3,636	2,705	2,082	1,885	1,421	1,135	1,251	1,244	475	651	16,485
2008	3,475	2,682	2,105	1,775	1,445	1,120	1,316	1,280	529	688	16,415
2009	3,340	2,662	2,248	1,690	1,291	1,093	1,188	1,209	547	653	15,921
2010	3,352	2,609	2,212	1,645	1,328	1,010	1,209	1,213	536	679	15,793
2011	3,365	2,689	2,052	1,667	1,274	1,047	1,175	1,260	637	747	15,913
2012	3,325	2,819	2,070	1,671	1,279	1,051	1,213	1,263	641	893	16,225
2013	3,226	2,606	2,083	1,618	1,329	1,125	1,219	1,299	708	909	16,122
2014	3,278	2,624	2,077	1,731	1,287	1,105	1,241	1,350	736	891	16,320
2015	3,255	2,554	2,103	1,744	1,322	1,052	1,271	1,354	737	962	16,354
Change 10 - 15	-2.9%	-2.1%	-4.9%	6%	-0.5%	4.2%	5.1%	11.6%	37.5%	41.7%	3.6%



Diagram II.95.7
2015 Income Distribution
 Webster 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 5,796 in 2010 to 4,874 in 2016, with the poverty rate reaching 14.3 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.95.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	3,914	10.4%
2001	3,927	10.5%
2002	4,190	11.2%
2003	3,984	10.8%
2004	4,542	12.4%
2005	4,905	13.6%
2006	4,746	13.1%
2007	4,745	13.3%
2008	4,889	13.7%
2009	5,327	15%
2010	5,796	16.5%
2011	5,399	15.4%
2012	5,281	15.3%
2013	5,475	15.9%
2014	5,550	16.3%
2015	5,020	14.6%
2016	4,874	14.3%

The rate of poverty for Webster County is shown in Table II.95.34. In 2016, there were an estimated 5,362 persons living in poverty. This represented a 15.7 percent poverty rate, compared to 10 percent poverty in 2000. In 2016, some 11.5 percent of those in poverty were under age 6, and 7.8 percent were 65 or older.

Table II.95.34				
Poverty by Age				
Webster 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	460	12.2%	615	11.5%
6 to 17	756	20.1%	1,133	21.1%
18 to 64	2,111	56.1%	3,194	59.6%
65 or Older	438	11.6%	420	7.8%
Total	3,765	100.0%	5,362	100.0%
Poverty Rate	10%	.	15.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.1 percent in Webster County between 2010 and 2016, from 17,035 to 17,010. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.95.35.

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 Webster County increased from 13 authorizations in 2015 to 18 in 2016.

The real value of single-family building permits decreased from \$234,120 in 2015 to \$206,579 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.95.36.

Table II.95.35				
Housing Units				
State of Iowa vs. Webster County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Webster County	% Growth Since Census
2000 Census Base	1,232,625	.	16,967	.
2010 Census	1,336,417	8.4%	17,035	0.4%
July 2011 Estimate	1,341,974	0.4%	17,006	-0.2%
July 2012 Estimate	1,346,403	0.7%	17,000	-0.2%
July 2013 Estimate	1,353,274	1.3%	17,008	-0.2%
July 2014 Estimate	1,362,458	1.9%	17,020	-0.1%
July 2015 Estimate	1,370,778	2.6%	17,011	-0.1%
July 2016 Estimate	1,380,162	3.3%	17,010	-0.1%

Table II.95.36
Building Permits and Valuation
 Webster 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	39	6	0	82	127	122,318	92,643
1981	27	4	8	0	39	98,534	0
1982	9	0	8	0	17	84,838	0
1983	17	0	8	19	44	96,696	72,966
1984	22	0	23	12	57	117,449	76,636
1985	12	0	0	12	24	138,889	60,683
1986	14	6	0	0	20	133,315	0
1987	9	0	0	0	9	225,121	0
1988	33	4	0	0	37	116,484	0
1989	35	2	0	16	53	114,584	15,144
1990	28	0	0	0	28	123,827	0
1991	37	0	0	0	37	141,663	0
1992	54	0	0	0	54	121,599	0
1993	26	2	0	0	28	163,911	0
1994	33	2	0	0	35	154,153	0
1995	38	0	4	48	90	194,435	50,488
1996	38	0	0	74	112	175,572	52,605
1997	45	0	7	0	52	155,698	0
1998	66	6	4	0	76	164,998	0
1999	56	0	10	10	76	167,177	66,119
2000	72	6	4	0	82	164,145	0
2001	71	12	6	0	89	177,209	0
2002	51	8	9	23	91	182,113	63,927
2003	58	2	10	0	70	180,101	0
2004	55	4	6	0	65	182,315	0
2005	58	2	6	0	66	166,614	0
2006	29	0	9	0	38	160,701	0
2007	39	0	0	0	39	184,631	0
2008	25	0	0	0	25	235,149	0
2009	16	0	0	0	16	132,620	0
2010	23	0	0	0	23	162,146	0
2011	15	0	0	0	15	149,666	0
2012	31	0	0	0	31	212,856	0
2013	41	0	0	0	41	165,879	0
2014	17	0	4	0	21	258,938	0
2015	13	0	0	0	13	234,120	0
2016	18	0	0	0	18	206,579	0



Diagram II.95.8
Single Family Permits
 Webster County
 Census Bureau Data, 1980–2016

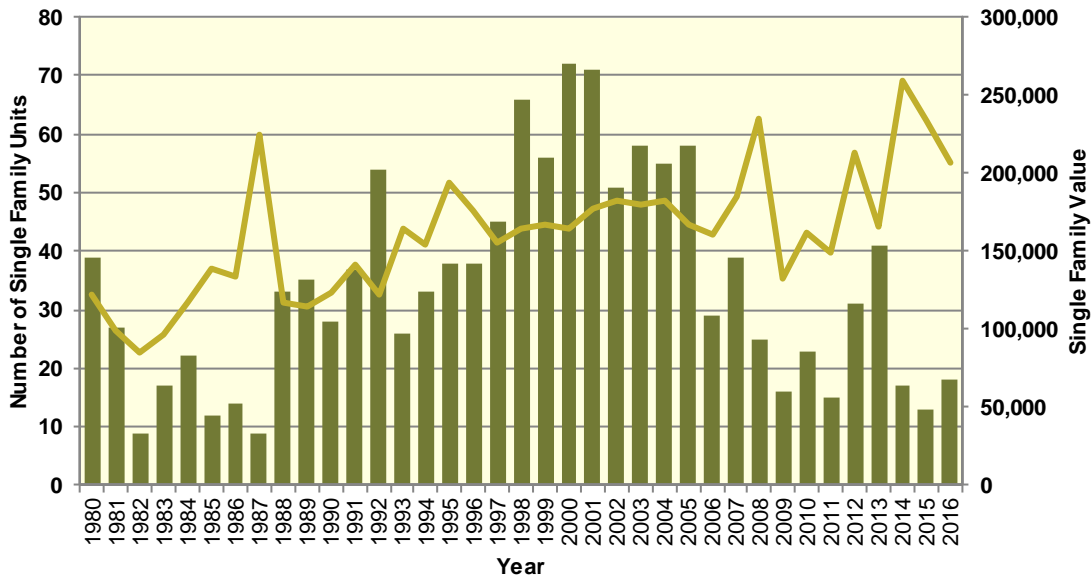
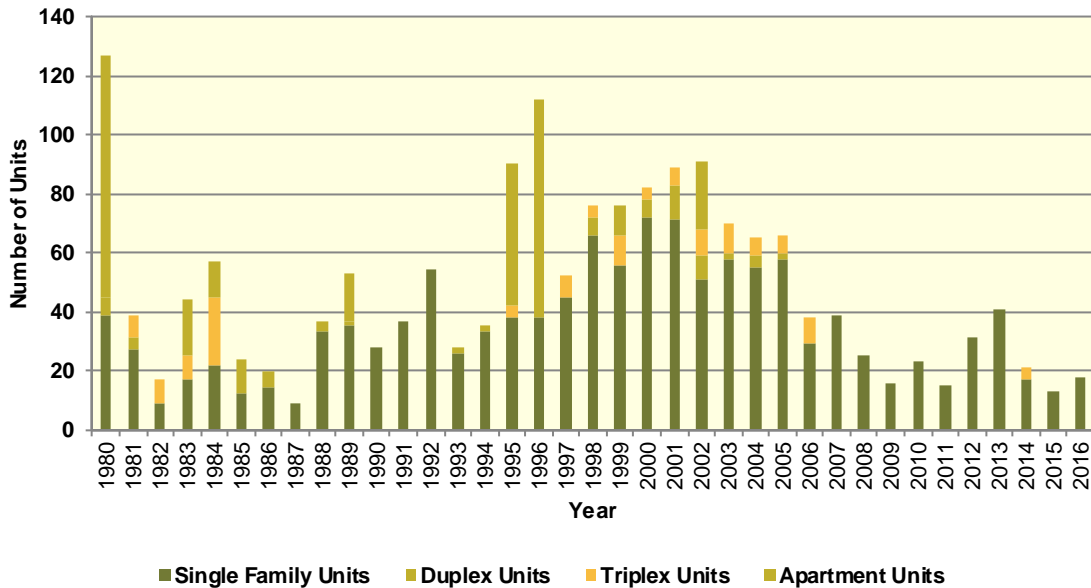


Diagram II.95.9
Total Permits by Unit Type
 Webster County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.95.37. In 2016, there were 17,003 housing units, up from 16,969 in 2000. Single-family units accounted for 80.8 percent of units in 2016, compared to 78.9 in 2000. Apartment units accounted for 9.9 percent in 2016, compared to 8.9 percent in 2000.

Table II.95.37 Housing Units by Type Webster 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	13,391	78.9%	13,743	80.8%
Duplex	638	3.8%	461	2.7%
Tri- or Four-Plex	814	4.8%	621	3.7%
Apartment	1,507	8.9%	1,682	9.9%
Mobile Home	619	3.6%	482	2.8%
Boat, RV, Van, Etc.	0	0%	14	0.1%
Total	16,969	100.0%	17,003	100.0%

Some 91.5 percent of housing was occupied in 2010, compared to 93.6 percent in 2000. Owner-occupied housing changed -1.9 percent between 2000 and 2010, ending with owner-occupied units representing 71.2 percent of unit. Vacant units changed by 33.4 percent, resulting in 1,455 vacant units in 2010.

Table II.95.38 Housing Units by Tenure Webster County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	15,878	93.6%	15,580	91.5%	-1.9%
Owner-Occupied	11,314	71.3%	11,100	71.2%	-1.9%
Renter-Occupied	4,564	28.7%	4,480	28.8%	-1.8%
Vacant Housing Units	1,091	6.4%	1,455	8.5%	33.4%
Total Housing Units	16,969	100.0%	17,035	100.0%	0.4%

Table II.95.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 17,003 housing units. An estimated 68 percent were owner-occupied, and 11.4 percent were vacant.

Table II.95.39 Housing Units by Tenure Webster County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	15,580	91.5%	15,073	88.6%
Owner-Occupied	11,100	71.2%	10,245	68%
Renter-Occupied	4,480	28.8%	4,828	32%
Vacant Housing Units	1,455	8.5%	1,930	11.4%
Total Housing Units	17,035	100.0%	17,003	100.0%

Households by household size are shown in Table II.95.40. There were a total of 15,580 households in 2010, up from 15,878 in 2000. One person households changed by 6.6 percent between 2000 and 2010, while two person households changed by 2 percent. Three and four person households changed by -10.1 and -16.6 respectively, representing 12.8 percent and 10.5 percent of the population in 2010.

Table II.95.40					
Households by Household Size					
Webster County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	4,815	30.3%	5,132	32.9%	6.6%
Two Persons	5,538	34.9%	5,646	36.2%	2%
Three Persons	2,214	13.9%	1,991	12.8%	-10.1%
Four Persons	1,953	12.3%	1,629	10.5%	-16.6%
Five Persons	931	5.9%	802	5.1%	-13.9%
Six Persons	299	1.9%	270	1.7%	-9.7%
Seven Persons or More	128	0.8%	110	0.7%	-14.1%
Total	15,878	100.0%	15,580	100.0%	-1.9%

Households by income is shown in Table II.95.41. Households earning more than \$100,000 per year represented 14.2 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.6 percent of households in 2010, compared to 17.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.1 percent of households in 2016, compared to 17.7 percent in 2000.

Table II.95.41				
Households by Income				
Webster 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	2,807	17.7%	2,126	14.1%
\$15,000 to \$19,999	1,248	7.9%	1,088	7.2%
\$20,000 to \$24,999	1,347	8.5%	1,200	8%
\$25,000 to \$34,999	2,448	15.4%	1,897	12.6%
\$35,000 to \$49,999	3,200	20.2%	2,294	15.2%
\$50,000 to \$74,999	2,815	17.7%	2,659	17.6%
\$75,000 to \$99,999	1,248	7.9%	1,674	11.1%
\$100,000 or More	749	4.7%	2,135	14.2%
Total	15,862	100.0%	15,073	100.0%



Table II.95.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.5 percent and 1.1 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 14.5 percent, 4.5 percent, and 5.9, respectively. Housing units built prior to 1939 represented 32.5 percent of households in 2016.

Table II.95.42				
Households by Year Home Built				
Webster County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,822	36.7%	4,894	32.5%
1940 to 1949	1,623	10.2%	1,110	7.4%
1950 to 1959	2,502	15.8%	2,511	16.7%
1960 to 1969	2,001	12.6%	1,798	11.9%
1970 to 1979	2,393	15.1%	2,191	14.5%
1980 to 1989	687	4.3%	684	4.5%
1990 to 1999	850	5.4%	892	5.9%
2000 to 2009	.	.	831	5.5%
2010 or Later	.	.	162	1.1%
Total	15,878	100.0%	15,073	100.0%

The distribution of unit types by race are shown in Table II.95.43. An estimated 83.4 percent of white households occupy single family homes, while 43.7 percent of black households do. Some 7.9 percent of white households occupied apartments, while 24.1 percent of black households do. An estimated 82.9 percent of Asian, and 81.3 percent of American Indian households occupy single family homes.

Table II.95.43							
Distribution of Units in Structure by Race							
Webster County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	83.4%	43.7%	81.3%	82.9%	100%	30.6%	56.6%
Duplex	2.1%	21.4%	0%	0%	0%	53.1%	0%
Tri- or Four-Plex	3.6%	10.7%	0%	0%	0%	0%	0%
Apartment	7.9%	24.1%	18.7%	17.1%	0%	8.2%	17.1%
Mobile Home	2.9%	0%	0%	0%	0%	8.2%	26.3%
Boat, RV, Van, Etc.	0.1%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.95.44. An estimated 36.4 percent of vacant units were for rent in 2010, a 44.8 percent change since 2000. In addition, some 20.4 percent of vacant units were for sale, a change of 58 percent between 2000 and 2010. “Other” vacant units represented 29.6 percent of vacant units in 2010. This is a change of 33.5 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.95.44					
Disposition of Vacant Housing Units					
Webster County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	366	33.5%	530	36.4%	44.8%
For Sale	188	17.2%	297	20.4%	58%
Rented or Sold, Not Occupied	146	13.4%	93	6.4%	-36.3%
For Seasonal, Recreational, or Occasional Use	67	6.1%	105	7.2%	56.7%
For Migrant Workers	2	0.2%	0	0%	-100%
Other Vacant	322	29.5%	430	29.6%	33.5%
Total	1,091	100.0%	1,455	100.0%	33.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.95.45. By 2016, for rent units accounted for 19.4 percent of vacant units, while for sale units accounted for 15.5 percent. “Other” vacant units accounted for 42.5 percent of vacant units, representing a total of 820 “other” vacant units.

Table II.95.45				
Disposition of Vacant Housing Units				
Webster County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	530	36.4%	375	19.4%
For Sale	297	20.4%	299	15.5%
Rented Not Occupied	22	1.5%	76	3.9%
Sold Not Occupied	71	4.9%	63	3.3%
For Seasonal, Recreational, or Occasional Use	105	7.2%	256	13.3%
For Migrant Workers	0	0%	41	2.1%
Other Vacant	430	29.6%	820	42.5%
Total	1,455	100.0%	1,930	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.95.46. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.



Table II.95.46							
Overcrowding and Severe Overcrowding							
Webster 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	11,201	99%	72	0.6%	36	0.3%	11,309
2016 Five-Year ACS	10,236	99.9%	6	0.1%	3	0%	10,245
Renter							
2000 Census	4,457	97.5%	68	1.5%	44	1%	4,569
2016 Five-Year ACS	4,801	99.4%	17	0.4%	10	0.2%	15,073
Total							
2000 Census	15,658	98.6%	140	0.9%	80	0.5%	15,878
2016 Five-Year ACS	15,037	99.8%	23	0.2%	13	0.1%	15,073

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 37 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Webster County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.95.47		
Households with Incomplete Plumbing Facilities		
Webster County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	15,831	15,036
Lacking Complete Plumbing Facilities	47	37
Total Households	15,878	15,073
Percent Lacking	0.3%	0.2%

There were 54 households lacking complete kitchen facilities in 2016, compared to 46 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.4 percent in 2016.

Table II.95.48		
Households with Incomplete Kitchen Facilities		
Webster County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	15,832	15,019
Lacking Complete Kitchen Facilities	46	54
Total Households	15,878	15,073
Percent Lacking	0.3%	0.4%

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

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

In Webster County, 14.5 of households had a cost burden and 11 percent had a severe cost burden. Some 21.9 percent of renters were cost burdened, and 20.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.9 percent and a severe cost burden rate of 3.3 percent. Owner occupied households with a mortgage had a cost burden rate of 14.4 percent, and severe cost burden at 9.6 percent.

Table II.95.49
Cost Burden and Severe Cost Burden by Tenure
 Webster 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	4,774	84.9%	561	10%	279	5%	11	0.2%	5,625
2016 Five-Year ACS	4,160	75.4%	797	14.4%	531	9.6%	31	0.6%	5,519
Owner Without a Mortgage									
2000 Census	3,750	91.8%	190	4.7%	109	2.7%	37	0.9%	4,086
2016 Five-Year ACS	4,175	88.3%	328	6.9%	158	3.3%	65	1.4%	4,726
Renter									
2000 Census	2,775	62.3%	621	13.9%	625	14%	436	9.8%	4,457
2016 Five-Year ACS	2,386	49.4%	1,057	21.9%	972	20.1%	413	8.6%	4,828
Total									
2000 Census	11,299	79.8%	1,372	9.7%	1,013	7.1%	484	3.4%	14,168
2016 Five-Year ACS	10,721	71.1%	2,182	14.5%	1,661	11%	509	3.4%	15,073

Housing Problems by Income

Table II.95.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Webster County. As can be seen in 2017 the MFI was \$57,500, which compared to \$69,900 for the State of Iowa.

Table II.95.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 980 owner-occupied and 889 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 710 owner-occupied 1,000 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 11,440 households without a housing problem.

Table II.95.50
Median Family Income
 Webster County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	45,600	49,100
2001	48,700	52,500
2002	50,600	53,700
2003	50,300	54,900
2004	51,100	55,800
2005	52,800	57,650
2006	52,900	57,800
2007	53,000	58,100
2008	53,400	58,500
2009	56,000	62,000
2010	55,900	62,400
2011	56,700	64,000
2012	57,500	64,800
2013	57,500	64,700
2014	58,800	65,300
2015	57,500	67,500
2016	58,600	68,400
2017	57,500	69,900

Table II.95.51
Housing Problems by Income and Tenure

Webster 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	15	0	4	45	68
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)	10	4	0	0	4	18
Housing cost burden greater than 50% of income (and none of the above problems)	420	145	90	30	25	710
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	115	275	340	90	160	980
Zero/negative income (and none of the above problems)	100	0	0	0	0	100
has none of the 4 housing problems	150	550	1,390	1,300	5,135	8,525
Total	799	989	1,820	1,424	5,369	10,401
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	20	10	30	0	0	60
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	15	0	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	0	4	10	28
Housing cost burden greater than 50% of income (and none of the above problems)	865	135	0	0	0	1,000
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	200	490	185	10	4	889
Zero/negative income (and none of the above problems)	85	0	0	0	0	85
has none of the 4 housing problems	280	420	975	415	825	2,915
Total	1,464	1,059	1,205	429	839	4,996
Total						
Lacking complete plumbing or kitchen facilities	24	25	30	4	45	128
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	15	0	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	8	0	4	14	46
Housing cost burden greater than 50% of income (and none of the above problems)	1,285	280	90	30	25	1,710
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	315	765	525	100	164	1,869
Zero/negative income (and none of the above problems)	185	0	0	0	0	185
has none of the 4 housing problems	430	970	2,365	1,715	5,960	11,440
Total	2,263	2,048	3,025	1,853	6,208	15,397

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.95.52, of the 613 loans in 2016, 365 loans were for Home Purchases, 60 were for Home Improvement and 188 were for refinancing.



Table II.95.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Webster County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	335	83	355	773
2009	286	53	636	975
2010	222	67	548	837
2011	206	53	421	680
2012	258	66	675	999
2013	293	49	370	712
2014	280	37	194	511
2015	373	57	210	640
2016	365	60	188	613

Table II.95.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$100,578 in 2012 and \$106,460 in 2016. Overall, average loans were \$79,448 in 2008 and \$104,423 in 2016.

Table II.95.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Webster County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$84,424	\$30,988	\$86,082	\$79,448
2009	\$80,986	\$26,434	\$97,404	\$88,730
2010	\$95,581	\$44,537	\$96,960	\$92,398
2011	\$99,801	\$33,396	\$92,672	\$90,212
2012	\$100,578	\$35,136	\$97,850	\$94,411
2013	\$103,345	\$34,857	\$91,384	\$92,416
2014	\$100,079	\$36,108	\$107,629	\$98,313
2015	\$113,150	\$28,018	\$102,743	\$102,153
2016	\$106,460	\$25,483	\$125,660	\$104,423

Table II.95.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$25,949,000 in 2012 and \$38,858,000 in 2016. Overall, average loans were \$61,413,000 in 2008 and \$64,011,000 in 2016.

Table II.95.54 Total Volume of Owner-Occupied Single Family Loans Webster County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$28,282,000	\$2,572,000	\$30,559,000	\$61,413,000
2009	\$23,162,000	\$1,401,000	\$61,949,000	\$86,512,000
2010	\$21,219,000	\$2,984,000	\$53,134,000	\$77,337,000
2011	\$20,559,000	\$1,770,000	\$39,015,000	\$61,344,000
2012	\$25,949,000	\$2,319,000	\$66,049,000	\$94,317,000
2013	\$30,280,000	\$1,708,000	\$33,812,000	\$65,800,000
2014	\$28,022,000	\$1,336,000	\$20,880,000	\$50,238,000
2015	\$42,205,000	\$1,597,000	\$21,576,000	\$65,378,000
2016	\$38,858,000	\$1,529,000	\$23,624,000	\$64,011,000

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.95.55 presents some basic statistics about the completed surveys.

Table II.95.55 Survey of Rental Properties Webster County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	12	937	6.9	34.1

Table II.95.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 56 single family units in Webster County, with 2 of them available. This translates into a vacancy rate of 3.6 percent in Webster County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 394 apartment units reported in the survey, with 15 of them available, which resulted in a vacancy rate of 3.8 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.95.56 Rental Vacancy Survey by Type Webster County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	56	2	3.6%
Apartments	394	15	3.8%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	487	48	9.9%
Total	937	65	6.9%

Table II.95.57, reports units by bedroom size. As can be seen there were 47 two bedroom apartment units and 16 three bedroom units. Overall, the 48 two bedroom units accounted for 5.1 percent of all units, and the 34 three bedroom units accounted for 3.6 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 801 units listed as "Don't Know". Additional details for additional unit types are reported.

Table II.95.57 Rental Units by Bedroom Size Webster 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	50	0	0	.	50
Two	1	47	0	0	.	48
Three	18	16	0	0	.	34
Four	4	0	0	0	.	4
Don’t Know	33	281	0	0	487	801
Total	56	394	0	0	487	937

Table II.95.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.95.58 Single Family Units by Bedroom Size Webster County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	1	1	100%
Three	18	0	0%
Four	4	0	0%
Don’t know	33	1	3%
Total	56	2	3.6%

Table II.95.59 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 0 percent.

Table II.95.59 Apartment Units by Bedroom Size Webster County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	50	0	0%
Two	47	1	2.1%
Three	16	0	0%
Four	0	0	0%
Don’t know	281	14	5%
Total	394	15	3.8%

Average market-rate rents by unit type are shown in Table II.95.60. 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.95.60 Average Market Rate Rents by Bedroom Size Webster 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	\$441.7	\$0	\$0	\$441.7
Two	\$525	\$562.5	\$0	\$0	\$562.5
Three	\$725	\$650	\$0	\$0	\$687.5
Four	\$0	\$0	\$0	\$0	\$0
Total	\$616.7	\$543.8	\$0	\$0	\$572.5

Table II.95.61, shows vacancy rates for single family units by average rental rates for Webster County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 6.7 percent.

Table II.95.61 Single Family Market Rate Rents by Vacancy Status Webster 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	30	2	6.7%
\$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	26	0	0%
Total	56	2	3.6%

The average rent and availability of apartment units is displayed in Table II.95.62. 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 10.1 percent.

Table II.95.62 Apartment Market Rate Rents by Vacancy Status Webster County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$750	79	8	10.1%
\$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	313	7	2.2%
Total	394	15	3.8%

Respondents were asked if utilities are included in the rent and as shown in Table II.95.63 6 respondents, or 54.5 percent, included some sort of utility in the rent.

Table II.95.63 Are there any utilities included with the rent? Webster County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	5
% Offering Utilities	54.5%

The type of utility included in the rent is shown in Table II.95.64. There were 2 respondents who included electricity, 3 respondents who included natural gas, 6 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.95.64 Which utilities are included with the rent? Webster County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	3
Water/Sewer	6
Trash Collection	4

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.95.65, there were 3 single family units which property managers considered accessible, with an additional 30 accessible apartment units. Respondents also indicated there were a total of 9 persons with disabilities currently residing in accessible units.

Table II.95.65 Accessible Units by Bedroom Size Webster 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	12	0	0		12
Two	0	12	0	0		12
Three	3	0	0	0		3
Four	0	0	0	0		0
Don't Know	0	6	0	0	7	13
Total	3	30	0	0	7	40

Table II.95.66, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent or 0 two bedroom single family units are accessible, with 16.7 percent of three bedroom units were considered accessible. Overall, 5.4 percent of all single family units were considered accessible by survey respondents.

Table II.95.66				
Single Family Units by Accessibility and Bedroom Size				
Webster 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	1	0	1	0%
Three	15	3	18	16.7%
Four	4	0	4	0%
Don't know	33	0	33	0%
Total	53	3	56	5.4%

Table II.95.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 25.5 percent or 12 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 7.6 percent of all apartment units were considered accessible by survey respondents.

Table II.95.67				
Apartment Units by Accessibility and Bedroom Size				
Webster County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	38	12	50	24%
Two	35	12	47	25.5%
Three	16	0	16	0%
Four	0	0	0	0%
Don't know	275	6	281	2.1%
Total	364	30	394	7.6%

Perceived Need for Rental Units

Table II.95.68, 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 16 number of persons on the wait list.

Table II.95.68 Do you keep a waiting list? Webster County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	7
Waitlist Size	16

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.95.69, 0 respondents said there was no need for renovating single family units, with 2 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 2 respondents saying there was extreme need for renovating existing apartment units.

Table II.95.69 How would you rate the need for renovation of existing units in the city? Webster County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	1	0	0
Low Need	2	2	1	1
Moderate Need	3	3	3	1
High Need	2	2	1	1
Extreme Need	2	2	1	1
Average Need	3.4	3.2	3.3	3.5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.95.70, 0 respondents said there was no need for new single family units, with 4 respondents saying there was extreme need for constructing new single family units. Likewise, 1 respondent indicated no need for new apartment units, with 4 respondents saying there was extreme need for constructing new apartment units.

Table II.95.70 How would you rate the need for construction of new units in the city? Webster County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	1	0	0
Low Need	1	0	0	0
Moderate Need	3	3	3	1
High Need	1	1	1	1
Extreme Need	4	4	1	1
Average Need	3.9	3.8	3.6	4

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.95.71, shows the *strong growth scenario* for the Webster County. As can be seen there were 10,245 owner-occupied and 4,828 renter-occupied households in 2016, for a total of 15,073 households. In 2030, there will be a projected 15,985 households, of which 11,380 are projected to be owner occupied and the remaining 4,605 are expected to be renter-occupied.

By 2050, there are projected to be 11,087 owner-occupied households, of which 846 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,940 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 4,354 renter households, of which 1,267 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,049 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 15,441 occupied units by 2050, of which 2,113 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.95.71
Housing Demand Forecast
 Webster County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	782	857	865	869	868	864	856	846
30.1-50%	985	1,080	1,089	1,094	1,094	1,088	1,078	1,066
50.1-80%	1,793	1,965	1,983	1,992	1,990	1,980	1,962	1,940
80.1-95%	1,094	1,198	1,209	1,215	1,214	1,207	1,197	1,183
95.1-115%	1,005	1,101	1,111	1,116	1,115	1,109	1,100	1,087
115+%	4,586	5,026	5,071	5,094	5,091	5,063	5,018	4,963
Total	10,245	11,227	11,327	11,380	11,372	11,310	11,210	11,087
Renter								
0-30%	1,405	1,352	1,347	1,340	1,328	1,311	1,291	1,267
30.1-50%	1,028	989	986	981	972	960	945	927
50.1-80%	1,163	1,119	1,116	1,110	1,100	1,086	1,069	1,049
80.1-95%	294	283	282	281	278	275	271	266
95.1-115%	390	375	374	372	369	364	358	352
115+%	547	527	525	522	517	511	503	494
Total	4,828	4,645	4,631	4,605	4,564	4,507	4,436	4,354
Total								
0-30%	2,187	2,209	2,212	2,209	2,196	2,175	2,147	2,113
30.1-50%	2,013	2,069	2,076	2,075	2,066	2,047	2,023	1,993
50.1-80%	2,956	3,084	3,098	3,101	3,090	3,066	3,031	2,989
80.1-95%	1,388	1,482	1,492	1,496	1,492	1,482	1,467	1,449
95.1-115%	1,395	1,477	1,485	1,488	1,484	1,474	1,458	1,439
115+%	5,133	5,552	5,596	5,616	5,608	5,574	5,521	5,456
Total	15,073	15,873	15,959	15,985	15,936	15,818	15,647	15,441