

**VOLUME II:
WINNEBAGO COUNTY**

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Winnebago County

DEMOGRAPHICS

Population Estimates

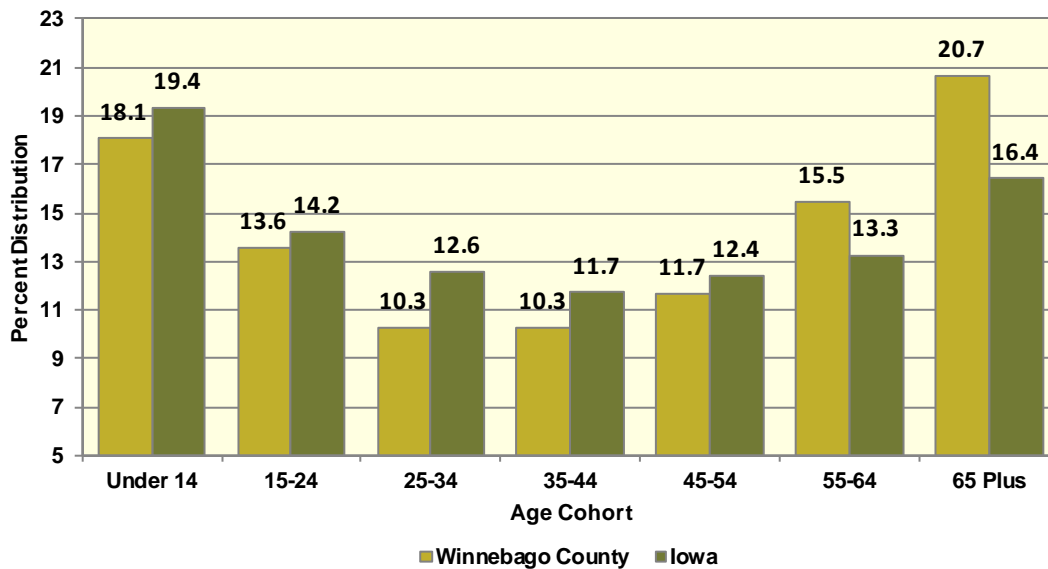
The Census Bureau’s current census estimates indicate that Winnebago County’s population decreased from 10,866 in 2010 to 10,631 in 2016, or by 2.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 2.1 percent, and the number of people from 55 to 64 years of age increased by 8.1 percent. The white population decreased by 3.6 percent, while the black population increased by 64.9 percent. The Hispanic population increased from 360 to 454 people between 2010 and 2016 or by 26.1 percent. These data are presented in Table II.96.1.

Table II.96.1 Profile of Population Characteristics Winnebago County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Winnebago County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,866	10,631	-2.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	1,919	1,922	0.2%	603,673	607,020	0.6%
15 to 24 years	1,470	1,443	-1.8%	430,187	445,808	3.6%
25 to 34 years	1,070	1,092	2.1%	382,583	394,373	3.1%
35 to 44 years	1,159	1,092	-5.8%	364,548	367,535	0.8%
45 to 54 years	1,633	1,240	-24.1%	439,726	389,744	-11.4%
55 to 64 years	1,522	1,645	8.1%	372,750	415,998	11.6%
65 and Over	2,093	2,197	5%	452,888	514,215	13.5%
Race						
White	10,577	10,194	-3.6%	2,839,615	2,864,884	0.9%
Black	97	160	64.9%	91,695	114,874	25.3%
American Indian and Alaskan Native	23	37	60.9%	13,563	15,924	17.4%
Asian	91	106	16.5%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	1	0%	2,419	3,592	48.5%
Two or more races	77	133	72.7%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	360	454	26.1%	151,544	182,606	20.5%

Table II.96.2, presents the population of Winnebago County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,383 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 5,483 persons, were female. In 2016, the number of males rose to 5,213 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 5,418 persons being female.

Table II.96.2 Population by Age and Gender Winnebago 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	973	946	1,919	904	1,018	1,922	0.2%
15 to 24 years	804	666	1,470	794	649	1,443	-1.8%
25 to 34 years	573	497	1,070	578	514	1,092	2.1%
35 to 44 years	589	570	1,159	555	537	1,092	-5.8%
45 to 54 years	809	824	1,633	625	615	1,240	-24.1%
55 to 64 years	790	732	1,522	825	820	1,645	8.1%
65 and Over	845	1,248	2,093	932	1,265	2,197	5.0%
Total	5,383	5,483	10,866	5,213	5,418	10,631	-2.2%
% of Total	49.5%	50.5%	.	49%	51%	.	

Diagram II.96.1
Age Distribution
Winnebago County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Winnebago County decreased from 12,122 to 11,723 persons, or by -3.3 percent. Between 2000 and 2010, Winnebago County population, changed by -857 persons, to a total population of 10,866 persons. The most recent estimates indicated that Winnebago County’s population fell an additional -235 persons since the 2010 Census, to 10,631 persons in July 2016.

1990 Census	12,122
Natural Increase 90-00	-95
Net Migration 90-00	-304
2000 Census	11,723
Natural Increase 00-09	-98
Net Migration 00-09	-708
2009 Population Estimate	10,917
2010 Census	10,866
Natural Increase 10-16	-59
Net Migration 10-16	-176
2016 Population Estimate	10,631

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.96.3, Winnebago County had a natural increase, of -95 persons between 1990 and 2000. During the April 2000 to July 2009 period, Winnebago County’s natural increase was estimated at -98 persons. Between 2010 and 2016, the natural increase was estimated at -59 persons, and the net migration was -176 persons.

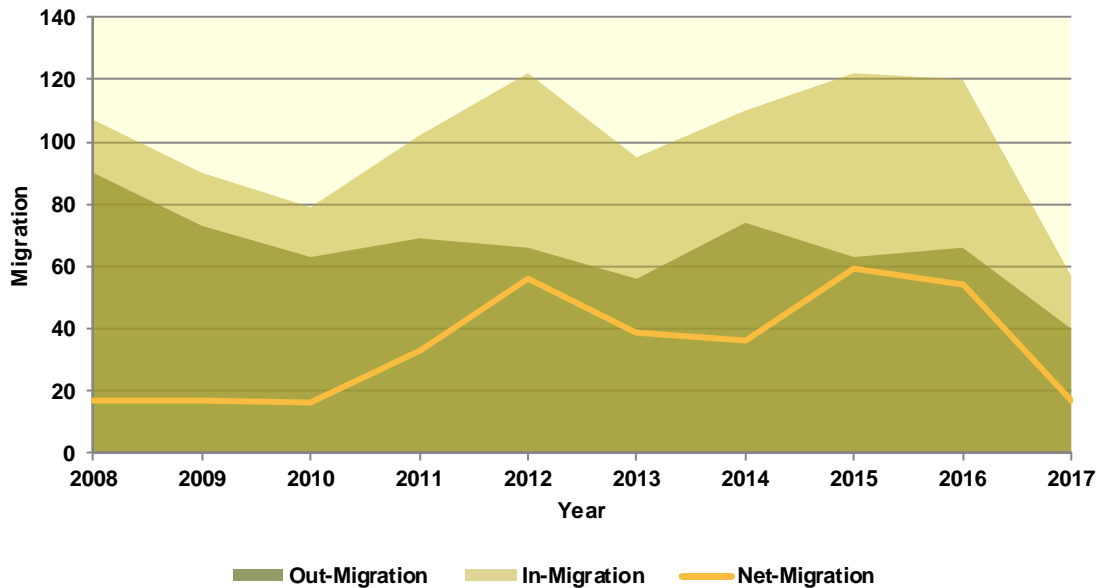
Population Migration Trends

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.96.4 in 2008 there was a total of 107 in-migrations with a total of 90 out-migrations, which led to a net-migration of 17 persons. The most recent first half 2017 data saw a net-migration of 17 persons, with 57 persons entering Winnebago County and 40 persons leaving Winnebago County.

Diagram II.96.2, 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 2015 with 59 people entering and the migration lowest net migration occurred in 2010 with 16 entering Winnebago County.

Diagram II.96.2
Net In-migration by Gender
 Winnebago County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.96.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 53 percent of net-migrants, or 9 persons were male, with the remaining 47 percent, or 8 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	51	41	33	51	55	39	52	52	60	29
Female	56	49	46	51	67	56	58	70	60	28
Total	107	90	79	102	122	95	110	122	120	57
Out										
Male	49	33	24	32	34	25	30	25	29	20
Female	41	40	39	37	32	31	44	38	37	20
Total	90	73	63	69	66	56	74	63	66	40
Net										
Male	2	8	9	19	21	14	22	27	31	9
Female	15	9	7	14	35	25	14	32	23	8
Total	17	17	16	33	56	39	36	59	54	17

Table II.96.5, shows net-migration for Winnebago County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 6 persons entering Winnebago County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 5 persons leaving Winnebago County.

Table II.96.5										
Migration by Age Range										
Winnebago County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	0	1	0	0	1	0	2	0	1
18-22	15	11	14	12	21	21	13	18	16	5
23-25	20	8	8	11	11	13	10	21	29	9
26-35	22	26	18	19	40	21	26	29	35	17
36-45	19	13	19	19	17	13	21	21	10	7
46-55	14	13	6	24	16	9	18	14	16	7
56-65	11	13	7	12	10	9	12	10	11	9
66 +	4	6	6	5	7	8	10	7	3	2
Total	107	90	79	102	122	95	110	122	120	57
Out										
14-17	0	4	2	0	1	0	1	0	0	0
18-22	18	11	6	13	5	5	6	11	10	10
23-25	18	12	18	8	10	7	11	6	8	6
26-35	20	12	11	17	16	13	20	22	18	13
36-45	15	12	8	13	13	15	15	8	8	4
46-55	11	11	4	10	7	8	8	8	9	4
56-65	7	9	7	7	9	4	7	5	10	3
66 +	1	2	7	1	5	4	6	3	3	0
Total	90	73	63	69	66	56	74	63	66	40
Net										
14-17	2	-4	-1	0	-1	1	-1	2	0	1
18-22	-3	0	8	-1	16	16	7	7	6	-5
23-25	2	-4	-10	3	1	6	-1	15	21	3
26-35	2	14	7	2	24	8	6	7	17	4
36-45	4	1	11	6	4	-2	6	13	2	3
46-55	3	2	2	14	9	1	10	6	7	3
56-65	4	4	0	5	1	5	5	5	1	6
66 +	3	4	-1	4	2	4	4	4	0	2
Total	17	17	16	33	56	39	36	59	54	17

School Age Enrollment

Table II.96.6, show the school enrollment from the Iowa Department of Education for Winnebago County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 2,423 students and was 2,413 in 2017, a change of -0.4 percent. Enrollment for students in grades 1 to 5 was 865 students in 2010 and 826 in 2017, which was a change of -4.5 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 771 and 747 in 2017, which was a change of -3.1 percent.

Table II.96.6						
School Enrollment						
Winnebago County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	242	984	670	942	62	2,883
2001	235	958	664	916	46	2,819
2002	252	932	667	912	74	2,837
2003	258	940	624	934	46	2,802
2004	265	930	631	936	29	2,791
2005	247	911	624	922	15	2,704
2006	245	956	619	928	12	2,748
2007	227	938	580	880	7	2,625
2008	229	890	546	884	9	2,549
2009	205	911	542	833	13	2,491
2010	250	865	537	771	73	2,423
2011	321	823	548	746	124	2,438
2012	320	791	544	748	94	2,403
2013	336	782	542	729	138	2,389
2014	354	794	560	733	162	2,441
2015	351	785	530	739	135	2,405
2016	339	832	521	726	148	2,418
2017	355	826	485	747	156	2,413
% Change 10-17	42%	-4.5%	-9.7%	-3.1%	113.7%	-0.4%

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.96.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.6 percent to a total of 2,093 persons in 2010. Those aged 25 to 34 changed by -5.6 percent, and those aged under 5 changed by -9.2 percent.

Table II.96.7 Population by Age Winnebago County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	654	5.6%	594	5.5%	-9.2%
5 to 19	2,643	22.5%	2,090	19.2%	-20.9%
20 to 24	676	5.8%	705	6.5%	4.3%
25 to 34	1,133	9.7%	1,070	9.8%	-5.6%
35 to 54	3,368	28.7%	2,792	25.7%	-17.1%
55 to 64	1,031	8.8%	1,522	14%	47.6%
65 or Older	2,218	18.9%	2,093	19.3%	-5.6%
Total	11,723	100.0%	10,866	100.0%	-7.3%

The elderly population is further explored in Table II.96.8. Those aged 65 to 66 changed by 15 percent between 2000 and 2010, resulting in a population of 207 persons. Those aged 85 or older changed by 1 percent during the same time period, and resulted in 414 persons over age 85 in 2010.

Table II.96.8 Elderly Population by Age Winnebago County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	180	8.1%	207	9.9%	15%
67 to 69	295	13.3%	297	14.2%	0.7%
70 to 74	516	23.3%	427	20.4%	-17.2%
75 to 79	428	19.3%	380	18.2%	-11.2%
80 to 84	389	17.5%	368	17.6%	-5.4%
85 or Older	410	18.5%	414	19.8%	1%
Total	2,218	100.0%	2,093	100.0%	-5.6%

Population by race and ethnicity is shown in Table II.96.9. The white population changed by -8.5 percent between 2000 and 2010, and resulted in representing 96.1 percent of the population in 2010. The black population changed by 304.8 percent, represented 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.8 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 51.9 percent between 2000 and 2010, compared to the -8.5 percent growth rate for non-Hispanics.

Table II.96.9					
Population by Race and Ethnicity					
Winnebago County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	11,415	97.4%	10,441	96.1%	-8.5%
Black	21	0.2%	85	0.8%	304.8%
American Indian	27	0.2%	22	0.2%	-18.5%
Asian	84	0.7%	88	0.8%	4.8%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	118	1%	118	1.1%	0%
Two or More Races	57	0.5%	111	1%	94.7%
Total	11,723	100.0%	10,866	100.0%	-7.3%
Hispanic	237	2%	360	3.3%	51.9%
Non-Hispanic	11,486	98%	10,506	96.7%	-8.5%

Population by race and ethnicity through 2016 is shown in Table II.96.10. The white population represented 95.3 percent of the population in 2016, compared with black households accounting for 0.7 percent of the population. Hispanic households represented 3.9 percent of the population in 2016.

Table II.96.10				
Population by Race and Ethnicity				
Winnebago County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,441	96.1%	10,088	95.3%
Black	85	0.8%	79	0.7%
American Indian	22	0.2%	81	0.8%
Asian	88	0.8%	119	1.1%
Native Hawaiian/ Pacific Islander	1	0%	1	0%
Other	118	1.1%	40	0.4%
Two or More Races	111	1%	172	1.6%
Total	10,866	100.0%	10,580	100.0%
Non-Hispanic	10,506	96.7%	10,167	96.1%
Hispanic	360	3.3%	413	3.9%

The population by race is broken down further by ethnicity in Table II.96.11. While the white non-Hispanic population changed by -9.3 percent between 2000 and 2010, the white Hispanic population changed by 64.4 percent. The black non-Hispanic population changed by 271.4 percent.

Table II.96.11					
Population by Race and Ethnicity					
Winnebago County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,297	98.4%	10,247	97.5%	-9.3%
Black	21	0.2%	78	0.7%	271.4%
American Indian	27	0.2%	18	0.2%	-33.3%
Asian	81	0.7%	85	0.8%	4.9%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	5	0%	3	0%	-40%
Two or More Races	54	0.5%	74	0.7%	37%
Total Non-Hispanic	11,486	100.0%	10,506	100.0%	-8.5%
Hispanic					
White	118	49.8%	194	53.9%	64.4%
Black	0	0%	7	1.9%	
American Indian	0	0%	4	1.1%	
Asian	3	1.3%	3	0.8%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	113	47.7%	115	31.9%	1.8%
Two or More Races	3	1.3%	37	10.3%	1133.3%
Total Hispanic	237	100.0%	360	100.0%	51.9 %
Total Population	11,723	100.0%	10,866	100.0%	-7.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.96.12. During this time, the total non-Hispanic population was 10,167 persons in 2016. The Hispanic population was 413.

Table II.96.12				
Population by Race and Ethnicity				
Winnebago County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	10,247	97.5%	9,821	96.6%
Black	78	0.7%	79	0.8%
American Indian	18	0.2%	72	0.7%
Asian	85	0.8%	119	1.2%
Native Hawaiian/ Pacific Islander	1	0%	1	0%
Other	3	0%	0	0%
Two or More Races	74	0.7%	75	0.7%
Total Non-Hispanic	10,506	100.0%	10,167	100.0%
Hispanic				
White	194	53.9%	267	64.6%
Black	7	1.9%	0	0%
American Indian	4	1.1%	9	2.2%
Asian	3	0.8%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	115	31.9%	40	9.7%
Two or More Races	37	10.3%	97	23.5%
Total Hispanic	360	100.0	413	100.0%
Total Population	10,866	100.0%	10,580	100.0%

Households by type and tenure are shown in Table II.96.13. Family households represented 64 percent of households, while non-family households accounted for 36 percent. These changed from 63.3 and 36.7 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,909	63.3%	2,911	64%
Married-Couple Family	2,368	81.4%	2,496	85.7%
Owner-Occupied	2,138	90.3%	2,266	90.8%
Renter-Occupied	230	9.7%	230	9.2%
Other Family	541	18.6%	415	18.6%
Male Householder, No Spouse Present	201	37.2%	170	48.4%
Owner-Occupied	126	62.7%	118	69.4%
Renter-Occupied	75	37.3%	52	30.6%
Female Householder, No Spouse Present	340	62.8%	245	81.9%
Owner-Occupied	192	56.5%	99	40.4%
Renter-Occupied	148	43.5%	146	59.6%
Non-Family Households	1,688	36.7%	1,634	36%
Owner-Occupied	1,015	60.1%	980	60%
Renter-Occupied	673	39.9%	654	40%
Total	4,597	100.0%	4,545	100.0%

The group quarters population was 488 in 2010, compared to 529 in 2000. Institutionalized populations experienced a -1.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a -11.5 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	4	2%	6	3.1%	50%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	195	98%	190	96.9%	-2.6%
Other Institutions	0	0%	0	0%	0%
Total	199	100.0%	196	100.0%	-1.5%
Noninstitutionalized					
College Dormitories	287	87%	289	99%	0.7%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	43	13%	3	1%	-93%
Total	330	100.0%	292	100.0%	-11.5%
Group Quarters Population	529	100.0%	488	100.0%	-7.8%

The number of foreign born persons are shown in Table II.96.15. An estimated 0.6 percent of the population was born in Mexico, some 0.3 percent were born in China excluding Hong Kong and Taiwan, and another 0.2 percent were born in Philippines.

Table II.96.15
Place of Birth for the Foreign-Born Population
 Winnebago County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	65	0.6%
#2 country of origin	China excluding Hong Kong and Taiwan	34	0.3%
#3 country of origin	Philippines	26	0.2%
#4 country of origin	Norway	16	0.2%
#5 country of origin	Vietnam	14	0.1%
#6 country of origin	Canada	13	0.1%
#7 country of origin	England	11	0.1%
#8 country of origin	Germany	11	0.1%
#9 country of origin	Cuba	6	0.1%
#10 country of origin	Russia	6	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.96.16. An estimated 0.7 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Chinese.

Table II.96.16
Limited English Proficiency and Language Spoken at Home
 Winnebago County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	70	0.7%
#2 LEP Language	Chinese	41	0.4%
#3 LEP Language	Other Indo-European languages	13	0.1%
#4 LEP Language	German or other West Germanic languages	10	0.1%
#5 LEP Language	Other and unspecified languages	9	0.1%
#6 LEP Language	Tagalog	3	0%
#7 LEP Language	Russian, Polish, or other Slavic languages	1	0%
#8 LEP Language	Arabic	0	0%
#9 LEP Language	French, Haitian, or Cajun	0	0%
#10 LEP Language	Korean	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.96.17. Some 15.6 percent of the population was disabled in 2000, or a total of 1,696 persons. The disability rate was highest for those over 65, with 33.7 percent disabled.

Table II.96.17		
Disability by Age		
Winnebago County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	77	4.4%
16 to 64	943	13.2%
65 and older	676	33.7%
Total	1,696	15.6%

Table II.96.18 shows disability by type in 2000. There were 829 physical disabilities in 2000, some 665 employment disabilities, and 553 go-outside-home disabilities.

Table II.96.18	
Total Disabilities Tallied: Aged 5 and Older	
Winnebago County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	353
Physical disability	829
Mental disability	408
Self-care disability	240
Employment disability	665
Go-outside-home disability	553
Total	3,048

Disability by age, as estimated by the 2016 ACS, is shown in Table II.96.19. The disability rate for females was 14.6 percent, compared to 14.5 percent for males. The disability rate changed precipitously higher with age, with 45.1 percent of those over 75 experiencing a disability.

Table II.96.19						
Disability by Age						
Winnebago 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%	22	7.6%	22	3.8%
5 to 17	80	9.8%	107	12.2%	187	11%
18 to 34	44	4.3%	120	12.4%	164	8.2%
35 to 64	326	15.4%	167	8.2%	493	11.9%
65 to 74	130	28.2%	62	12.4%	192	20%
75 or Older	153	42%	293	47%	446	45.1%
Total	733	14.5%	771	14.6%	1,504	14.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.96.20. Some 6.7 percent have an ambulatory disability, 5.8 have an independent living disability, and 1.7 percent have a self-care disability.

Table II.96.20		
Total Disabilities Tallied: Aged 5 and Older		
Winnebago County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	563	5.4%
Vision disability	215	2.1%
Cognitive disability	536	5.5%
Ambulatory disability	653	6.7%
Self-Care disability	170	1.7%
Independent living disability	466	5.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.96.21. In 2016, some 5,191 persons were employed and 366 were unemployed. This totaled a labor force of 5,557 persons. The unemployment rate for Winnebago County was estimated to be 6.6 percent in 2016.

Table II.96.21	
Employment, Labor Force and Unemployment	
Winnebago County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,191
Unemployed	366
Labor Force	5,557
Unemployment Rate	6.6%

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

Table II.96.22	
High School or Greater Education	
Winnebago County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,156
Total Households	4,545
Percent High School or Above	91.4%

As seen in Table II.96.23, some 32.1 percent of the population had a high school diploma or equivalent, another 39.2 percent have some college, 15.7 percent have a Bachelor's Degree, and 4.1 percent of the population had a graduate or professional degree.

Table II.96.23		
Educational Attainment		
Winnebago County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	732	8.8%
High School or Equivalent	2,667	32.1%
Some College or Associates Degree	3,257	39.2%
Bachelor's Degree	1,305	15.7%
Graduate or Professional Degree	344	4.1%
Total Population Above 18 years	8,305	100.0%



ECONOMICS

Labor Force

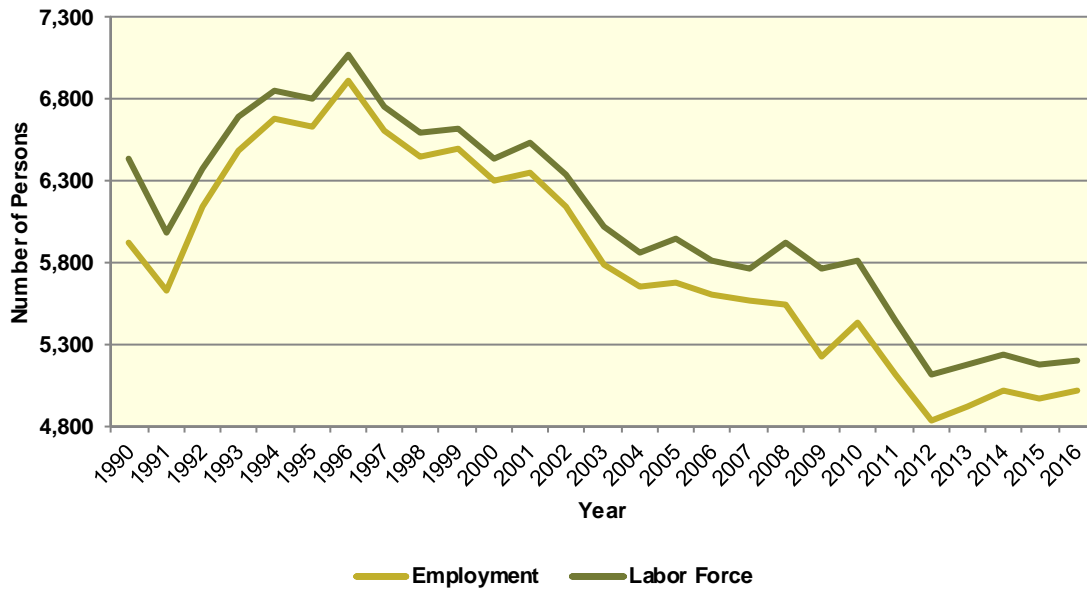
Table II.96.24, shows the labor force statistics for Winnebago County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.9 percent. The highest level of unemployment occurred during 2009 rising to a rate of 9.4 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Winnebago County decreased from 4 percent in 2015 to 3.5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.96.24 Labor Force Statistics Winnebago County 1990 - 2016 BLS Data					
Year	Winnebago County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	512	5,920	6,432	8%	4.4%
1991	360	5,630	5,990	6%	4.7%
1992	230	6,145	6,375	3.6%	4.5%
1993	217	6,481	6,698	3.2%	4%
1994	171	6,675	6,846	2.5%	3.5%
1995	177	6,630	6,807	2.6%	3.4%
1996	167	6,908	7,075	2.4%	3.5%
1997	150	6,601	6,751	2.2%	3.1%
1998	150	6,447	6,597	2.3%	2.7%
1999	128	6,494	6,622	1.9%	2.6%
2000	129	6,307	6,436	2%	2.6%
2001	175	6,355	6,530	2.7%	3.3%
2002	197	6,138	6,335	3.1%	4%
2003	227	5,793	6,020	3.8%	4.5%
2004	205	5,658	5,863	3.5%	4.5%
2005	271	5,682	5,953	4.6%	4.3%
2006	206	5,608	5,814	3.5%	3.7%
2007	199	5,568	5,767	3.5%	3.7%
2008	382	5,540	5,922	6.5%	4.2%
2009	544	5,227	5,771	9.4%	6.4%
2010	389	5,431	5,820	6.7%	6%
2011	328	5,117	5,445	6%	5.5%
2012	273	4,843	5,116	5.3%	5%
2013	249	4,928	5,177	4.8%	4.7%
2014	222	5,020	5,242	4.2%	4.3%
2015	209	4,969	5,178	4%	3.8%
2016	184	5,026	5,210	3.5%	3.7%

Diagram II.96.3, shows the employment and labor force for Winnebago County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,026 persons, with the labor force reaching 5,210, indicating there were a total of 184 unemployed persons.



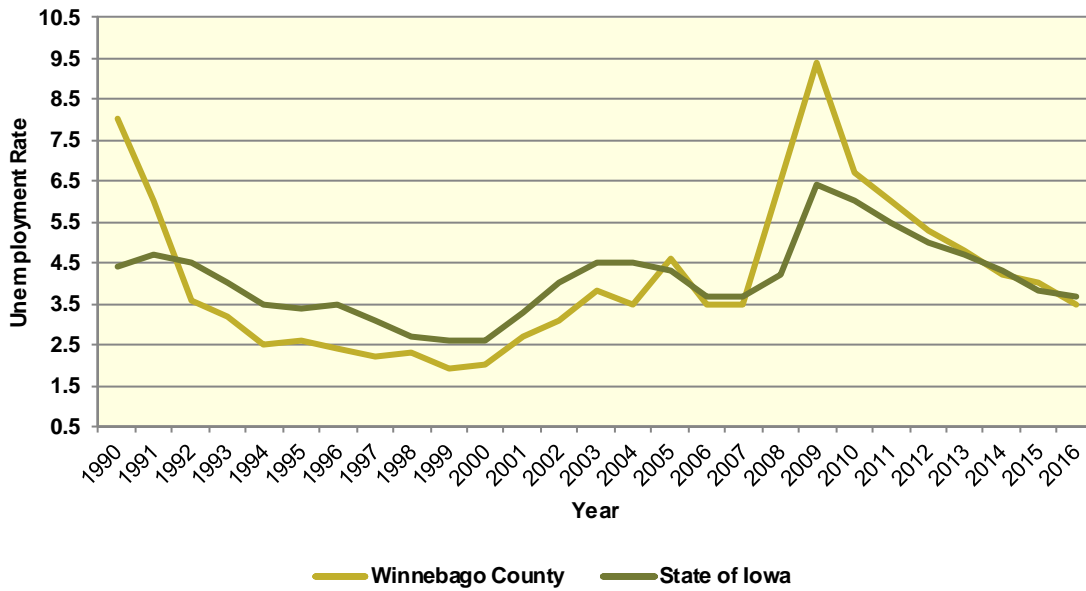
Diagram II.96.3
Employment and Labor Force
 Winnebago County
 1990 – 2016 BLS Data



Unemployment

Diagram II.96.4, shows the unemployment rate for both the State and Winnebago County. During the 1990’s the average rate for Winnebago County was 3.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.2 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5 percent. Over the course of the entire period the Winnebago County had an average unemployment rate that lower than the State, 4.1 percent for Winnebago County, versus 4.1 statewide.

Diagram II.96.4
Annual Unemployment Rate
 Winnebago 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.96.25, shows total real earnings by industry for Winnebago County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$40,950,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 79 percent.

Table II.96.25
Real Earnings by Industry
 Winnebago 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	10,382	36,791	61,369	59,656	50,943	55,230	61,774	19,531	-68.4
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	2,563	7,391	2,947	2,795	2,914	3,101	3,343	5,986	79
Construction	21,610	39,307	34,841	29,022	21,865	20,719	21,150	24,026	13.6
Manufacturing	56,342	51,022	43,175	45,668	43,882	45,088	41,349	40,101	-3
Wholesale trade	13,118	12,765	13,273	13,062	9,908	10,590	10,069	10,568	5
Retail trade	20,515	19,386	18,376	18,563	18,242	19,302	20,049	21,887	9.2
Transportation and warehousing	16,315	10,688	11,437	11,236	10,907	11,574	12,003	12,892	7.4
Information	5,578	4,883	4,726	4,361	4,121	4,230	4,252	4,408	3.7
Finance and insurance	10,788	12,163	11,189	12,105	11,138	11,065	10,805	11,066	2.4
Real estate and rental and leasing	693	2,113	2,200	2,323	3,185	3,093	3,670	4,099	11.7
Professional and technical services	3,669	0	0	0	7,360	7,793	7,073	6,710	-5.1
Management of companies and enterprises	317	0	0	0	0	0	0	0	0
Administrative and waste services	1,967	4,732	0	3,485	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	375	0	834	659	632	667	462	510	10.4
Accommodation and food services	2,814	0	2,959	3,024	3,436	3,350	3,070	2,970	-3.3
Other services, except public administration	7,949	6,408	6,176	6,477	6,213	6,939	7,284	7,679	5.4
Government and government enterprises	35,490	42,365	39,790	39,040	38,910	39,602	40,165	40,950	2
Total	246,055	295,852	299,359	291,851	266,607	274,793	279,057	248,173	-11.1



Table II.96.26, shows the total employment by industry for the Winnebago County. The most recent estimates show the manufacturing industry was the largest employer in Winnebago County, with employment reaching 813 jobs in 2016. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 7.4 percent.

Table II.96.26									
Employment by Industry									
Winnebago County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	732	716	696	650	693	636	687	678	-1.3
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	24	26	27	26	25	25	27	29	7.4
Construction	518	487	481	444	447	431	412	419	1.7
Manufacturing	1,151	949	812	819	817	814	808	813	0.6
Wholesale trade	163	202	202	195	199	210	186	187	0.5
Retail trade	918	779	773	762	772	778	788	794	0.8
Transportation and warehousing	649	268	273	271	266	258	253	253	0
Information	123	97	98	91	89	89	87	92	5.7
Finance and insurance	304	356	362	357	349	364	372	366	-1.6
Real estate and rental and leasing	121	181	179	165	168	158	179	187	4.5
Professional and technical services	127	0	0	0	186	196	178	190	6.7
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	124	266	0	217	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	68	0	117	97	103	106	91	96	5.5
Accommodation and food services	285	0	268	284	334	337	298	296	-0.7
Other services, except public administration	415	349	343	360	372	393	387	402	3.9
Government and government enterprises	870	838	822	813	808	811	804	805	0.1
Total	7,764	7,126	6,906	6,760	6,877	6,838	6,792	6,860	1

Table II.96.27, shows the real average earnings per job by industry for Winnebago County. These figures are calculated by dividing the total real earning displayed in Tables II.96.25 and II.96.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 206,414 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 66.7 percent.

Table II.96.27
Real Earnings Per Job by Industry
 Winnebago County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	14,183	51,384	88,174	91,778	73,511	86,839	89,919	28,807	-68
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	106,786	284,259	109,153	107,510	116,543	124,035	123,832	206,414	66.7
Construction	41,718	80,714	72,435	65,366	48,915	48,072	51,335	57,341	11.7
Manufacturing	48,950	53,764	53,171	55,760	53,711	55,390	51,174	49,325	-3.6
Wholesale trade	80,477	63,191	65,708	66,986	49,790	50,428	54,134	56,513	4.4
Retail trade	22,347	24,885	23,773	24,360	23,630	24,809	25,442	27,565	8.3
Transportation and warehousing	25,139	39,881	41,893	41,462	41,003	44,860	47,443	50,957	7.4
Information	45,351	50,338	48,224	47,921	46,300	47,533	48,877	47,913	-2
Finance and insurance	35,486	34,167	30,908	33,907	31,915	30,398	29,047	30,235	4.1
Real estate and rental and leasing	5,730	11,673	12,288	14,078	18,956	19,574	20,501	21,920	6.9
Professional and technical services	28,887	0	0	0	39,567	39,761	39,736	35,316	-11.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	15,861	17,789	0	16,059	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	5,518	0	7,127	6,792	6,133	6,289	5,077	5,312	4.6
Accommodation and food services	9,875	0	11,041	10,648	10,287	9,940	10,302	10,034	-2.6
Other services, except public administration	19,155	18,360	18,005	17,992	16,701	17,657	18,821	19,102	1.5
Government and government enterprises	40,794	50,555	48,406	48,020	48,155	48,831	49,957	50,870	1.8
Total	31,692	41,517	43,348	43,173	38,768	40,186	41,086	36,177	-11.9

Table II.96.28 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 \$403,328,000 a -7.2 percent change between 2015 and 2016. Table II.96.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 7,126 and 6,860 in 2016, which a change of 1 percent over this period.



Table II.96.28
Total Employment and Real Personal Income
 Winnebago 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	152,868	8,028	16,838	43,512	20,675	225,865	17,312	5,363	28,507
1970	150,670	8,244	17,035	46,800	23,219	229,481	17,686	5,594	26,932
1971	149,879	8,892	19,986	48,999	23,524	233,496	18,017	5,570	26,909
1972	171,798	10,335	41,914	53,302	24,574	281,254	20,897	6,032	28,483
1973	247,732	12,810	35,171	62,285	28,565	360,944	25,815	6,126	40,440
1974	185,928	13,288	20,136	66,471	31,234	290,481	21,157	6,145	30,256
1975	197,676	13,394	39,954	65,114	32,395	321,745	23,980	6,200	31,883
1976	173,627	14,321	52,792	65,440	33,644	311,182	22,866	6,448	26,928
1977	194,691	14,297	48,167	69,607	35,300	333,467	24,516	6,496	29,971
1978	190,110	14,849	50,779	69,884	35,608	331,532	24,161	6,247	30,433
1979	173,206	15,636	34,829	71,079	38,995	302,472	22,368	6,387	27,117
1980	154,593	14,335	15,570	79,003	41,868	276,700	21,366	6,235	24,794
1981	156,208	14,894	19,231	88,441	41,456	290,441	22,898	6,172	25,310
1982	138,958	14,712	20,223	96,248	43,562	284,278	22,656	6,152	22,587
1983	141,221	15,139	25,822	98,323	42,950	293,177	23,358	6,194	22,801
1984	181,284	16,948	35,154	105,726	43,016	348,232	27,565	6,453	28,093
1985	172,667	16,861	31,254	106,061	45,859	338,980	27,040	6,421	26,891
1986	184,149	17,597	29,918	102,968	47,695	347,132	28,191	6,455	28,529
1987	197,713	18,561	31,245	92,751	47,977	351,124	29,187	6,566	30,112
1988	204,076	20,475	37,474	89,403	48,641	359,119	29,820	6,829	29,883
1989	201,507	20,871	31,374	91,525	47,619	351,154	28,951	6,981	28,865
1990	208,188	21,642	22,907	82,667	49,641	341,761	28,173	7,001	29,736
1991	188,152	22,037	17,387	76,684	51,568	311,754	26,110	7,039	26,731
1992	218,846	23,005	16,775	78,209	53,271	344,095	29,038	7,263	30,131
1993	191,513	24,267	14,837	73,938	55,314	311,336	26,482	7,664	24,988
1994	247,869	26,100	10,107	69,713	56,120	357,709	30,329	7,777	31,871
1995	235,277	26,806	9,149	75,384	56,741	349,746	29,630	8,211	28,654
1996	254,898	25,278	14,208	77,993	57,479	379,301	32,065	8,054	31,649
1997	252,217	27,023	8,609	78,516	58,746	371,064	31,244	7,967	31,657
1998	260,008	28,330	9,180	80,366	58,358	379,583	32,330	7,547	34,452
1999	237,650	27,584	9,745	76,432	58,399	354,644	30,415	7,633	31,134
2000	250,380	27,354	2,047	80,625	61,132	366,829	31,146	7,660	32,686
2001	246,055	27,840	15,235	78,120	63,530	375,099	32,375	7,764	31,691
2002	248,024	27,450	10,326	69,936	67,147	367,983	32,271	7,480	33,158
2003	250,455	27,714	5,964	65,858	68,399	362,962	31,805	7,190	34,834
2004	280,903	28,981	1,837	66,076	69,210	389,045	34,365	7,482	37,544
2005	270,963	28,524	-2,836	63,518	69,906	373,026	32,894	7,531	35,980
2006	270,967	28,688	-7,405	65,189	73,598	373,661	33,548	7,413	36,553
2007	307,316	30,721	-12,977	74,457	75,626	413,702	37,657	7,519	40,872
2008	311,814	30,988	-17,455	78,757	86,587	428,714	39,234	7,445	41,882
2009	281,763	30,227	-15,266	74,506	91,107	401,882	36,813	7,164	39,330
2010	295,852	31,464	-12,479	75,951	91,226	419,085	38,661	7,126	41,517
2011	299,359	27,417	-8,384	85,287	90,878	439,723	40,992	6,906	43,347
2012	291,851	26,510	-7,556	98,420	90,539	446,744	42,010	6,760	43,173
2013	266,607	28,084	-2,901	83,731	86,938	406,291	38,779	6,877	38,768
2014	274,793	28,143	-911	84,071	90,430	420,239	39,671	6,838	40,186
2015	279,057	27,247	1,924	87,176	93,880	434,790	41,146	6,792	41,086
2016	248,173	28,728	958	88,587	94,338	403,328	37,939	6,860	36,177

Diagram II.96.5, shows real average earnings per job for Winnebago County from 1990 to 2016. Over this period the average earning per job for Winnebago County was \$35,177, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.96.5
Real Average Earnings Per Job
 Winnebago County
 BEA Data 1990 - 2016

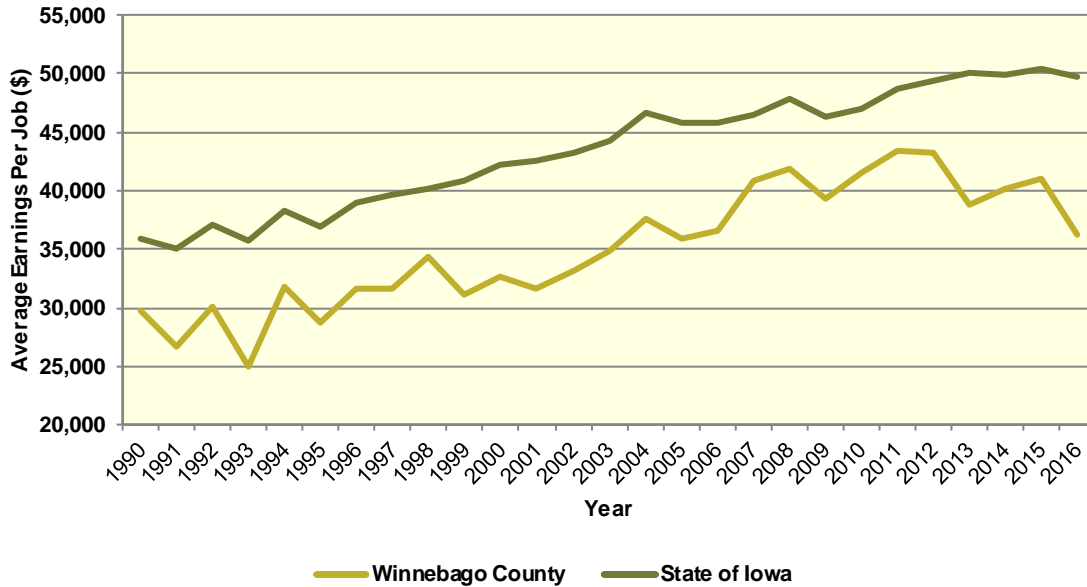
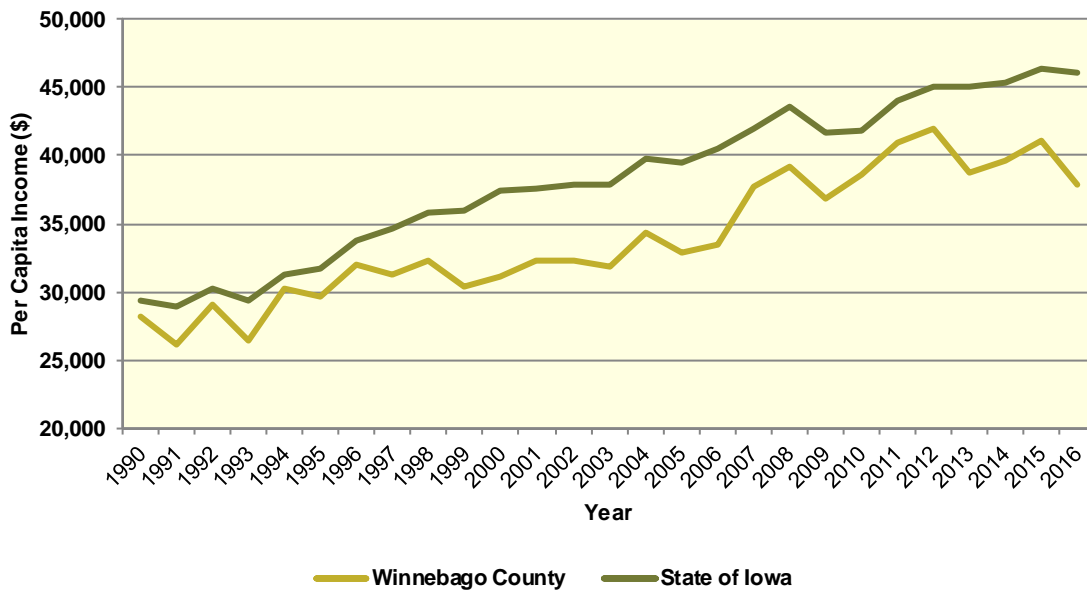


Diagram II.96.6, shows real per capita income for the Winnebago County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Winnebago County was \$33,968, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.96.6
Real Per Capita Income
 Winnebago 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.96.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 4,306 persons in 2015 to 4,358 in 2016, a change of 1.2 percent.

Table II.96.29
Total Monthly Employment
 Winnebago County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,910	4,877	4,963	4,651	4,541	4,477	4,070	4,219	4,169	4,212	4,260
Feb	4,914	4,857	4,947	4,647	4,533	4,472	4,080	4,145	4,189	4,169	4,226
Mar	4,914	4,890	4,966	4,665	4,677	4,518	4,096	4,168	4,262	4,242	4,322
Apr	4,969	5,020	4,975	4,785	4,674	4,524	4,262	4,257	4,369	4,279	4,385
May	5,050	5,035	5,055	4,779	4,656	4,575	4,312	4,355	4,414	4,351	4,369
Jun	5,102	5,139	5,097	4,817	4,909	4,672	4,407	4,431	4,437	4,454	4,512
Jul	5,043	5,101	5,081	4,811	4,831	4,579	4,350	4,409	4,438	4,367	4,472
Aug	5,083	5,115	5,111	4,806	4,791	4,563	4,332	4,397	4,388	4,362	4,394
Sep	5,016	5,087	4,992	4,766	4,644	4,552	4,307	4,415	4,381	4,319	4,353
Oct	4,973	5,071	4,944	4,658	4,674	4,465	4,244	4,410	4,359	4,338	4,374
Nov	4,947	5,053	4,904	4,623	4,615	4,451	4,332	4,344	4,332	4,309	4,352
Dec	4,970	5,055	4,848	4,676	4,567	4,366	4,321	4,332	4,300	4,265	4,271
Annual	4,991	5,025	4,990	4,724	4,676	4,518	4,259	4,324	4,337	4,306	4,358
% Change	.	0.7%	-0.7%	-5.3%	-1%	-3.4%	-5.7%	1.5%	0.3%	-0.7%	1.2%

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 \$657 in 2015. In 2016, average weekly wages saw an increased of 2 percent over the prior year, rising to \$670, or by 13 dollars. These data are shown in Table II.96.30.

Table II.96.30						
Average Weekly Wages						
Winnebago County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	404	401	396	429	407	
2002	414	420	413	450	424	4.2%
2003	433	438	414	444	432	1.9%
2004	464	488	462	505	480	11.1%
2005	470	494	483	496	486	1.2%
2006	512	511	496	537	514	5.8%
2007	572	546	555	590	566	10.1%
2008	597	559	555	573	571	0.9%
2009	568	553	554	607	570	-0.2%
2010	581	570	564	616	583	2.3%
2011	596	575	591	632	598	2.6%
2012	615	595	592	642	611	2.2%
2013	619	606	602	629	614	0.5%
2014	638	615	617	673	636	3.6%
2015	650	632	644	702	657	3.3%
2016(p)	641	661	679	697	670	2%

Total business establishments reported by the QCEW are displayed in Table II.96.31. Between 2015 and 2016, the total number of business establishments in Winnebago County decreased by 2 percent, from 401 to 398 establishments.

Table II.96.31						
Number of Business Establishments						
Winnebago County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	406	411	387	379	396	
2002	377	379	374	376	377	-4.8%
2003	383	379	384	382	382	1.3%
2004	382	385	388	392	387	1.3%
2005	385	387	385	384	385	-0.5%
2006	378	384	381	381	381	-1%
2007	389	386	391	389	389	2.1%
2008	383	392	396	397	392	0.8%
2009	392	387	393	390	391	-0.3%
2010	388	384	383	380	384	-1.8%
2011	382	389	393	402	392	2.1%
2012	401	400	399	404	401	2.3%
2013	406	405	409	407	407	1.5%
2014	405	407	403	402	404	-0.7%
2015	399	405	403	395	401	-0.7%
2016	396	397	399	401	398	-0.7%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.96.32, 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 Winnebago County.

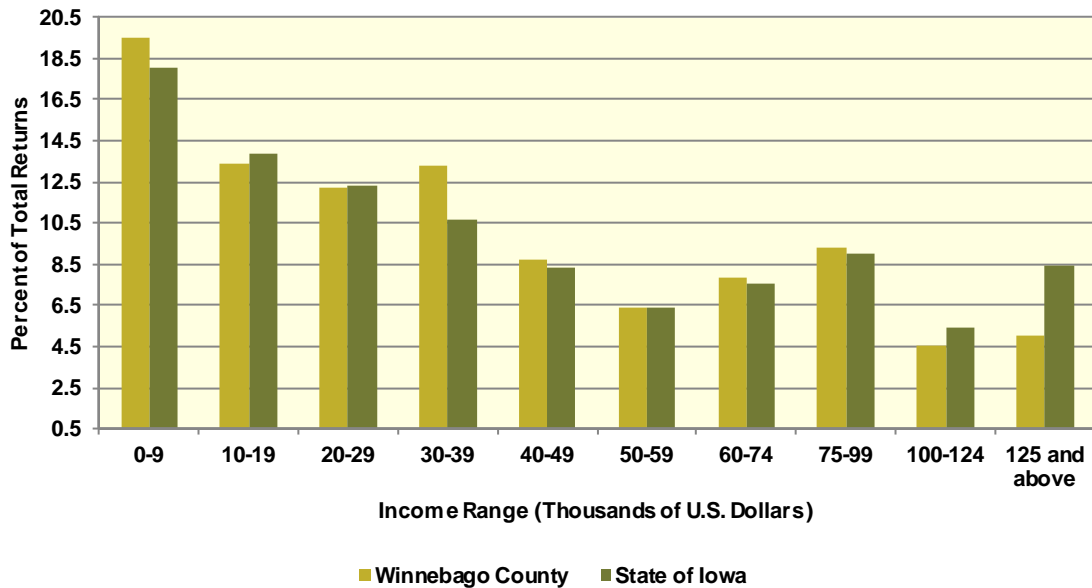
As can be seen, the total number of returns between 2010 and 2015 increased by 1.6 percent, with 260 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 64.6 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -7.5 percent.

Table II.96.32
Number of Tax Returns by Adjusted Gross Income
 Winnebago 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	1,203	842	883	615	469	403	412	238	58	83	5,206
2003	1,194	795	909	617	482	388	383	262	66	86	5,182
2004	1,169	812	848	650	469	392	426	316	77	111	5,270
2005	1,124	732	895	605	463	394	425	307	95	102	5,142
2006	1,094	711	820	663	462	410	447	361	100	127	5,195
2007	1,133	710	761	669	485	397	475	411	136	155	5,332
2008	1,072	746	768	648	494	343	470	434	150	166	5,291
2009	1,059	703	706	663	435	357	460	418	147	156	5,104
2010	996	747	685	678	470	332	439	446	166	158	5,117
2011	967	729	754	624	466	354	409	432	182	196	5,113
2012	918	717	697	645	455	318	447	467	223	233	5,120
2013	965	708	705	616	452	356	430	472	192	258	5,154
2014	1,018	663	722	608	454	331	440	472	223	238	5,169
2015	1,014	694	634	691	455	331	406	482	234	260	5,201
Change 10 - 15	1.8%	-7.1%	-7.4%	1.9%	-3.2%	-0.3%	-7.5%	8.1%	41%	64.6%	1.6%



Diagram II.96.7
2015 Income Distribution
 Winnebago 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 1,094 in 2010 to ,072 in 2016, with the poverty rate reaching 10.5 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.96.33, at right, presents poverty data for the county.

The rate of poverty for Winnebago County is shown in Table II.96.34. In 2016, there were an estimated 1,023 persons living in poverty. This represented a 10.2 percent poverty rate, compared to 8.4 percent poverty in 2000. In 2016, some 4.5 percent of those in poverty were under age 6, and 16.8 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	840	7.5%
2001	791	7.1%
2002	896	8%
2003	921	8.3%
2004	1,020	9.2%
2005	1,028	9.5%
2006	1,062	9.9%
2007	976	9.3%
2008	1,067	10.2%
2009	1,090	10.7%
2010	1,094	10.6%
2011	1,082	10.5%
2012	1,104	10.9%
2013	1,118	11.1%
2014	1,056	10.4%
2015	1,103	10.8%
2016	1,072	10.5%

Table II.96.34 Poverty by Age Winnebago 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	78	8.3%	46	4.5%
6 to 17	250	26.7%	220	21.5%
18 to 64	446	47.5%	585	57.2%
65 or Older	164	17.5%	172	16.8%
Total	938	100.0%	1,023	100.0%
Poverty Rate	8.4%	.	10.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.5 percent in Winnebago County between 2010 and 2016, from 5,194 to 5,170. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.96.35.

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 Winnebago County increased from 1 authorization in 2015 to 5 in 2016.

The real value of single-family building permits increased from \$202,634 in 2015 to \$291,778 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.96.36.

Table II.96.35 Housing Units State of Iowa vs. Winnebago County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Winnebago County	% Growth Since Census
2000 Census Base	1,232,625	.	5,063	.
2010 Census	1,336,417	8.4%	5,194	2.6%
July 2011 Estimate	1,341,974	0.4%	5,185	-0.2%
July 2012 Estimate	1,346,403	0.7%	5,186	-0.2%
July 2013 Estimate	1,353,274	1.3%	5,179	-0.3%
July 2014 Estimate	1,362,458	1.9%	5,185	-0.2%
July 2015 Estimate	1,370,778	2.6%	5,183	-0.2%
July 2016 Estimate	1,380,162	3.3%	5,170	-0.5%

Table II.96.36
Building Permits and Valuation
 Winnebago 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	3	0	12	0	15	95,429	0
1981	7	0	0	0	7	128,227	0
1982	7	0	0	8	15	119,563	43,253
1983	13	2	0	0	15	114,849	0
1984	10	0	0	0	10	108,399	0
1985	5	0	0	44	49	94,626	41,401
1986	4	0	0	16	20	63,975	35,453
1987	5	0	0	0	5	97,152	0
1988	14	0	0	0	14	108,968	0
1989	20	4	4	0	28	103,929	0
1990	7	0	4	0	11	157,353	0
1991	30	4	0	0	34	67,279	0
1992	7	2	0	0	9	117,821	0
1993	5	0	12	0	17	114,801	0
1994	14	2	0	0	16	103,258	0
1995	8	0	0	0	8	121,342	0
1996	5	0	8	0	13	162,453	0
1997	11	0	0	0	11	135,844	0
1998	15	0	6	0	21	173,921	0
1999	35	0	0	35	70	143,779	95,450
2000	16	0	0	16	32	151,742	76,551
2001	9	0	0	0	9	143,254	0
2002	2	0	0	0	2	124,492	0
2003	14	2	0	0	16	175,933	0
2004	21	4	0	0	25	195,728	0
2005	9	0	0	0	9	258,999	0
2006	8	0	0	0	8	238,011	0
2007	14	0	0	0	14	203,928	0
2008	3	2	0	0	5	262,025	0
2009	2	0	0	0	2	334,336	0
2010	2	0	0	0	2	181,658	0
2011	12	0	0	0	12	230,983	0
2012	1	0	0	0	1	342,125	0
2013	13	0	0	0	13	156,364	0
2014	7	2	0	0	9	203,275	0
2015	1	0	0	0	1	202,634	0
2016	5	0	0	33	38	291,778	45,455



Diagram II.96.8
Single Family Permits
 Winnebago County
 Census Bureau Data, 1980–2016

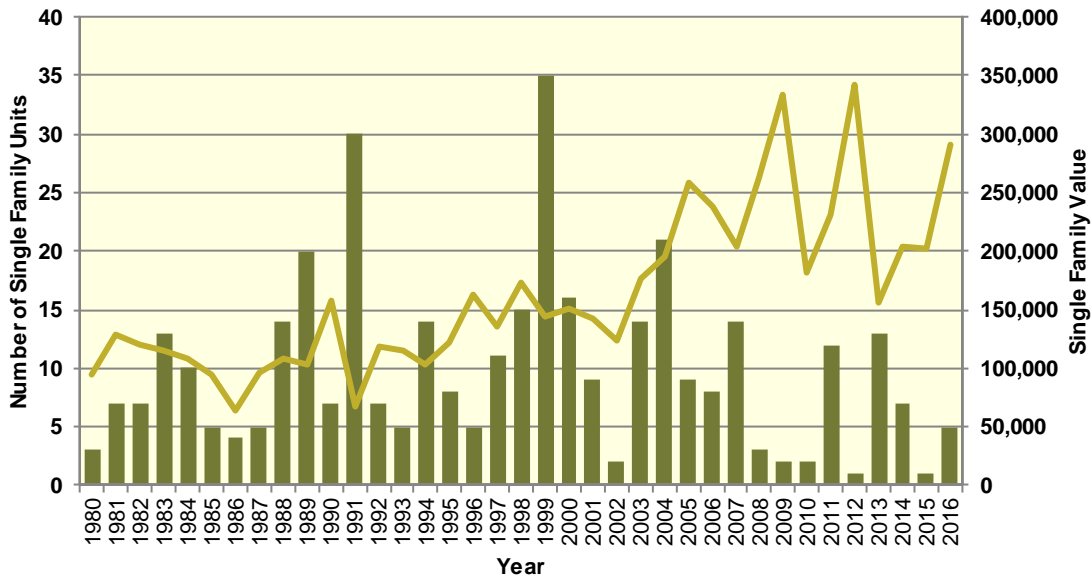
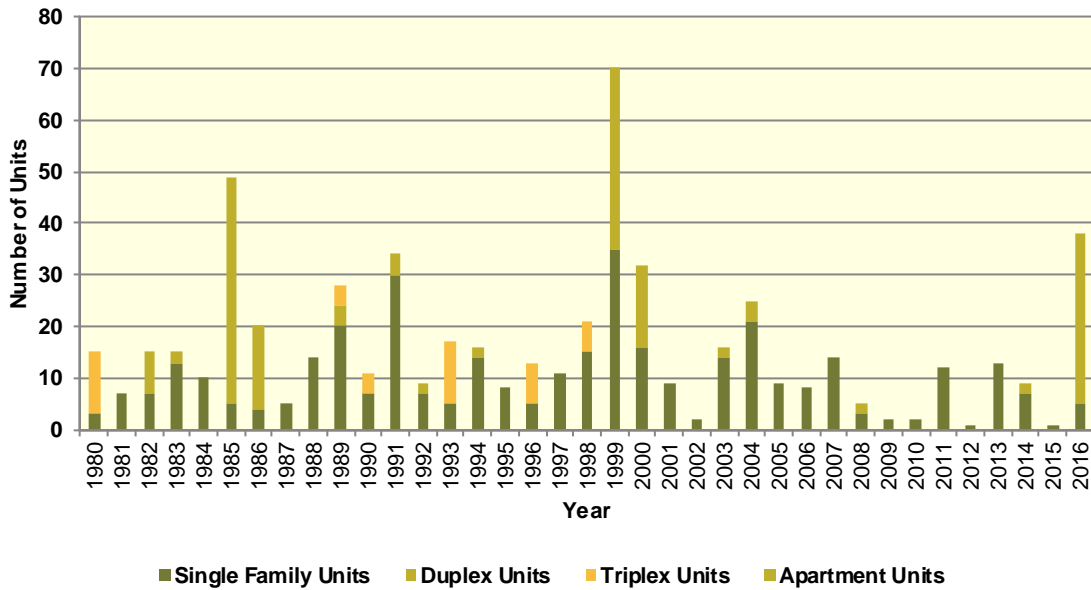


Diagram II.96.9
Total Permits by Unit Type
 Winnebago County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.96.37. In 2016, there were 5,175 housing units, up from 5,065 in 2000. Single-family units accounted for 85.1 percent of units in 2016, compared to 84.1 in 2000. Apartment units accounted for 6.8 percent in 2016, compared to 6.2 percent in 2000.

Table II.96.37 Housing Units by Type Winnebago 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	4,262	84.1%	4,405	85.1%
Duplex	152	3%	128	2.5%
Tri- or Four-Plex	212	4.2%	261	5%
Apartment	315	6.2%	351	6.8%
Mobile Home	124	2.4%	30	0.6%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	5,065	100.0%	5,175	100.0%

Some 88.5 percent of housing was occupied in 2010, compared to 93.8 percent in 2000. Owner-occupied housing changed -3.9 percent between 2000 and 2010, ending with owner-occupied units representing 75.5 percent of unit. Vacant units changed by 88.9 percent, resulting in 597 vacant units in 2010.

Table II.96.38 Housing Units by Tenure Winnebago County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,749	93.8%	4,597	88.5%	-3.2%
Owner-Occupied	3,613	76.1%	3,471	75.5%	-3.9%
Renter-Occupied	1,136	23.9%	1,126	24.5%	-0.9%
Vacant Housing Units	316	6.2%	597	11.5%	88.9%
Total Housing Units	5,065	100.0%	5,194	100.0%	2.5%

Table II.96.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,175 housing units. An estimated 76.2 percent were owner-occupied, and 12.2 percent were vacant.

Table II.96.39 Housing Units by Tenure Winnebago County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,597	88.5%	4,545	87.8%
Owner-Occupied	3,471	75.5%	3,463	76.2%
Renter-Occupied	1,126	24.5%	1,082	23.8%
Vacant Housing Units	597	11.5%	630	12.2%
Total Housing Units	5,194	100.0%	5,175	100.0%

Households by household size are shown in Table II.96.40. There were a total of 4,597 households in 2010, up from 4,749 in 2000. One person households changed by 4.3 percent between 2000 and 2010, while two person households changed by 2.1 percent. Three and four person households changed by -9.4 and -23.3 respectively, representing 12.2 percent and 10.2 percent of the population in 2010.

Table II.96.40					
Households by Household Size					
Winnebago County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,396	29.4%	1,456	31.7%	4.3%
Two Persons	1,749	36.8%	1,785	38.8%	2.1%
Three Persons	619	13%	561	12.2%	-9.4%
Four Persons	614	12.9%	471	10.2%	-23.3%
Five Persons	282	5.9%	215	4.7%	-23.8%
Six Persons	60	1.3%	74	1.6%	23.3%
Seven Persons or More	29	0.6%	35	0.8%	20.7%
Total	4,749	100.0%	4,597	100.0%	-3.2%

Households by income is shown in Table II.96.41. Households earning more than \$100,000 per year represented 15.6 percent of households in 2016, compared to 4.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.4 percent of households in 2010, compared to 22.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.8 percent of households in 2016, compared to 13 percent in 2000.

Table II.96.41				
Households by Income				
Winnebago 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	617	13%	492	10.8%
\$15,000 to \$19,999	377	7.9%	288	6.3%
\$20,000 to \$24,999	391	8.2%	243	5.3%
\$25,000 to \$34,999	797	16.8%	605	13.3%
\$35,000 to \$49,999	908	19.1%	676	14.9%
\$50,000 to \$74,999	1,088	22.9%	928	20.4%
\$75,000 to \$99,999	365	7.7%	603	13.3%
\$100,000 or More	203	4.3%	710	15.6%
Total	4,746	100.0%	4,545	100.0%



Table II.96.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 4.1 percent and 1.1 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 21.8 percent, 7 percent, and 6.2, respectively. Housing units built prior to 1939 represented 27.5 percent of households in 2016.

Table II.96.42				
Households by Year Home Built				
Winnebago County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,553	32.7%	1,252	27.5%
1940 to 1949	491	10.3%	240	5.3%
1950 to 1959	552	11.6%	587	12.9%
1960 to 1969	569	12%	637	14%
1970 to 1979	921	19.4%	993	21.8%
1980 to 1989	293	6.2%	318	7%
1990 to 1999	370	7.8%	283	6.2%
2000 to 2009	.	.	186	4.1%
2010 or Later	.	.	49	1.1%
Total	4,749	100.0%	4,545	100.0%

The distribution of unit types by race are shown in Table II.96.43. An estimated 88.5 percent of white households occupy single family homes, while 100 percent of black households do. Some 6.9 percent of white households occupied apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 60.9 percent of American Indian households occupy single family homes.

Table II.96.43							
Distribution of Units in Structure by Race							
Winnebago County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.5%	100%	60.9%	100%	100%	22.2%	27.9%
Duplex	0.8%	0%	0%	0%	0%	0%	19.8%
Tri- or Four-Plex	3.2%	0%	39.1%	0%	0%	77.8%	46.5%
Apartment	6.9%	0%	0%	0%	0%	0%	0%
Mobile Home	0.6%	0%	0%	0%	0%	0%	5.8%
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.96.44. An estimated 28 percent of vacant units were for rent in 2010, a 98.8 percent change since 2000. In addition, some 16.4 percent of vacant units were for sale, a change of 66.1 percent between 2000 and 2010. "Other" vacant units represented 42.2 percent of vacant units in 2010. This is a change of 171 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.96.44					
Disposition of Vacant Housing Units					
Winnebago County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	84	26.6%	167	28%	98.8%
For Sale	59	18.7%	98	16.4%	66.1%
Rented or Sold, Not Occupied	37	11.7%	21	3.5%	-43.2%
For Seasonal, Recreational, or Occasional Use	43	13.6%	59	9.9%	37.2%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	93	29.4%	252	42.2%	171%
Total	316	100.0%	597	100.0%	88.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.96.45. By 2016, for rent units accounted for 27 percent of vacant units, while for sale units accounted for 6.2 percent. “Other” vacant units accounted for 30 percent of vacant units, representing a total of 189 “other” vacant units.

Table II.96.45				
Disposition of Vacant Housing Units				
Winnebago County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	167	28%	170	27%
For Sale	98	16.4%	39	6.2%
Rented Not Occupied	3	0.5%	11	1.7%
Sold Not Occupied	18	3%	72	11.4%
For Seasonal, Recreational, or Occasional Use	59	9.9%	149	23.7%
For Migrant Workers	0	0%	0	0%
Other Vacant	252	42.2%	189	30%
Total	597	100.0%	630	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.96.46. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.



Table II.96.46							
Overcrowding and Severe Overcrowding							
Winnebago 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	3,610	99.9%	0	0%	4	0.1%	3,614
2016 Five-Year ACS	3,434	99.2%	17	0.5%	12	0.3%	3,463
Renter							
2000 Census	1,104	97.3%	27	2.4%	4	0.4%	1,135
2016 Five-Year ACS	1,082	100%	0	0%	0	0%	4,545
Total							
2000 Census	4,714	99.3%	27	0.6%	8	0.2%	4,749
2016 Five-Year ACS	4,516	99.4%	17	0.4%	12	0.3%	4,545

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 7 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Winnebago County. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2000.

Table II.96.47		
Households with Incomplete Plumbing Facilities		
Winnebago County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,743	4,538
Lacking Complete Plumbing Facilities	6	7
Total Households	4,749	4,545
Percent Lacking	0.1%	0.2%

There were 20 households lacking complete kitchen facilities in 2016, compared to 6 households in 2000. This was a change from 0.1 percent of households in 2000 to 0.4 percent in 2016.

Table II.96.48		
Households with Incomplete Kitchen Facilities		
Winnebago County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,743	4,525
Lacking Complete Kitchen Facilities	6	20
Total Households	4,749	4,545
Percent Lacking	0.1%	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 Winnebago County, 10.9 of households had a cost burden and 6.8 percent had a severe cost burden. Some 13.3 percent of renters were cost burdened, and 12.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.1 percent and a severe cost burden rate of 4.1 percent. Owner occupied households with a mortgage had a cost burden rate of 11.2 percent, and severe cost burden at 6.3 percent.

Table II.96.49
Cost Burden and Severe Cost Burden by Tenure
 Winnebago 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	1,444	87.9%	115	7%	77	4.7%	7	0.4%	1,643
2016 Five-Year ACS	1,433	80.1%	201	11.2%	112	6.3%	43	2.4%	1,789
Owner Without a Mortgage									
2000 Census	1,230	92.3%	54	4.1%	34	2.6%	15	1.1%	1,333
2016 Five-Year ACS	1,451	86.7%	152	9.1%	68	4.1%	3	0.2%	1,674
Renter									
2000 Census	736	70.6%	99	9.5%	96	9.2%	112	10.7%	1,043
2016 Five-Year ACS	637	58.9%	144	13.3%	131	12.1%	170	15.7%	1,082
Total									
2000 Census	3,410	84.8%	268	6.7%	207	5.2%	134	3.3%	4,019
2016 Five-Year ACS	3,521	77.5%	497	10.9%	311	6.8%	216	4.8%	4,545

Housing Problems by Income

Table II.96.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Winnebago County. As can be seen in 2017 the MFI was \$64,700, which compared to \$69,900 for the State of Iowa.

Table II.96.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 300 owner-occupied and 155 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 100 owner-occupied 155 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,750 households without a housing problem.

Table II.96.50
Median Family Income
 Winnebago County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	41,600	49,100
2001	41,700	52,500
2002	41,700	53,700
2003	53,900	54,900
2004	54,800	55,800
2005	56,750	57,650
2006	56,800	57,800
2007	57,400	58,100
2008	58,100	58,500
2009	61,100	62,000
2010	61,500	62,400
2011	57,600	64,000
2012	58,400	64,800
2013	62,400	64,700
2014	64,700	65,300
2015	65,300	67,500
2016	63,200	68,400
2017	64,700	69,900

Table II.96.51
Housing Problems by Income and Tenure
 Winnebago County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	4	0	4	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	10	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	60	25	15	0	0	100
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	110	55	60	20	300
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
has none of the 4 housing problems	30	250	465	360	1,900	3,005
Total	189	385	543	430	1,928	3,475
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	25	0	0	0	35
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	115	40	0	0	0	155
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	65	40	0	0	155
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
has none of the 4 housing problems	85	165	215	130	150	745
Total	280	295	255	130	150	1,110
Total						
Lacking complete plumbing or kitchen facilities	10	25	4	0	4	43
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	10	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	175	65	15	0	0	255
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	175	95	60	20	455
Zero/negative income (and none of the above problems)	60	0	0	0	0	60
has none of the 4 housing problems	115	415	680	490	2,050	3,750
Total	469	680	798	560	2,078	4,585

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.96.52, of the 149 loans in 2016, 69 loans were for Home Purchases, 30 were for Home Improvement and 50 were for refinancing.

Table II.96.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Winnebago County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	36	5	31	72
2009	25	6	56	87
2010	16	1	40	57
2011	22	2	42	66
2012	20	5	45	70
2013	55	32	101	188
2014	70	21	42	133
2015	73	36	48	157
2016	69	30	50	149

Table II.96.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$66,150 in 2012 and \$111,420 in 2016. Overall, average loans were \$91,861 in 2008 and \$108,490 in 2016.

Table II.96.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Winnebago County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$104,167	\$49,600	\$84,387	\$91,861
2009	\$89,680	\$50,333	\$100,232	\$93,759
2010	\$80,375	\$5,000	\$106,525	\$97,404
2011	\$102,864	\$93,000	\$106,262	\$104,727
2012	\$66,150	\$39,800	\$86,156	\$77,129
2013	\$96,345	\$26,531	\$81,851	\$76,676
2014	\$88,014	\$20,429	\$80,810	\$75,068
2015	\$110,767	\$29,250	\$121,583	\$95,382
2016	\$111,420	\$35,767	\$148,080	\$108,490

Table II.96.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$1,323,000 in 2012 and \$7,688,000 in 2016. Overall, average loans were \$6,614,000 in 2008 and \$16,165,000 in 2016.

Table II.96.54 Total Volume of Owner-Occupied Single Family Loans Winnebago County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$3,750,000	\$248,000	\$2,616,000	\$6,614,000
2009	\$2,242,000	\$302,000	\$5,613,000	\$8,157,000
2010	\$1,286,000	\$5,000	\$4,261,000	\$5,552,000
2011	\$2,263,000	\$186,000	\$4,463,000	\$6,912,000
2012	\$1,323,000	\$199,000	\$3,877,000	\$5,399,000
2013	\$5,299,000	\$849,000	\$8,267,000	\$14,415,000
2014	\$6,161,000	\$429,000	\$3,394,000	\$9,984,000
2015	\$8,086,000	\$1,053,000	\$5,836,000	\$14,975,000
2016	\$7,688,000	\$1,073,000	\$7,404,000	\$16,165,000

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.96.55 presents some basic statistics about the completed surveys.

Table II.96.55 Survey of Rental Properties Winnebago County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	3	42	9.5	22.5

Table II.96.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 2 single family units in Winnebago County, with 0 of them available. This translates into a vacancy rate of 0 percent in Winnebago County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 40 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 10 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.96.56 Rental Vacancy Survey by Type Winnebago County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	2	0	0%
Apartments	40	4	10%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
Total	42	4	9.5%

Table II.96.57, reports units by bedroom size. As can be seen there were 28 two bedroom apartment units and 0 three bedroom units. Overall, the 28 two bedroom units accounted for 71.4 percent of all units, and the 0 three bedroom units accounted for 0 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.96.57 Rental Units by Bedroom Size Winnebago 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	2	28	0	0	.	30
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	2	40	0	0	0	42

Table II.96.58, 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.96.58 Single Family Units by Bedroom Size Winnebago County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	2	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	2	0	0%

Table II.96.59 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 7.1 percent.

Table II.96.59 Apartment Units by Bedroom Size Winnebago County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	12	2	16.7%
Two	28	2	7.1%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	40	4	10%

Average market-rate rents by unit type are shown in Table II.96.60. 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.96.60 Average Market Rate Rents by Bedroom Size Winnebago 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	\$563	\$0	\$0	\$563
Two	\$0	\$529.5	\$0	\$0	\$529.5
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$525	\$518	\$0	\$0	\$520.3

Table II.96.61, shows vacancy rates for single family units by average rental rates for Winnebago County. The most common rent for single family units was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.96.61 Single Family Market Rate Rents by Vacancy Status Winnebago County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	2	0	0%
\$750 to \$1,000	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	0	0	0%
Total	2	0	0%

The average rent and availability of apartment units is displayed in Table II.96.62. 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 8.3 percent.

Table II.96.62 Apartment Market Rate Rents by Vacancy Status Winnebago County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	16	2	12.5%
\$500 to \$750	24	2	8.3%
\$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	0	0	0%
Total	40	4	10%

Respondents were asked if utilities are included in the rent and as shown in Table II.96.63 2 respondents, or 66.7 percent, included some sort of utility in the rent.

Table II.96.63 Are there any utilities included with the rent? Winnebago County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
% Offering Utilities	66.7%

The type of utility included in the rent is shown in Table II.96.64. There were 0 respondents who included electricity, 0 respondents who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.96.64 Which utilities are included with the rent? Winnebago County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	2
Trash Collection	2

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.96.65, there were 0 single family units which property managers considered accessible, with an additional 4 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.96.65 Accessible Units by Bedroom Size Winnebago 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	1	0	0		1
Two	0	3	0	0		3
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
Total	0	4	0	0	0	4

Table II.96.66, shows the breakdown of accessible and not accessible single family units by bedroom size.

Table II.96.66				
Single Family Units by Accessibility and Bedroom Size				
Winnebago 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	2	0	2	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	2	0	2	0%

Table II.96.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 10.7 percent or 3 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 10 percent of all apartment units were considered accessible by survey respondents.

Table II.96.67				
Apartment Units by Accessibility and Bedroom Size				
Winnebago County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	11	1	12	8.3%
Two	25	3	28	10.7%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	36	4	40	10%

Perceived Need for Rental Units

Table II.96.68, 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 4 number of persons on the wait list.

Table II.96.68 Do you keep a waiting list? Winnebago County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	0
Waitlist Size	4

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.96.69, 1 respondent 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, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.96.69 How would you rate the need for construction of new units in the city? Winnebago County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1	1	1	0

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

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

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

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

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area

Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.96.70, shows the *strong growth scenario* for the Winnebago County. As can be seen there were 3,463 owner-occupied and 1,082 renter-occupied households in 2016, for a total of 4,545 households. In 2030, there will be a projected 4,692 households, of which 3,578 are projected to be owner occupied and the remaining 1,113 are expected to be renter-occupied.

By 2050, there are projected to be 3,478 owner-occupied households, of which 185 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 540 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,055 renter households, of which 265 renter households are expected to have incomes between 0 and 30.0 percent of median family income 245 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,533 occupied units by 2050, of which 450 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.96.70 Housing Demand Forecast Winnebago County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	184	189	190	190	190	189	187	185
30.1-50%	384	394	396	396	395	393	389	385
50.1-80%	538	553	555	556	555	551	546	540
80.1-95%	354	363	365	366	365	362	359	355
95.1-115%	369	379	380	381	380	378	374	370
115+%	1,634	1,679	1,686	1,689	1,685	1,674	1,659	1,641
Total	3,463	3,557	3,572	3,578	3,569	3,547	3,515	3,478
Renter								
0-30%	272	284	282	280	277	274	270	265
30.1-50%	287	299	297	295	292	289	285	280
50.1-80%	251	262	260	258	256	253	249	245
80.1-95%	99	103	103	102	101	100	98	96
95.1-115%	54	57	56	56	55	55	54	53
115+%	119	124	123	122	121	119	118	116
Total	1,082	1,129	1,122	1,113	1,103	1,089	1,073	1,055
Total								
0-30%	456	473	472	470	467	463	457	450
30.1-50%	670	693	693	692	688	682	674	665
50.1-80%	789	815	816	815	811	804	795	785
80.1-95%	453	467	467	467	465	462	457	452
95.1-115%	423	436	437	437	435	432	428	423
115+%	1,753	1,803	1,809	1,811	1,805	1,793	1,777	1,757
Total	4,545	4,686	4,694	4,692	4,672	4,636	4,588	4,533