

**VOLUME II:
WINNESHIEK COUNTY**

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Winneshiek County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Winneshiek County's population decreased from 21,056 in 2010 to 20,561 in 2016, or by 2.4 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 1.1 percent, and the number of people from 55 to 64 years of age increased by 21 percent. The white population decreased by 2.7 percent, while the black population increased by 12.1 percent. The Hispanic population increased from 418 to 449 people between 2010 and 2016 or by 7.4 percent. These data are presented in Table II.97.1.

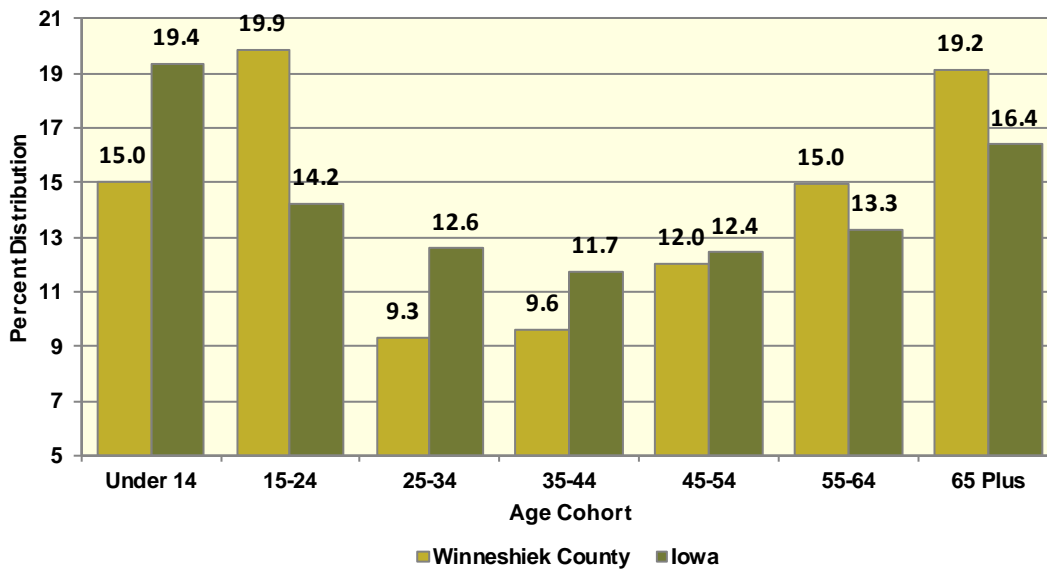
Table II.97.1						
Profile of Population Characteristics						
Winneshiek County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Winneshiek County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	21,056	20,561	-2.4%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,471	3,091	-10.9%	603,673	607,020	0.6%
15 to 24 years	4,350	4,087	-6%	430,187	445,808	3.6%
25 to 34 years	1,892	1,913	1.1%	382,583	394,373	3.1%
35 to 44 years	2,119	1,979	-6.6%	364,548	367,535	0.8%
45 to 54 years	3,133	2,472	-21.1%	439,726	389,744	-11.4%
55 to 64 years	2,544	3,079	21%	372,750	415,998	11.6%
65 and Over	3,547	3,940	11.1%	452,888	514,215	13.5%
Race						
White	20,527	19,969	-2.7%	2,839,615	2,864,884	0.9%
Black	140	157	12.1%	91,695	114,874	25.3%
American Indian and Alaskan Native	15	26	73.3%	13,563	15,924	17.4%
Asian	233	244	4.7%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	4	5	25%	2,419	3,592	48.5%
Two or more races	137	160	16.8%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	418	449	7.4%	151,544	182,606	20.5%

Table II.97.2, presents the population of Winneshiek County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 10,450 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 10,606 persons, were female. In 2016, the number of males rose to 10,197 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 10,364 persons being female.



Table II.97.2 Population by Age and Gender Winneshiek County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,769	1,702	3,471	1,594	1,497	3,091	-10.9%
15 to 24 years	2,178	2,172	4,350	1,965	2,122	4,087	-6.0%
25 to 34 years	989	903	1,892	1,024	889	1,913	1.1%
35 to 44 years	1,076	1,043	2,119	997	982	1,979	-6.6%
45 to 54 years	1,608	1,525	3,133	1,265	1,207	2,472	-21.1%
55 to 64 years	1,276	1,268	2,544	1,564	1,515	3,079	21.0%
65 and Over	1,554	1,993	3,547	1,788	2,152	3,940	11.1%
Total	10,450	10,606	21,056	10,197	10,364	20,561	-2.4%
% of Total	49.6%	50.4%	.	49.6%	50.4%	.	

Diagram II.97.1
Age Distribution
Winneshiek County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Winneshiek County increased from 20,847 to 21,310 persons, or by 2.2 percent. Between 2000 and 2010, Winneshiek County population, changed by -254 persons, to a total population of 21,056 persons. The most recent estimates indicated that Winneshiek County’s population fell an additional -495 persons since the 2010 Census, to 20,561 persons in July 2016.

Table II.97.3 Population Estimates: Births, Deaths, and Migration Winneshiek County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	20,847
Natural Increase 90-00	499
Net Migration 90-00	-36
2000 Census	21,310
Natural Increase 00-09	169
Net Migration 00-09	-454
2009 Population Estimate	21,025
2010 Census	21,056
Natural Increase 10-16	-39
Net Migration 10-16	-456
2016 Population Estimate	20,561

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.97.3, Winneshiek County had a natural increase, of 499 persons between 1990 and 2000. During the April 2000 to July 2009 period, Winneshiek County’s natural increase was estimated at 169 persons. Between 2010 and 2016, the natural increase was estimated at -39 persons, and the net migration was -456 persons.

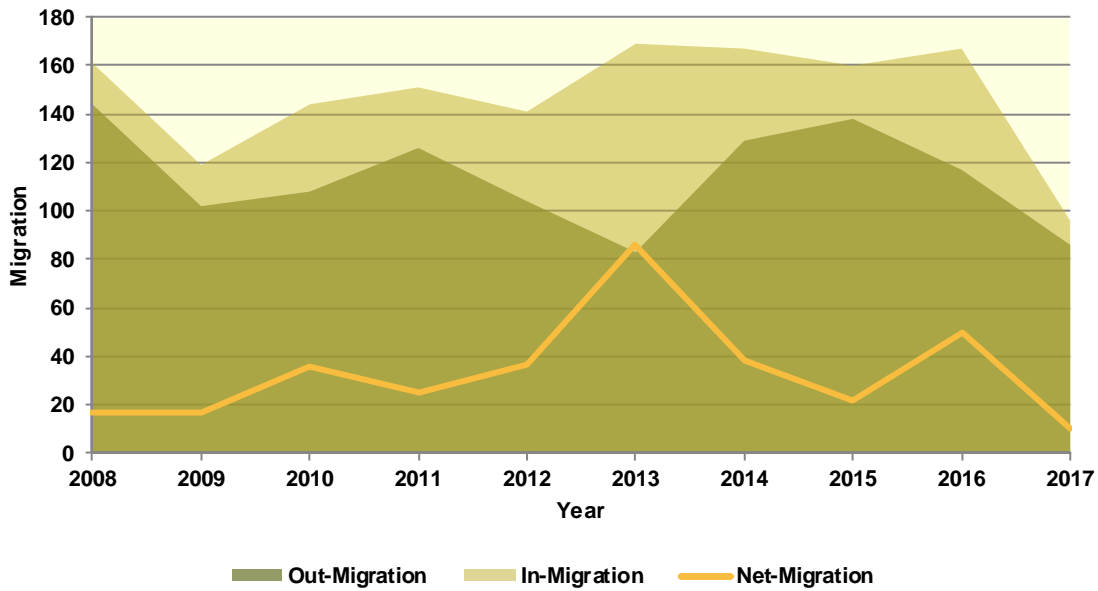
Population Migration Trends

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.97.4 in 2008 there was a total of 161 in-migrations with a total of 144 out-migrations, which led to a net-migration of 17 persons. The most recent first half 2017 data saw a net-migration of 10 persons, with 96 persons entering Winneshiek County and 86 persons leaving Winneshiek County.

Diagram II.97.2, 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 86 people entering and the migration lowest net migration occurred in 2008 with 17 entering Winneshiek County.

Diagram II.97.2
Net In-migration by Gender
 Winneshiek County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.97.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -50 percent of net-migrants, or -5 persons were male, with the remaining 150 percent, or 15 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	80	55	73	80	69	88	78	79	92	41
Female	81	64	71	71	72	81	89	81	75	55
Total	161	119	144	151	141	169	167	160	167	96
Out										
Male	59	48	53	64	51	34	54	64	65	46
Female	85	54	55	62	53	49	75	74	52	40
Total	144	102	108	126	104	83	129	138	117	86
Net										
Male	21	7	20	16	18	54	24	15	27	-5
Female	-4	10	16	9	19	32	14	7	23	15
Total	17	17	36	25	37	86	38	22	50	10

Table II.97.5, shows net-migration for Winneshiek County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 18 to 22, with 6 persons entering Winneshiek County. Those in the age range of 46 to 55 had the lowest levels of net migration, with 7 persons leaving Winneshiek County.

Table II.97.5										
Migration by Age Range										
Winneshiek County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	2	1	3	1	1	1	0	0	1
18-22	22	17	14	14	21	25	18	14	22	14
23-25	22	18	17	20	17	16	20	18	30	16
26-35	30	31	39	47	45	47	61	45	56	25
36-45	28	15	30	23	18	31	17	20	26	16
46-55	29	18	15	22	16	17	17	22	17	7
56-65	25	15	14	13	18	21	20	20	7	11
66 +	5	3	14	9	5	11	13	21	9	6
Total	161	119	144	151	141	169	167	160	167	96
Out										
14-17	1	0	0	0	0	0	1	1	1	0
18-22	12	12	15	14	15	6	16	24	16	8
23-25	31	31	29	22	18	12	22	33	16	14
26-35	44	25	36	35	28	27	38	33	36	20
36-45	21	14	12	14	13	13	15	18	14	17
46-55	16	9	10	15	14	10	16	13	14	14
56-65	10	4	4	20	9	9	14	8	11	10
66 +	9	7	2	6	7	6	7	8	9	3
Total	144	102	108	126	104	83	129	138	117	86
Net										
14-17	-1	2	1	3	1	1	0	-1	-1	1
18-22	10	5	-1	0	6	19	2	-10	6	6
23-25	-9	-13	-12	-2	-1	4	-2	-15	14	2
26-35	-14	6	3	12	17	20	23	12	20	5
36-45	7	1	18	9	5	18	2	2	12	-1
46-55	13	9	5	7	2	7	1	9	3	-7
56-65	15	11	10	-7	9	12	6	12	-4	1
66 +	-4	-4	12	3	-2	5	6	13	0	3
Total	17	17	36	25	37	86	38	22	50	10

School Age Enrollment

Table II.97.6, show the school enrollment from the Iowa Department of Education for Winneshiek County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 3,250 students and was 3,180 in 2017, a change of -2.2 percent. Enrollment for students in grades 1 to 5 was 1,069 students in 2010 and 1,093 in 2017, which was a change of 2.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,060 and 887 in 2017, which was a change of -16.3 percent.

Table II.97.6
School Enrollment

Winneshiek County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	309	1,072	733	1,072	477	3,229
2001	349	1,103	745	1,081	66	3,344
2002	295	1,065	682	1,033	54	3,129
2003	299	1,040	651	985	32	3,007
2004	339	1,019	619	1,014	15	3,006
2005	320	1,201	790	1,157	17	3,468
2006	328	1,184	774	1,149	22	3,435
2007	324	1,145	783	1,068	32	3,320
2008	331	1,123	794	1,025	31	3,273
2009	305	1,098	784	1,066	27	3,207
2010	382	1,069	739	1,060	89	3,250
2011	546	1,093	708	1,078	261	3,425
2012	513	1,077	696	1,039	253	3,325
2013	582	1,081	673	1,030	234	3,366
2014	576	1,116	688	997	225	3,377
2015	565	1,168	666	969	217	3,368
2016	543	1,141	686	914	190	3,284
2017	493	1,093	707	887	183	3,180
% Change 10-17	29.1%	2.2%	-4.3%	-16.3%	105.6%	-2.2%

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.97.7, shows population by age for the 2000 and 2010 Census. The population changed by -1.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 6 percent to a total of 3,547 persons in 2010. Those aged 25 to 34 changed by -5.6 percent, and those aged under 5 changed by -0.6 percent.

Table II.97.7 Population by Age Winneshiek County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,088	5.1%	1,081	5.1%	-0.6%
5 to 19	5,080	23.8%	4,448	21.1%	-12.4%
20 to 24	2,300	10.8%	2,292	10.9%	-0.3%
25 to 34	2,005	9.4%	1,892	9%	-5.6%
35 to 54	5,691	26.7%	5,252	24.9%	-7.7%
55 to 64	1,801	8.5%	2,544	12.1%	41.3%
65 or Older	3,345	15.7%	3,547	16.8%	6%
Total	21,310	100.0%	21,056	100.0%	-1.2%

The elderly population is further explored in Table II.97.8. Those aged 65 to 66 changed by 27.3 percent between 2000 and 2010, resulting in a population of 373 persons. Those aged 85 or older changed by 18.6 percent during the same time period, and resulted in 626 persons over age 85 in 2010.

Table II.97.8 Elderly Population by Age Winneshiek County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	293	8.8%	373	10.5%	27.3%
67 to 69	459	13.7%	501	14.1%	9.2%
70 to 74	826	24.7%	810	22.8%	-1.9%
75 to 79	666	19.9%	644	18.2%	-3.3%
80 to 84	573	17.1%	593	16.7%	3.5%
85 or Older	528	15.8%	626	17.6%	18.6%
Total	3,345	100.0%	3,547	100.0%	6%

Population by race and ethnicity is shown in Table II.97.9. The white population changed by -2.4 percent between 2000 and 2010, and resulted in representing 96.6 percent of the population in 2010. The black population changed by 23.1 percent, represented 0.6 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 1.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 145.9 percent between 2000 and 2010, compared to the -2.4 percent growth rate for non-Hispanics.

Table II.97.9					
Population by Race and Ethnicity					
Winneshiek County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	20,852	97.9%	20,347	96.6%	-2.4%
Black	108	0.5%	133	0.6%	23.1%
American Indian	16	0.1%	13	0.1%	-18.8%
Asian	174	0.8%	226	1.1%	29.9%
Native Hawaiian/ Pacific Islander	1	0%	4	0%	300%
Other	52	0.2%	173	0.8%	232.7%
Two or More Races	107	0.5%	160	0.8%	49.5%
Total	21,310	100.0%	21,056	100.0%	-1.2%
Hispanic	170	0.8%	418	2%	145.9%
Non-Hispanic	21,140	99.2%	20,638	98%	-2.4%

Population by race and ethnicity through 2016 is shown in Table II.97.10. The white population represented 96.8 percent of the population in 2016, compared with black households accounting for 0.9 percent of the population. Hispanic households represented 2.1 percent of the population in 2016.

Table II.97.10				
Population by Race and Ethnicity				
Winneshiek County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	20,347	96.6%	20,124	96.8%
Black	133	0.6%	178	0.9%
American Indian	13	0.1%	41	0.2%
Asian	226	1.1%	244	1.2%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	173	0.8%	72	0.3%
Two or More Races	160	0.8%	130	0.6%
Total	21,056	100.0%	20,789	100.0%
Non-Hispanic	20,638	98%	20,352	97.9%
Hispanic	418	2%	437	2.1%

The population by race is broken down further by ethnicity in Table II.97.11. While the white non-Hispanic population changed by -2.9 percent between 2000 and 2010, the white Hispanic population changed by 104.2 percent. The black non-Hispanic population changed by 20.4 percent.

Table II.97.11					
Population by Race and Ethnicity					
Winneshiek County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	20,757	98.2%	20,153	97.6%	-2.9%
Black	108	0.5%	130	0.6%	20.4%
American Indian	13	0.1%	10	0%	-23.1%
Asian	173	0.8%	224	1.1%	29.5%
Native Hawaiian/ Pacific Islander	1	0%	2	0%	100%
Other	0	0%	3	0%	
Two or More Races	88	0.4%	116	0.6%	31.8%
Total Non-Hispanic	21,140	100.0%	20,638	100.0%	-2.4%
Hispanic					
White	95	55.9%	194	46.4%	104.2%
Black	0	0%	3	0.7%	
American Indian	3	1.8%	3	0.7%	0%
Asian	1	0.6%	2	0.5%	100%
Native Hawaiian/ Pacific Islander	0	0%	2	0.5%	
Other	52	30.6%	170	40.7%	226.9%
Two or More Races	19	11.2%	44	10.5%	131.6%
Total Hispanic	170	100.0%	418	100.0%	145.9 %
Total Population	21,310	100.0%	21,056	100.0%	-1.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.97.12. During this time, the total non-Hispanic population was 20,352 persons in 2016. The Hispanic population was 437.

Table II.97.12				
Population by Race and Ethnicity				
Winneshiek County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	20,153	97.6%	19,817	97.4%
Black	130	0.6%	178	0.9%
American Indian	10	0%	40	0.2%
Asian	224	1.1%	244	1.2%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	3	0%	1	0%
Two or More Races	116	0.6%	72	0.4%
Total Non-Hispanic	20,638	100.0%	20,352	100.0%
Hispanic				
White	194	46.4%	307	70.3%
Black	3	0.7%	0	0%
American Indian	3	0.7%	1	0.2%
Asian	2	0.5%	0	0%
Native Hawaiian/ Pacific Islander	2	0.5%	0	0%
Other	170	40.7%	71	16.2%
Two or More Races	44	10.5%	58	13.3%
Total Hispanic	418	100.0%	437	100.0%
Total Population	21,056	100.0%	20,789	100.0%

Households by type and tenure are shown in Table II.97.13. Family households represented 65.5 percent of households, while non-family households accounted for 34.5 percent. These changed from 64.9 and 35.1 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,193	64.9%	5,376	65.5%
Married-Couple Family	4,470	86.1%	4,697	87.4%
Owner-Occupied	4,074	91.1%	4,216	89.8%
Renter-Occupied	396	8.9%	481	10.2%
Other Family	723	13.9%	679	13.4%
Male Householder, No Spouse Present	273	37.8%	246	40.2%
Owner-Occupied	192	70.3%	172	69.9%
Renter-Occupied	81	29.7%	74	30.1%
Female Householder, No Spouse Present	450	62.2%	433	66.3%
Owner-Occupied	266	59.1%	264	61%
Renter-Occupied	184	40.9%	169	39%
Non-Family Households	2,804	35.1%	2,829	34.5%
Owner-Occupied	1,555	55.5%	1,702	60.2%
Renter-Occupied	1,249	44.5%	1,127	39.8%
Total	7,997	100.0%	8,205	100.0%

The group quarters population was 2,288 in 2010, compared to 2,293 in 2000. Institutionalized populations experienced a -22 percent change between 2000 and 2010. Non-institutionalized populations experienced a 3.5 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	7	2.1%	13	5%	85.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	291	86.6%	249	95%	-14.4%
Other Institutions	38	11.3%	0	0%	-100%
Total	336	100.0%	262	100.0%	-22%
Noninstitutionalized					
College Dormitories	1,941	99.2%	2,020	99.7%	4.1%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	16	0.8%	6	0.3%	-62.5%
Total	1,957	100.0%	2,026	100.0%	3.5%
Group Quarters Population	2,293	100.0%	2,288	100.0%	-0.2%

The number of foreign born persons are shown in Table II.97.15. An estimated 0.6 percent of the population was born in India, some 0.3 percent were born in Peru, and another 0.1 percent were born in Mexico.

Table II.97.15
Place of Birth for the Foreign-Born Population
 Winneshiak County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	India	125	0.6%
#2 country of origin	Peru	70	0.3%
#3 country of origin	Mexico	31	0.1%
#4 country of origin	Guatemala	28	0.1%
#5 country of origin	China excluding Hong Kong and Taiwan	22	0.1%
#6 country of origin	England	22	0.1%
#7 country of origin	Other Eastern Africa	19	0.1%
#8 country of origin	Ethiopia	13	0.1%
#9 country of origin	Nepal	13	0.1%
#10 country of origin	Korea	10	0%

Limited English Proficiency and the language spoken at home are shown in Table II.97.16. An estimated 0.4 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages.

Table II.97.16
Limited English Proficiency and Language Spoken at Home
 Winneshiak County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	73	0.4%
#2 LEP Language	Russian, Polish, or other Slavic languages	29	0.1%
#3 LEP Language	Other and unspecified languages	25	0.1%
#4 LEP Language	Other Indo-European languages	15	0.1%
#5 LEP Language	German or other West Germanic languages	9	0%
#6 LEP Language	Vietnamese	3	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	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.97.17. Some 13.9 percent of the population was disabled in 2000, or a total of 2,773 persons. The disability rate was highest for those over 65, with 34.7 percent disabled.

Table II.97.17		
Disability by Age		
Winneshiek County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	143	4.6%
16 to 64	1,556	11.3%
65 and older	1,074	34.7%
Total	2,773	13.9%

Table II.97.18 shows disability by type in 2000. There were 1,147 physical disabilities in 2000, some 1,036 employment disabilities, and 817 go-outside-home disabilities.

Table II.97.18	
Total Disabilities Tallied: Aged 5 and Older	
Winneshiek County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	540
Physical disability	1,147
Mental disability	611
Self-care disability	324
Employment disability	1,036
Go-outside-home disability	817
Total	4,475

Disability by age, as estimated by the 2016 ACS, is shown in Table II.97.19. The disability rate for females was 7.3 percent, compared to 9.9 percent for males. The disability rate changed precipitously higher with age, with 32.2 percent of those over 75 experiencing a disability.

Table II.97.19						
Disability by Age						
Winneshiek County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	173	11.4%	55	3.8%	228	7.6%
18 to 34	92	3.4%	94	3.5%	186	3.5%
35 to 64	355	9%	225	5.9%	580	7.5%
65 to 74	133	14.8%	79	8.5%	212	11.6%
75 or Older	261	35.3%	290	29.9%	551	32.2%
Total	1,014	9.9%	743	7.3%	1,757	8.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.97.20. Some 4 percent have an ambulatory disability, 2.8 have an independent living disability, and 1.7 percent have a self-care disability.

Table II.97.20		
Total Disabilities Tallied: Aged 5 and Older		
Winneshiek County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	506	2.5%
Vision disability	229	1.1%
Cognitive disability	628	3.2%
Ambulatory disability	776	4%
Self-Care disability	339	1.7%
Independent living disability	469	2.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.97.21. In 2016, some 12,169 persons were employed and 310 were unemployed. This totaled a labor force of 12,479 persons. The unemployment rate for Winneshiek County was estimated to be 2.5 percent in 2016.

Table II.97.21	
Employment, Labor Force and Unemployment	
Winneshiek County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	12,169
Unemployed	310
Labor Force	12,479
Unemployment Rate	2.5%

In 2016, 95 percent of households in Winneshiek County had a high school education or greater.

Table II.97.22	
High School or Greater Education	
Winneshiek County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	7,794
Total Households	8,205
Percent High School or Above	95%

As seen in Table II.97.23, some 29.3 percent of the population had a high school diploma or equivalent, another 42.4 percent have some college, 14.8 percent have a Bachelor's Degree, and 8.3 percent of the population had a graduate or professional degree.

Table II.97.23		
Educational Attainment		
Winneshiek County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	867	5.1%
High School or Equivalent	4,956	29.3%
Some College or Associates Degree	7,163	42.4%
Bachelor's Degree	2,492	14.8%
Graduate or Professional Degree	1,408	8.3%
Total Population Above 18 years	16,886	100.0%



ECONOMICS

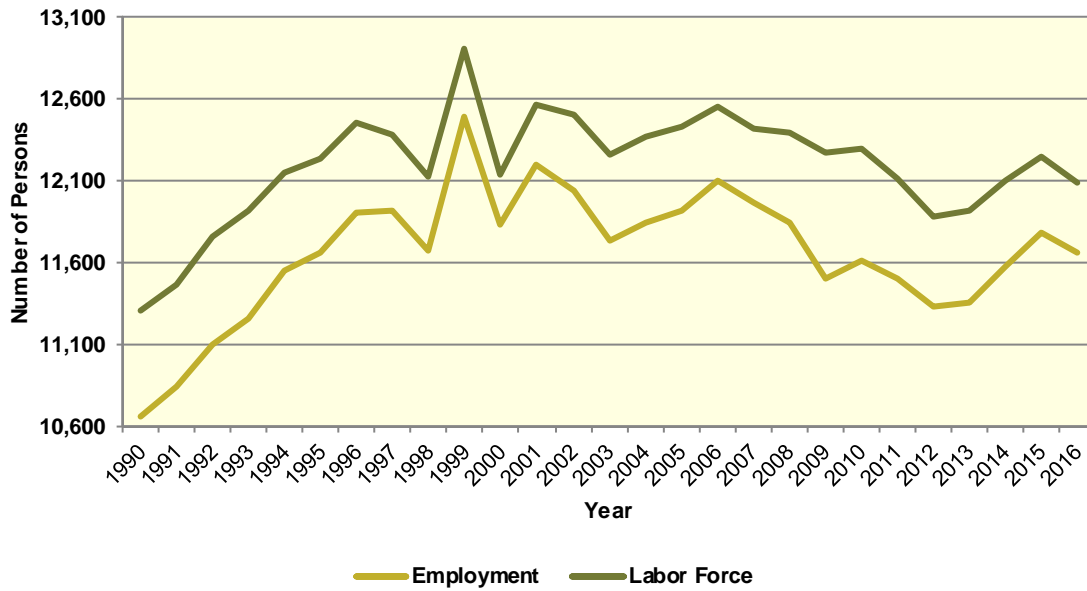
Labor Force

Table II.97.24, shows the labor force statistics for Winneshiek County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.5 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.3 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 Winneshiek County decreased from 3.7 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.97.24 Labor Force Statistics Winneshiek County 1990 - 2016 BLS Data					
Year	Winneshiek County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	646	10,664	11,310	5.7%	4.4%
1991	611	10,851	11,462	5.3%	4.7%
1992	657	11,103	11,760	5.6%	4.5%
1993	650	11,263	11,913	5.5%	4%
1994	597	11,557	12,154	4.9%	3.5%
1995	572	11,665	12,237	4.7%	3.4%
1996	547	11,909	12,456	4.4%	3.5%
1997	460	11,924	12,384	3.7%	3.1%
1998	451	11,673	12,124	3.7%	2.7%
1999	406	12,496	12,902	3.1%	2.6%
2000	304	11,835	12,139	2.5%	2.6%
2001	365	12,204	12,569	2.9%	3.3%
2002	459	12,046	12,505	3.7%	4%
2003	525	11,733	12,258	4.3%	4.5%
2004	525	11,851	12,376	4.2%	4.5%
2005	520	11,913	12,433	4.2%	4.3%
2006	450	12,106	12,556	3.6%	3.7%
2007	452	11,973	12,425	3.6%	3.7%
2008	539	11,851	12,390	4.4%	4.2%
2009	767	11,501	12,268	6.3%	6.4%
2010	679	11,616	12,295	5.5%	6%
2011	603	11,509	12,112	5%	5.5%
2012	548	11,338	11,886	4.6%	5%
2013	553	11,363	11,916	4.6%	4.7%
2014	518	11,583	12,101	4.3%	4.3%
2015	456	11,789	12,245	3.7%	3.8%
2016	435	11,660	12,095	3.6%	3.7%

Diagram II.97.3, shows the employment and labor force for Winneshiek County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 11,660 persons, with the labor force reaching 12,095, indicating there were a total of 435 unemployed persons.

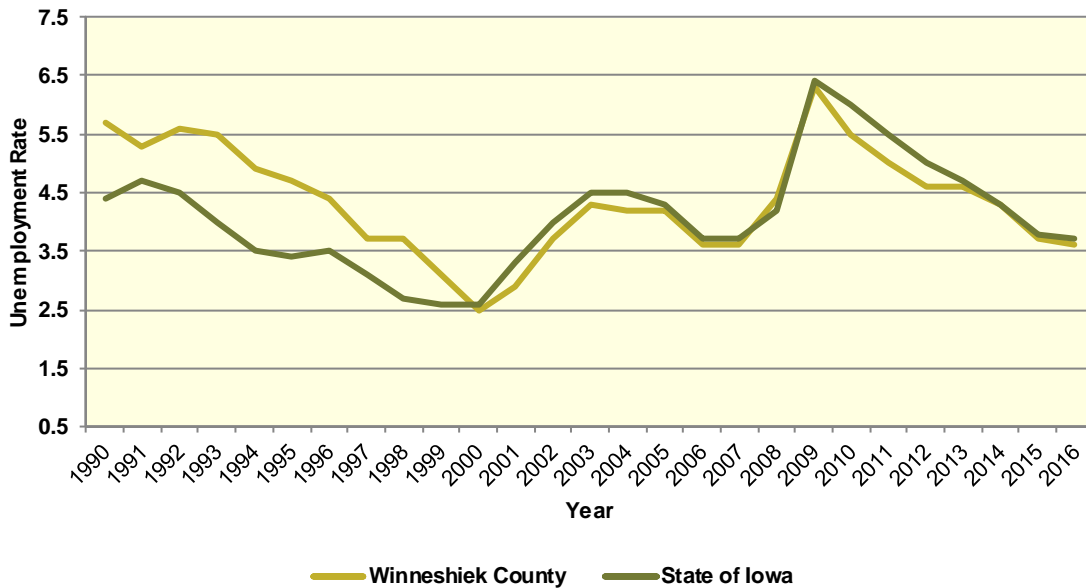
Diagram II.97.3
Employment and Labor Force
 Winneshiek County
 1990 – 2016 BLS Data



Unemployment

Diagram II.97.4, shows the unemployment rate for both the State and Winneshiek County. During the 1990's the average rate for Winneshiek County was 4.6 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.5 percent. Over the course of the entire period the Winneshiek County had an average unemployment rate that higher than the State, 4.3 percent for Winneshiek County, versus 4.1 statewide.

Diagram II.97.4
Annual Unemployment Rate
 Winneshiek 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.97.25, shows total real earnings by industry for Winneshiek County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$117,594,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 10.6 percent to 3,650,000 dollars.

Table II.97.25
Real Earnings by Industry
 Winneshiak 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	20,689	49,029	92,764	88,737	108,075	74,397	66,064	36,102	-45.4
Forestry, fishing, related activities, and other	5,017	0	0	0	0	0	0	0	0
Mining	10,192	0	0	0	0	0	0	0	0
Utilities	7,577	0	0	0	0	0	0	0	0
Construction	53,474	49,065	51,775	55,385	49,303	49,646	49,410	50,510	2.2
Manufacturing	128,564	81,503	88,334	90,264	94,060	95,753	97,383	97,344	0
Wholesale trade	20,110	22,640	23,328	25,744	25,645	28,946	30,076	32,140	6.9
Retail trade	38,692	43,437	41,176	41,810	40,099	40,119	39,530	38,242	-3.3
Transportation and warehousing	13,875	0	0	0	0	0	0	0	0
Information	5,844	8,432	8,703	8,212	3,837	4,015	4,638	4,515	-2.7
Finance and insurance	15,965	19,686	17,585	19,460	18,800	19,474	19,927	21,716	9
Real estate and rental and leasing	2,085	3,570	3,376	3,894	4,765	4,566	4,827	4,810	-0.3
Professional and technical services	0	13,501	0	0	0	0	20,943	23,160	10.6
Management of companies and enterprises	0	2,147	0	0	0	0	1,328	1,291	-2.8
Administrative and waste services	7,903	13,679	13,853	13,699	12,742	0	12,298	13,530	10
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	2,391	2,327	2,235	2,363	2,466	2,749	2,727	2,669	-2.1
Accommodation and food services	12,990	11,530	12,382	13,389	13,398	13,394	14,342	13,675	-4.7
Other services, except public administration	17,549	19,194	18,879	19,702	19,509	19,501	20,229	20,744	2.5
Government and government enterprises	83,454	110,676	106,039	104,017	107,322	113,504	118,266	117,594	-0.6
Total	536,337	590,935	632,740	642,178	657,990	640,272	643,161	626,760	-2.6



Table II.97.26, shows the total employment by industry for the Winneshiek County. The most recent estimates show the government and government enterprises industry was the largest employer in Winneshiek County, with employment reaching 2,248 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 7.8 percent to 113 jobs.

Table II.97.26
Employment by Industry
Winneshiek County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,824	1,615	1,656	1,651	1,724	1,631	1,712	1,693	-1.1
Forestry, fishing, related activities, and other	114	0	0	0	0	0	0	0	0
Mining	145	0	0	0	0	0	0	0	0
Utilities	53	0	0	0	0	0	0	0	0
Construction	1,002	937	942	985	946	946	945	922	-2.4
Manufacturing	2,135	1,339	1,407	1,422	1,451	1,457	1,474	1,470	-0.3
Wholesale trade	407	392	414	422	420	469	449	454	1.1
Retail trade	1,492	1,489	1,491	1,508	1,539	1,568	1,576	1,572	-0.3
Transportation and warehousing	374	0	0	0	0	0	0	0	0
Information	152	168	167	183	130	131	146	145	-0.7
Finance and insurance	401	467	479	461	486	483	486	498	2.5
Real estate and rental and leasing	225	392	406	393	399	422	418	439	5
Professional and technical services	0	453	0	0	0	0	528	569	7.8
Management of companies and enterprises	0	34	0	0	0	0	29	26	-10.3
Administrative and waste services	410	528	556	498	479	0	436	460	5.5
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	343	361	330	340	335	349	309	302	-2.3
Accommodation and food services	862	878	893	920	909	877	913	872	-4.5
Other services, except public administration	783	804	810	778	781	814	826	827	0.1
Government and government enterprises	1,973	2,374	2,324	2,268	2,245	2,321	2,304	2,248	-2.4
Total	15,550	15,629	15,756	15,716	15,815	15,859	15,969	15,814	-1



Table II.97.27, shows the real average earnings per job by industry for Winneshiek County. These figures are calculated by dividing the total real earning displayed in Tables II.97.25 and II.97.26, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 70,793 dollars. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 8.4 percent.

Table II.97.27
Real Earnings Per Job by Industry
 Winneshiek County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	11,343	30,358	56,017	53,748	62,688	45,615	38,589	21,324	-44.7
Forestry, fishing, related activities, and other	44,006	0	0	0	0	0	0	0	0
Mining	70,287	0	0	0	0	0	0	0	0
Utilities	142,959	0	0	0	0	0	0	0	0
Construction	53,368	52,364	54,962	56,228	52,117	52,480	52,286	54,783	4.8
Manufacturing	60,217	60,868	62,782	63,477	64,824	65,719	66,067	66,220	0.2
Wholesale trade	49,411	57,755	56,348	61,005	61,059	61,719	66,984	70,793	5.7
Retail trade	25,933	29,172	27,616	27,726	26,055	25,586	25,082	24,327	-3
Transportation and warehousing	37,099	0	0	0	0	0	0	0	0
Information	38,449	50,192	52,116	44,875	29,517	30,652	31,769	31,138	-2
Finance and insurance	39,814	42,155	36,711	42,212	38,683	40,318	41,002	43,606	6.4
Real estate and rental and leasing	9,267	9,108	8,316	9,908	11,942	10,821	11,547	10,957	-5.1
Professional and technical services	0	29,804	0	0	0	0	39,665	40,703	2.6
Management of companies and enterprises	0	63,143	0	0	0	0	45,802	49,654	8.4
Administrative and waste services	19,275	25,908	24,916	27,508	26,600	0	28,206	29,413	4.3
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	6,971	6,447	6,773	6,950	7,362	7,876	8,827	8,838	0.1
Accommodation and food services	15,070	13,132	13,865	14,554	14,740	15,272	15,709	15,682	-0.2
Other services, except public administration	22,412	23,873	23,308	25,324	24,980	23,957	24,490	25,083	2.4
Government and government enterprises	42,298	46,620	45,628	45,863	47,805	48,903	51,331	52,310	1.9
Total	34,491	37,810	40,159	40,861	41,605	40,373	40,276	39,633	-1.6

Table II.97.28 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 \$907,514,000 a -2.2 percent change between 2015 and 2016. Table II.97.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 15,629 and 15,814 in 2016, which a change of -1 percent over this period.

Table II.97.28
Total Employment and Real Personal Income
 Winneshiek 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	245,587	12,554	-618	45,237	29,403	307,055	14,804	8,952	27,436
1970	260,660	13,131	-954	48,826	32,109	327,510	15,039	9,060	28,772
1971	246,979	13,571	-298	51,290	34,520	318,920	14,558	8,962	27,561
1972	251,000	13,838	1,705	55,230	36,033	330,129	14,949	8,888	28,242
1973	306,204	16,864	2,243	62,433	38,730	392,747	17,880	9,045	33,855
1974	279,472	19,437	2,496	66,211	40,990	369,732	16,949	9,289	30,085
1975	274,133	19,300	4,033	71,525	45,949	376,340	17,338	9,322	29,407
1976	280,818	21,354	5,315	74,153	47,693	386,625	17,784	10,045	27,956
1977	293,298	21,541	3,463	80,520	48,310	404,050	18,455	10,217	28,706
1978	319,271	22,839	4,105	87,276	49,532	437,344	19,914	10,240	31,180
1979	276,726	24,782	4,385	91,194	50,903	398,426	17,939	10,660	25,959
1980	232,692	24,284	3,769	103,252	55,116	370,545	16,924	10,721	21,705
1981	258,739	24,943	4,460	117,267	57,400	412,924	18,831	10,774	24,015
1982	244,766	25,876	2,519	124,111	59,364	404,885	18,558	11,168	21,916
1983	219,103	26,167	3,379	130,599	61,883	388,797	17,867	11,360	19,286
1984	314,380	28,559	3,763	138,350	61,629	489,564	22,578	11,544	27,233
1985	303,754	29,735	4,379	136,182	63,195	477,775	22,294	11,634	26,110
1986	326,406	31,365	4,832	137,723	65,439	503,036	23,802	11,870	27,498
1987	351,576	33,104	6,270	134,070	65,237	524,050	25,003	12,053	29,170
1988	332,925	35,913	6,487	127,771	65,948	497,217	23,625	12,197	27,296
1989	377,696	37,461	6,270	132,445	67,177	546,128	25,966	12,487	30,247
1990	400,579	40,272	5,629	127,275	68,989	562,200	26,978	12,892	31,071
1991	387,052	42,466	4,382	125,676	70,644	545,288	25,886	13,143	29,449
1992	417,118	44,364	3,735	126,309	74,709	577,508	27,434	13,390	31,151
1993	391,967	45,052	3,592	124,737	77,649	552,894	26,187	13,449	29,144
1994	429,496	47,466	5,010	124,823	79,085	590,947	27,969	13,640	31,488
1995	421,957	49,880	3,715	127,838	80,453	584,083	27,664	14,172	29,774
1996	462,470	48,362	3,522	135,615	82,771	636,016	30,103	14,455	31,994
1997	476,601	53,297	3,426	142,657	86,407	655,794	31,133	14,655	32,521
1998	498,549	56,603	3,335	151,614	86,778	683,673	32,171	14,848	33,577
1999	509,385	58,918	1,952	145,817	90,398	688,633	32,347	15,144	33,636
2000	535,788	60,170	2,192	153,632	94,890	726,332	34,156	15,387	34,820
2001	536,337	61,267	-1,906	157,417	99,343	729,924	34,337	15,550	34,491
2002	545,324	62,063	-2,624	148,340	108,927	737,905	34,834	15,370	35,480
2003	556,206	63,468	-3,352	146,788	109,374	745,548	35,493	15,244	36,487
2004	603,524	64,600	-4,138	159,744	107,358	801,887	38,113	15,652	38,559
2005	587,738	64,370	-4,788	144,501	110,395	773,476	36,728	15,718	37,393
2006	584,998	66,256	-5,505	151,516	119,987	784,739	37,347	15,776	37,082
2007	582,613	65,632	-6,085	168,497	125,331	804,723	38,178	15,797	36,881
2008	605,660	67,450	-6,768	180,446	140,492	852,380	40,628	15,713	38,545
2009	556,269	66,074	-8,144	161,726	149,134	792,911	37,713	15,621	35,610
2010	590,935	66,601	-7,937	155,049	158,022	829,467	39,377	15,629	37,810
2011	632,740	61,008	-8,318	181,775	152,387	897,576	42,650	15,756	40,159
2012	642,178	60,994	-9,760	197,490	145,133	914,047	43,439	15,716	40,861
2013	657,990	67,550	-8,578	183,822	151,750	917,434	43,976	15,815	41,605
2014	640,272	68,111	-8,545	187,069	156,078	906,764	43,746	15,859	40,373
2015	643,161	68,564	-10,432	201,059	162,382	927,606	44,695	15,969	40,276
2016	626,760	70,839	-10,543	201,205	160,931	907,514	44,138	15,814	39,633



Diagram II.97.5, shows real average earnings per job for Winneshiek County from 1990 to 2016. Over this period the average earning per job for Winneshiek County was \$35,551, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.97.5
Real Average Earnings Per Job
 Winneshiek County
 BEA Data 1990 - 2016

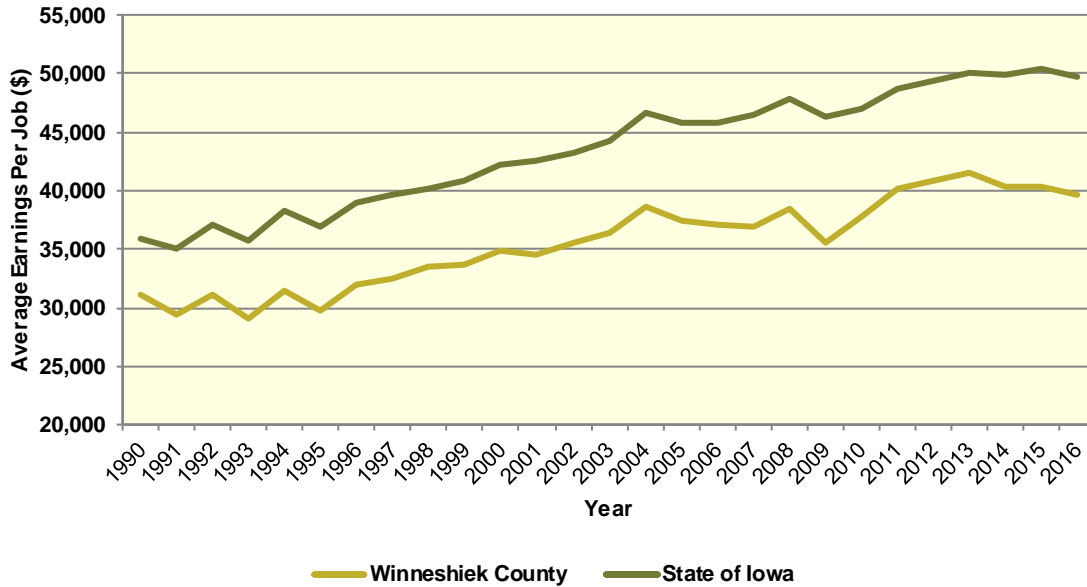
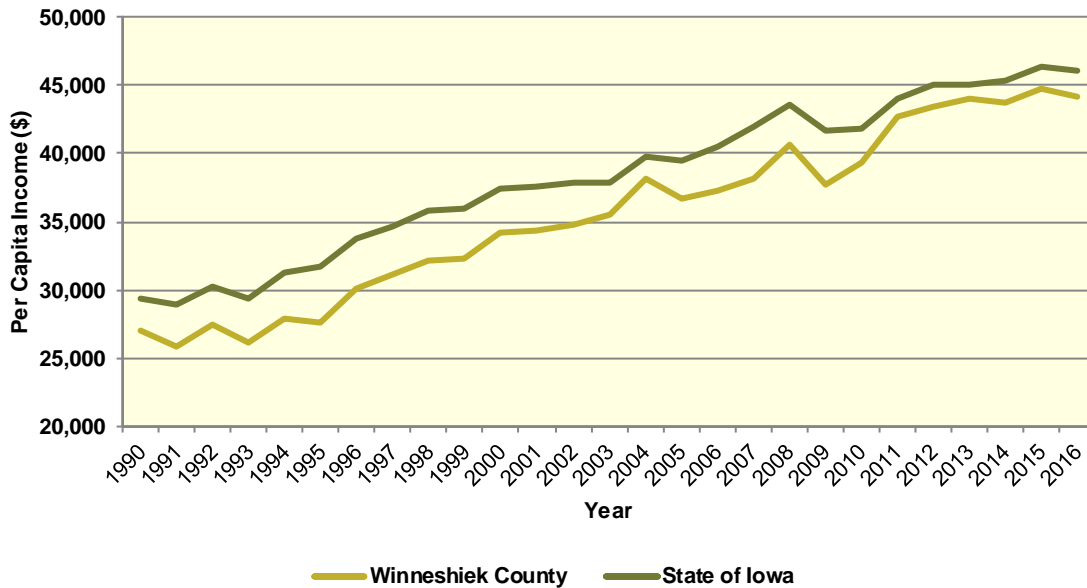


Diagram II.97.6, shows real per capita income for the Winneshiek County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Winneshiek County was \$35,460, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.97.6
Real Per Capita Income
 Winneshiek 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.97.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 10,365 persons in 2015 to 10,221 in 2016, a change of -1.4 percent.

Table II.97.29
Total Monthly Employment
 Winneshiek County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	9,814	9,796	9,801	9,420	9,263	9,283	9,499	9,455	9,623	9,903	9,540
Feb	9,925	9,903	9,836	9,531	9,280	9,355	9,565	9,612	9,711	9,916	9,703
Mar	10,130	10,125	10,055	9,693	9,425	9,495	9,752	9,715	9,799	9,957	9,927
Apr	10,502	10,364	10,539	10,166	10,022	10,043	10,273	10,034	10,210	10,376	10,374
May	10,881	10,673	10,758	10,327	10,241	10,228	10,620	10,571	10,528	10,684	10,536
Jun	11,024	11,006	10,805	10,612	10,410	10,489	10,602	10,653	10,776	10,888	10,717
Jul	10,893	10,876	10,690	10,251	10,281	10,359	10,389	10,486	10,516	10,647	10,476
Aug	10,755	10,642	10,485	10,179	10,147	10,187	10,256	10,310	10,436	10,565	10,368
Sep	10,681	10,520	10,526	10,144	10,105	10,170	10,335	10,484	10,460	10,492	10,335
Oct	10,820	10,763	10,623	10,233	10,151	10,218	10,288	10,370	10,414	10,410	10,288
Nov	10,740	10,720	10,438	10,192	10,036	10,082	10,149	10,324	10,371	10,300	10,281
Dec	10,478	10,384	10,210	9,910	9,746	9,900	10,015	10,105	10,282	10,246	10,112
Annual	10,554	10,481	10,397	10,055	9,926	9,984	10,145	10,177	10,261	10,365	10,221
% Change	.	-0.7%	-0.8%	-3.3%	-1.3%	0.6%	1.6%	0.3%	0.8%	1%	-1.4%

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 \$709 in 2015. In 2016, average weekly wages saw an increased of 3.8 percent over the prior year, rising to \$736, or by 27 dollars. These data are shown in Table II.97.30.

Table II.97.30						
Average Weekly Wages						
Winneshiek County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	445	453	489	498	472	
2002	456	481	509	513	490	3.8%
2003	473	497	530	531	508	3.7%
2004	498	509	539	547	524	3.1%
2005	495	529	571	564	541	3.2%
2006	537	559	578	583	565	4.4%
2007	549	566	593	597	577	2.1%
2008	571	583	610	635	600	4%
2009	585	579	607	630	601	0.2%
2010	580	592	635	652	616	2.5%
2011	602	609	669	651	633	2.8%
2012	630	623	665	677	649	2.5%
2013	647	633	677	688	661	1.8%
2014	674	658	693	718	686	3.8%
2015	672	678	728	759	709	3.4%
2016(p)	689	709	777	767	736	3.8%

Total business establishments reported by the QCEW are displayed in Table II.97.31. Between 2015 and 2016, the total number of business establishments in Winneshiek County decreased by 3.8 percent, from 725 to 721 establishments.

Table II.97.31						
Number of Business Establishments						
Winneshiek County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	647	650	621	618	634	
2002	627	624	630	635	629	-0.8%
2003	635	647	647	644	643	2.2%
2004	654	663	660	655	658	2.3%
2005	657	657	657	658	657	-0.2%
2006	657	666	668	665	664	1.1%
2007	665	673	683	682	676	1.8%
2008	679	677	684	685	681	0.7%
2009	684	682	694	696	689	1.2%
2010	698	699	700	693	698	1.3%
2011	689	694	693	699	694	-0.6%
2012	704	710	709	717	710	2.3%
2013	715	710	713	706	711	0.1%
2014	713	721	728	725	722	1.5%
2015	723	725	725	728	725	0.4%
2016	716	718	725	724	721	-0.6%

Iowa Department of Revenue

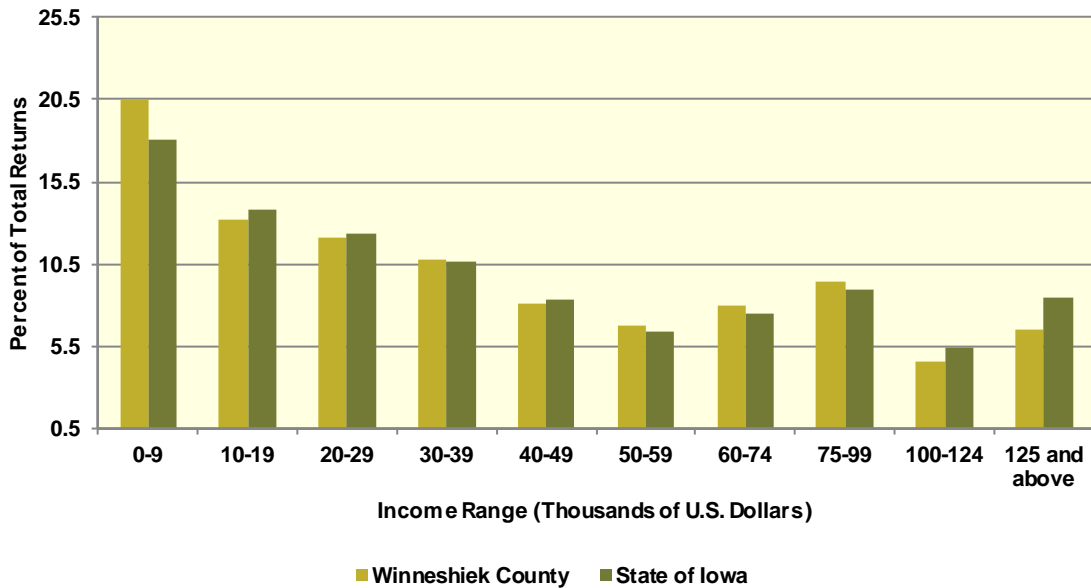
The Iowa Department of Revenue releases annual income tax statistics. Table II.97.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in Winneshiek County.

As can be seen, the total number of returns between 2010 and 2015 increased by 3.2 percent, with 603 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 70.3 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -6.3 percent.

Table II.97.32
Number of Tax Returns by Adjusted Gross Income
 Winneshiek 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	2,146	1,387	1,196	939	781	646	602	362	115	169	8,343
2003	2,162	1,352	1,162	945	810	627	638	383	126	198	8,403
2004	2,045	1,378	1,128	944	792	646	657	472	141	256	8,459
2005	1,984	1,284	1,179	939	771	646	717	549	156	245	8,470
2006	1,929	1,249	1,140	971	773	653	764	613	190	295	8,577
2007	1,996	1,280	1,103	1,029	730	672	820	696	241	316	8,883
2008	2,002	1,303	1,169	932	738	635	811	699	254	342	8,885
2009	2,088	1,283	1,129	924	761	579	774	698	268	317	8,821
2010	2,008	1,284	1,150	923	734	647	781	746	277	354	8,904
2011	1,983	1,307	1,139	908	755	593	794	826	332	422	9,059
2012	1,834	1,258	1,183	955	723	627	814	820	338	482	9,034
2013	1,862	1,285	1,133	966	786	568	723	851	376	530	9,080
2014	1,827	1,230	1,114	983	733	607	749	887	427	581	9,138
2015	1,884	1,210	1,115	987	740	625	732	871	422	603	9,189
Change 10 - 15	-6.2%	-5.8%	-3%	6.9%	0.8%	-3.4%	-6.3%	16.8%	52.3%	70.3%	3.2%

Diagram II.97.7
2015 Income Distribution
 Winneshiek 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 1,877 in 2010 to 1709 in 2016, with the poverty rate reaching 9.4 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.97.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,426	7.4%
2001	1,629	8.4%
2002	1,742	9%
2003	1,496	7.8%
2004	1,671	8.7%
2005	1,676	8.9%
2006	1,710	9%
2007	1,939	10.4%
2008	1,976	10.6%
2009	1,841	10%
2010	1,877	10%
2011	1,998	10.7%
2012	1,876	10%
2013	2,031	10.9%
2014	1,747	9.4%
2015	1,751	9.5%
2016	1,709	9.4%

The rate of poverty for Winneshiek County is shown in Table II.97.34. In 2016, there were an estimated 1,472 persons living in poverty. This represented a 8 percent poverty rate, compared to 8 percent poverty in 2000. In 2016, some 6.2 percent of those in poverty were under age 6, and 24.3 percent were 65 or older.

Table II.97.34				
Poverty by Age				
Winneshiek 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	117	7.7%	92	6.2%
6 to 17	201	13.3%	199	13.5%
18 to 64	869	57.4%	824	56%
65 or Older	326	21.5%	357	24.3%
Total	1,513	100.0%	1,472	100.0%
Poverty Rate	8%	.	8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.7 percent in Winneshiek County between 2010 and 2016, from 8,721 to 8,873. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.97.35.

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 Winneshiek County increased from 54 authorizations in 2015 to 56 in 2016.

The real value of single-family building permits decreased from \$258,470 in 2015 to \$232,996 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.97.36.

Table II.97.35				
Housing Units				
State of Iowa vs. Winneshiek County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Winneshiek County	% Growth Since Census
2000 Census Base	1,232,625	.	8,204	.
2010 Census	1,336,417	8.4%	8,721	6.3%
July 2011 Estimate	1,341,974	0.4%	8,743	0.3%
July 2012 Estimate	1,346,403	0.7%	8,762	0.5%
July 2013 Estimate	1,353,274	1.3%	8,780	0.7%
July 2014 Estimate	1,362,458	1.9%	8,812	1%
July 2015 Estimate	1,370,778	2.6%	8,838	1.3%
July 2016 Estimate	1,380,162	3.3%	8,873	1.7%

Table II.97.36
Building Permits and Valuation
 Winneshiek 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	27	0	4	8	39	116,719	63,410
1981	17	0	3	0	20	115,388	0
1982	21	0	8	0	29	103,831	0
1983	25	0	8	0	33	113,622	0
1984	27	2	4	24	57	121,697	36,669
1985	17	0	8	14	39	117,505	75,100
1986	14	2	0	0	16	137,639	0
1987	17	4	11	8	40	127,784	40,713
1988	25	2	4	22	53	126,035	47,912
1989	26	2	4	0	32	137,926	0
1990	26	2	0	8	36	152,864	25,033
1991	28	2	8	6	44	128,167	53,842
1992	39	2	0	0	41	163,216	0
1993	24	8	0	0	32	171,260	0
1994	33	0	4	0	37	144,998	0
1995	42	0	8	0	50	141,306	0
1996	67	0	3	18	88	149,633	63,531
1997	52	6	0	0	58	182,861	0
1998	80	0	4	94	178	190,415	123,000
1999	40	6	0	0	46	195,580	0
2000	60	2	0	18	80	190,283	37,425
2001	69	4	8	0	81	212,836	0
2002	70	2	4	17	93	186,659	107,919
2003	71	10	0	0	81	191,984	0
2004	97	4	4	0	105	194,327	0
2005	81	2	0	0	83	202,013	0
2006	73	4	0	0	77	222,691	0
2007	82	0	0	0	82	217,908	0
2008	40	0	0	0	40	274,685	0
2009	45	0	0	0	45	224,379	0
2010	33	0	0	8	41	203,077	48,993
2011	41	2	0	0	43	225,289	0
2012	39	2	0	0	41	185,636	0
2013	50	2	0	0	52	280,650	0
2014	43	4	0	0	47	261,125	0
2015	54	2	0	0	56	258,470	0
2016	56	0	0	0	56	232,996	0



Diagram II.97.8
Single Family Permits
 Winneshiek County
 Census Bureau Data, 1980–2016

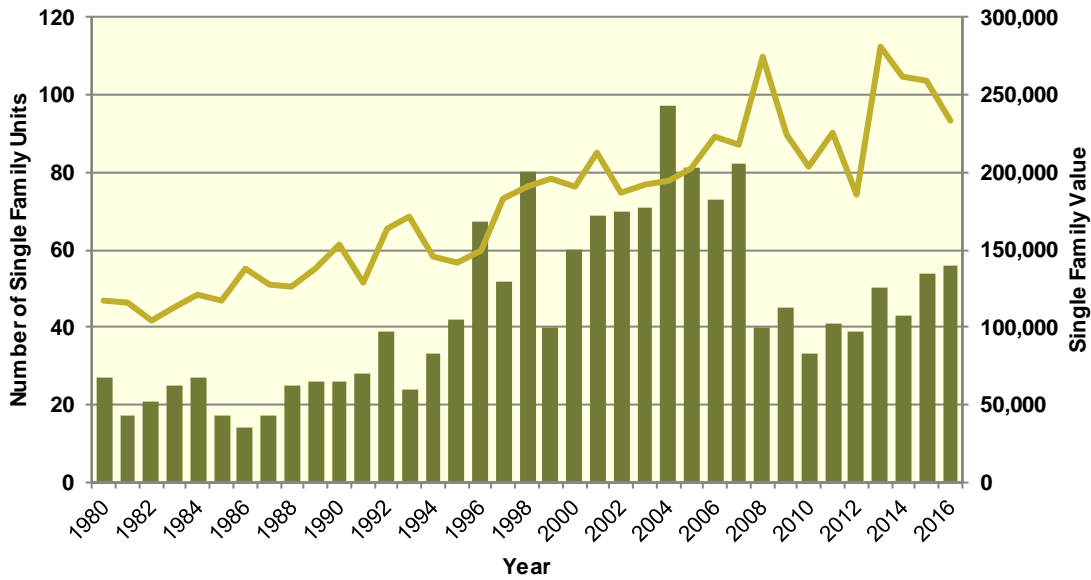
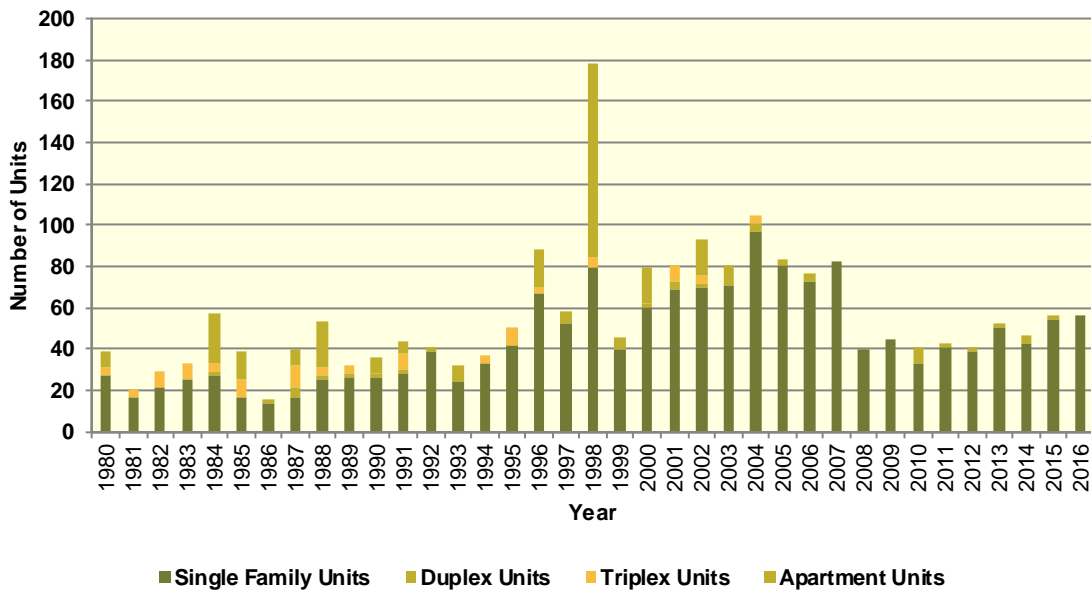


Diagram II.97.9
Total Permits by Unit Type
 Winneshiek County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.97.37. In 2016, there were 8,822 housing units, up from 8,208 in 2000. Single-family units accounted for 85.6 percent of units in 2016, compared to 80.7 in 2000. Apartment units accounted for 5.7 percent in 2016, compared to 5.6 percent in 2000.

Table II.97.37				
Housing Units by Type				
Winneshiek 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	6,626	80.7%	7,555	85.6%
Duplex	412	5%	284	3.2%
Tri- or Four-Plex	334	4.1%	241	2.7%
Apartment	457	5.6%	504	5.7%
Mobile Home	374	4.6%	235	2.7%
Boat, RV, Van, Etc.	5	0.1%	3	0%
Total	8,208	100.0%	8,822	100.0%

Some 91.7 percent of housing was occupied in 2010, compared to 94.2 percent in 2000. Owner-occupied housing changed 7 percent between 2000 and 2010, ending with owner-occupied units representing 76.1 percent of unit. Vacant units changed by 52.7 percent, resulting in 724 vacant units in 2010.

Table II.97.38					
Housing Units by Tenure					
Winneshiek County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,734	94.2%	7,997	91.7%	3.4%
Owner-Occupied	5,687	73.5%	6,087	76.1%	7%
Renter-Occupied	2,047	26.5%	1,910	23.9%	-6.7%
Vacant Housing Units	474	5.8%	724	8.3%	52.7%
Total Housing Units	8,208	100.0%	8,721	100.0%	6.2%

Table II.97.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,822 housing units. An estimated 77.4 percent were owner-occupied, and 7 percent were vacant.

Table II.97.39				
Housing Units by Tenure				
Winneshiek County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,997	91.7%	8,205	93%
Owner-Occupied	6,087	76.1%	6,354	77.4%
Renter-Occupied	1,910	23.9%	1,851	22.6%
Vacant Housing Units	724	8.3%	617	7%
Total Housing Units	8,721	100.0%	8,822	100.0%



Households by household size are shown in Table II.97.40. There were a total of 7,997 households in 2010, up from 7,734 in 2000. One person households changed by 7.9 percent between 2000 and 2010, while two person households changed by 12.8 percent. Three and four person households changed by -4.1 and -11.6 respectively, representing 12.5 percent and 11.4 percent of the population in 2010.

Table II.97.40					
Households by Household Size					
Winneshiek County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,135	27.6%	2,304	28.8%	7.9%
Two Persons	2,777	35.9%	3,132	39.2%	12.8%
Three Persons	1,045	13.5%	1,002	12.5%	-4.1%
Four Persons	1,031	13.3%	911	11.4%	-11.6%
Five Persons	497	6.4%	429	5.4%	-13.7%
Six Persons	193	2.5%	159	2%	-17.6%
Seven Persons or More	56	0.7%	60	0.8%	7.1%
Total	7,734	100.0%	7,997	100.0%	3.4%

Households by income is shown in Table II.97.41. Households earning more than \$100,000 per year represented 18.8 percent of households in 2016, compared to 5.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2010, compared to 20.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.7 percent of households in 2016, compared to 15.4 percent in 2000.

Table II.97.41				
Households by Income				
Winneshiek County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,199	15.4%	794	9.7%
\$15,000 to \$19,999	495	6.4%	436	5.3%
\$20,000 to \$24,999	542	7%	370	4.5%
\$25,000 to \$34,999	1,281	16.5%	892	10.9%
\$35,000 to \$49,999	1,589	20.5%	986	12%
\$50,000 to \$74,999	1,624	20.9%	1,737	21.2%
\$75,000 to \$99,999	598	7.7%	1,448	17.6%
\$100,000 or More	434	5.6%	1,542	18.8%
Total	7,762	100.0%	8,205	100.0%

Table II.97.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 11.7 percent and 1.3 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.7 percent, 6.3 percent, and 11.5, respectively. Housing units built prior to 1939 represented 36.7 percent of households in 2016.

Table II.97.42				
Households by Year Home Built				
Winneshiek 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	3,468	44.8%	3,010	36.7%
1940 to 1949	436	5.6%	463	5.6%
1950 to 1959	544	7%	612	7.5%
1960 to 1969	603	7.8%	468	5.7%
1970 to 1979	1,073	13.9%	1,126	13.7%
1980 to 1989	677	8.8%	516	6.3%
1990 to 1999	933	12.1%	945	11.5%
2000 to 2009	.	.	957	11.7%
2010 or Later	.	.	108	1.3%
Total	7,734	100.0%	8,205	100.0%

The distribution of unit types by race are shown in Table II.97.43. An estimated 86.2 percent of white households occupy single family homes, while 27.3 percent of black households do. Some 5.9 percent of white households occupied apartments, while 72.7 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.97.43							
Distribution of Units in Structure by Race							
Winneshiek County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.2%	27.3%	100%	100%	0%	33.3%	0%
Duplex	2.9%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.9%	0%	0%	0%	0%	0%	0%
Apartment	5.9%	72.7%	0%	0%	0%	0%	0%
Mobile Home	2.1%	0%	0%	0%	0%	66.7%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.97.44. An estimated 26.8 percent of vacant units were for rent in 2010, a 61.7 percent change since 2000. In addition, some 9 percent of vacant units were for sale, a change of 38.3 percent between 2000 and 2010. "Other" vacant units represented 34.9 percent of vacant units in 2010. This is a change of 63.2 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.97.44					
Disposition of Vacant Housing Units					
Winneshiek County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	120	25.3%	194	26.8%	61.7%
For Sale	47	9.9%	65	9%	38.3%
Rented or Sold, Not Occupied	64	13.5%	48	6.6%	-25%
For Seasonal, Recreational, or Occasional Use	88	18.6%	158	21.8%	79.5%
For Migrant Workers	0	0%	6	0.8%	
Other Vacant	155	32.7%	253	34.9%	63.2%
Total	474	100.0%	724	100.0%	52.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.97.45. By 2016, for rent units accounted for 5.5 percent of vacant units, while for sale units accounted for 9.7 percent. “Other” vacant units accounted for 54.9 percent of vacant units, representing a total of 339 “other” vacant units.

Table II.97.45				
Disposition of Vacant Housing Units				
Winneshiek County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	194	26.8%	34	5.5%
For Sale	65	9%	60	9.7%
Rented Not Occupied	13	1.8%	17	2.8%
Sold Not Occupied	35	4.8%	56	9.1%
For Seasonal, Recreational, or Occasional Use	158	21.8%	111	18%
For Migrant Workers	6	0.8%	0	0%
Other Vacant	253	34.9%	339	54.9%
Total	724	100.0%	617	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.97.46. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.97.46 Overcrowding and Severe Overcrowding Winneshiek 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	5,670	99.6%	15	0.3%	5	0.1%	5,690
2016 Five-Year ACS	6,318	99.4%	33	0.5%	3	0%	6,354
Renter							
2000 Census	2,012	98.4%	12	0.6%	20	1%	2,044
2016 Five-Year ACS	1,846	99.7%	5	0.3%	0	0%	8,205
Total							
2000 Census	7,682	99.3%	27	0.3%	25	0.3%	7,734
2016 Five-Year ACS	8,164	99.5%	38	0.5%	3	0%	8,205

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 32 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Winneshiek County. This is compared to 1 percent of households lacking complete plumbing facilities in 2000.

Table II.97.47 Households with Incomplete Plumbing Facilities Winneshiek County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,658	8,173
Lacking Complete Plumbing Facilities	76	32
Total Households	7,734	8,205
Percent Lacking	1%	0.4%

There were 59 households lacking complete kitchen facilities in 2016, compared to 94 households in 2000. This was a change from 1.2 percent of households in 2000 to 0.7 percent in 2016.

Table II.97.48 Households with Incomplete Kitchen Facilities Winneshiek County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,640	8,146
Lacking Complete Kitchen Facilities	94	59
Total Households	7,734	8,205
Percent Lacking	1.2%	0.7%

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 Winneshiek County, 15.3 of households had a cost burden and 7 percent had a severe cost burden. Some 17.3 percent of renters were cost burdened, and 11.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.5 percent and a severe cost burden rate of 5 percent. Owner occupied households with a mortgage had a cost burden rate of 19.5 percent, and severe cost burden at 6 percent.

Table II.97.49									
Cost Burden and Severe Cost Burden by Tenure									
Winneshiek 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	1,694	83.5%	262	12.9%	72	3.6%	0	0%	2,028
2016 Five-Year ACS	2,688	74.4%	706	19.5%	218	6%	0	0%	3,612
Owner Without a Mortgage									
2000 Census	1,575	93.5%	60	3.6%	28	1.7%	22	1.3%	1,685
2016 Five-Year ACS	2,363	86.2%	232	8.5%	136	5%	11	0.4%	2,742
Renter									
2000 Census	1,020	60.1%	214	12.6%	216	12.7%	247	14.6%	1,697
2016 Five-Year ACS	1,161	62.7%	320	17.3%	218	11.8%	152	8.2%	1,851
Total									
2000 Census	4,289	79.3%	536	9.9%	316	5.8%	269	5%	5,410
2016 Five-Year ACS	6,212	75.7%	1,258	15.3%	572	7%	163	2%	8,205

Housing Problems by Income

Table II.97.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Winneshiek County. As can be seen in 2017 the MFI was \$68,400, which compared to \$69,900 for the State of Iowa.

Table II.97.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 790 owner-occupied and 360 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 275 owner-occupied 190 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,390 households without a housing problem.

Table II.97.50		
Median Family Income		
Winneshiek County		
2000–2017 HUD MFI		
Year	MFI	State of Iowa MFI
2000	45,700	49,100
2001	49,500	52,500
2002	50,600	53,700
2003	52,300	54,900
2004	52,800	55,800
2005	55,150	57,650
2006	55,400	57,800
2007	55,400	58,100
2008	56,000	58,500
2009	58,900	62,000
2010	59,100	62,400
2011	63,100	64,000
2012	64,000	64,800
2013	65,400	64,700
2014	66,100	65,300
2015	68,800	67,500
2016	68,500	68,400
2017	68,400	69,900

Table II.97.51
Housing Problems by Income and Tenure

Winneshiek 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	15	10	4	0	4	33
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	4	4	12
Housing cost burden greater than 50% of income (and none of the above problems)	125	60	45	25	20	275
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	130	140	180	155	185	790
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	60	345	785	730	3,130	5,050
Total	360	559	1,014	914	3,343	6,190
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	0	0	0	10
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	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	130	40	20	0	0	190
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	140	150	30	30	10	360
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
has none of the 4 housing problems	45	175	455	145	520	1,340
Total	365	365	509	175	530	1,944
Total						
Lacking complete plumbing or kitchen facilities	25	10	4	0	4	43
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	4	4	4	16
Housing cost burden greater than 50% of income (and none of the above problems)	255	100	65	25	20	465
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	270	290	210	185	195	1,150
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
has none of the 4 housing problems	105	520	1,240	875	3,650	6,390
Total	725	924	1,523	1,089	3,873	8,134

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.97.52, of the 208 loans in 2016, 74 loans were for Home Purchases, 28 were for Home Improvement and 106 were for refinancing.

Table II.97.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Winneshiek County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	43	15	75	133
2009	37	21	150	208
2010	32	23	146	201
2011	38	14	153	205
2012	49	40	198	287
2013	68	37	128	233
2014	50	19	57	126
2015	59	32	86	177
2016	74	28	106	208

Table II.97.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$143,796 in 2012 and \$149,041 in 2016. Overall, average loans were \$112,218 in 2008 and \$142,707 in 2016.

Table II.97.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Winneshiek County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$130,302	\$50,133	\$114,267	\$112,218
2009	\$127,243	\$72,762	\$122,987	\$118,673
2010	\$110,750	\$67,739	\$124,527	\$115,836
2011	\$139,974	\$71,357	\$131,464	\$128,937
2012	\$143,796	\$85,025	\$134,970	\$129,516
2013	\$141,779	\$55,676	\$146,711	\$130,815
2014	\$147,460	\$61,632	\$162,439	\$141,294
2015	\$150,288	\$43,281	\$159,128	\$135,237
2016	\$149,041	\$50,286	\$162,698	\$142,707

Table II.97.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$7,046,000 in 2012 and \$11,029,000 in 2016. Overall, average loans were \$14,925,000 in 2008 and \$29,683,000 in 2016.

Table II.97.54 Total Volume of Owner-Occupied Single Family Loans Winneshiek County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$5,603,000	\$752,000	\$8,570,000	\$14,925,000
2009	\$4,708,000	\$1,528,000	\$18,448,000	\$24,684,000
2010	\$3,544,000	\$1,558,000	\$18,181,000	\$23,283,000
2011	\$5,319,000	\$999,000	\$20,114,000	\$26,432,000
2012	\$7,046,000	\$3,401,000	\$26,724,000	\$37,171,000
2013	\$9,641,000	\$2,060,000	\$18,779,000	\$30,480,000
2014	\$7,373,000	\$1,171,000	\$9,259,000	\$17,803,000
2015	\$8,867,000	\$1,385,000	\$13,685,000	\$23,937,000
2016	\$11,029,000	\$1,408,000	\$17,246,000	\$29,683,000

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.97.55 presents some basic statistics about the completed surveys.

Table II.97.55 Survey of Rental Properties Winneshiek County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	9	262	2.7	33.8

Table II.97.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 6 single family units in Winneshiek County, with 1 of them available. This translates into a vacancy rate of 16.7 percent in Winneshiek County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 168 apartment units reported in the survey, with 1 of them available, which resulted in a vacancy rate of 0.6 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.97.56 Rental Vacancy Survey by Type Winneshiek County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	6	1	16.7%
Apartments	168	1	0.6%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	88	5	5.7%
Total	262	7	2.7%

Table II.97.57, reports units by bedroom size. As can be seen there were 62 two bedroom apartment units and 0 three bedroom units. Overall, the 65 two bedroom units accounted for 24.8 percent of all units, and the 2 three bedroom units accounted for 0.8 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 88 units listed as "Don't Know". Additional details for additional unit types are reported.

Table II.97.57 Rental Units by Bedroom Size Winneshiek County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	6	0	0	.	6
One	1	100	0	0	.	101
Two	3	62	0	0	.	65
Three	2	0	0	0	.	2
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	88	88
Total	6	168	0	0	88	262

Table II.97.58, 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.97.58 Single Family Units by Bedroom Size Winneshiek County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	1	0	0%
Two	3	0	0%
Three	2	1	50%
Four	0	0	0%
Don’t know	0	0	0%
Total	6	1	16.7%

Table II.97.59 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 1 percent.

Table II.97.59 Apartment Units by Bedroom Size Winneshiek County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	6	0	0%
One	100	1	1%
Two	62	0	0%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	168	1	0.6%

Average market-rate rents by unit type are shown in Table II.97.60. 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.97.60					
Average Market Rate Rents by Bedroom Size					
Winneshiek County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$1000	\$0	\$0	\$0	\$1000
Four	\$0	\$0	\$0	\$0	\$0
Total	\$700	\$397.3	\$0	\$0	\$518.4

Table II.97.61, shows vacancy rates for single family units by average rental rates for Winneshiek County. The most common rent for single family units was less than 500 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.97.61			
Single Family Market Rate Rents by Vacancy Status			
Winneshiek County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	5	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	1	1	100%
\$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	6	1	16.7%

The average rent and availability of apartment units is displayed in Table II.97.62. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.97.62			
Apartment Market Rate Rents by Vacancy Status			
Winneshiek County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	90	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	78	1	1.3%
Total	168	1	0.6%

Respondents were asked if utilities are included in the rent and as shown in Table II.97.63 6 respondents, or 85.7 percent, included some sort of utility in the rent.

Table II.97.63 Are there any utilities included with the rent? Winneshiek County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	1
% Offering Utilities	85.7%

The type of utility included in the rent is shown in Table II.97.64. There were 1 respondent who included electricity, 0 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.97.64 Which utilities are included with the rent? Winneshiek County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	5
Trash Collection	5

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.97.65, there were 2 single family units which property managers considered accessible, with an additional 70 accessible apartment units. Respondents also indicated there were a total of 35 persons with disabilities currently residing in accessible units.

Table II.97.65 Accessible Units by Bedroom Size Winneshiek County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	1	0	0		1
One	1	46	0	0		47
Two	1	23	0	0		24
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	0	0	0	16	16
Total	2	70	0	0	16	88

Table II.97.66, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 33.3 percent or 1 two bedroom single family unit are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 33.3 percent of all single family units were considered accessible by survey respondents.

Table II.97.66 Single Family Units by Accessibility and Bedroom Size Winneshiek 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	1	1	100%
Two	2	1	3	33.3%
Three	2	0	2	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	4	2	6	33.3%

Table II.97.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 37.1 percent or 23 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 41.7 percent of all apartment units were considered accessible by survey respondents.

Table II.97.67 Apartment Units by Accessibility and Bedroom Size Winneshiek County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	5	1	6	16.7%
One	54	46	100	46%
Two	39	23	62	37.1%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	98	70	168	41.7%

Perceived Need for Rental Units

Table II.97.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 4 respondents said they keep a waitlist, with an estimated 11 number of persons on the wait list.

Table II.97.68 Do you keep a waiting list? Winneshiek County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	3
Waitlist Size	11

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.97.69, 3 respondents said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 3 respondents indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.97.69 How would you rate the need for renovation of existing units in the city? Winneshiek County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	1	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	2	2	3	5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.97.70, 3 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 3 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.97.70 How would you rate the need for construction of new units in the city? Winneshiek County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	1	1
Low Need	0	0	0	0
Moderate Need	1	1	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1.5	1.5	1	1

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

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

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

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

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

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

Table II.97.71, shows the *strong growth scenario* for the Winneshiek County. As can be seen there were 6,354 owner-occupied and 1,851 renter-occupied households in 2016, for a total of 8,205 households. In 2030, there will be a projected 8,310 households, of which 6,376 are projected to be owner occupied and the remaining 1,934 are expected to be renter-occupied.

By 2050, there are projected to be 6,285 owner-occupied households, of which 366 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,031 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,838 renter households, of which 338 renter households are expected to have incomes between 0 and 30.0 percent of median family income 476 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 8,123 occupied units by 2050, of which 704 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.97.71
Housing Demand Forecast
 Winneshiek County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	370	368	370	371	371	370	368	366
30.1-50%	570	567	570	572	572	570	567	564
50.1-80%	1,042	1,037	1,042	1,046	1,046	1,043	1,037	1,031
80.1-95%	688	685	688	690	690	688	685	680
95.1-115%	760	756	760	762	762	760	756	751
115+%	2,926	2,913	2,926	2,936	2,936	2,928	2,913	2,894
Total	6,354	6,326	6,355	6,376	6,378	6,359	6,326	6,285
Renter								
0-30%	341	362	359	356	353	349	344	338
30.1-50%	356	378	375	372	369	364	359	354
50.1-80%	480	509	505	501	496	491	484	476
80.1-95%	128	136	135	134	133	131	129	127
95.1-115%	199	212	210	208	206	204	201	198
115+%	347	368	365	362	359	355	350	344
Total	1,851	1,964	1,949	1,934	1,916	1,893	1,867	1,838
Total								
0-30%	710	730	729	727	724	719	712	704
30.1-50%	926	945	945	944	940	934	926	917
50.1-80%	1,521	1,546	1,547	1,547	1,542	1,533	1,521	1,507
80.1-95%	816	821	823	824	823	819	814	808
95.1-115%	959	968	970	971	969	964	957	949
115+%	3,272	3,281	3,291	3,298	3,295	3,283	3,262	3,238
Total	8,205	8,290	8,304	8,310	8,293	8,253	8,193	8,123