

**VOLUME II:**

**Warren County**

**IOWA**

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## Demographics

The Census Bureau's current census estimates for each year since the 2010 Census are presented in Table II.91.1. The 2019 estimates indicate that the Warren County's population increased from 46,225 in 2010 to 52,265 in 2020, or by 13 percent. The 2020 population estimate is not yet available broken down by race, age, or gender. For those purposes, we will use the 2019 Five-year ACS estimates. Population trends for Warren County since 2000 are displayed below in Diagram II.91.1.

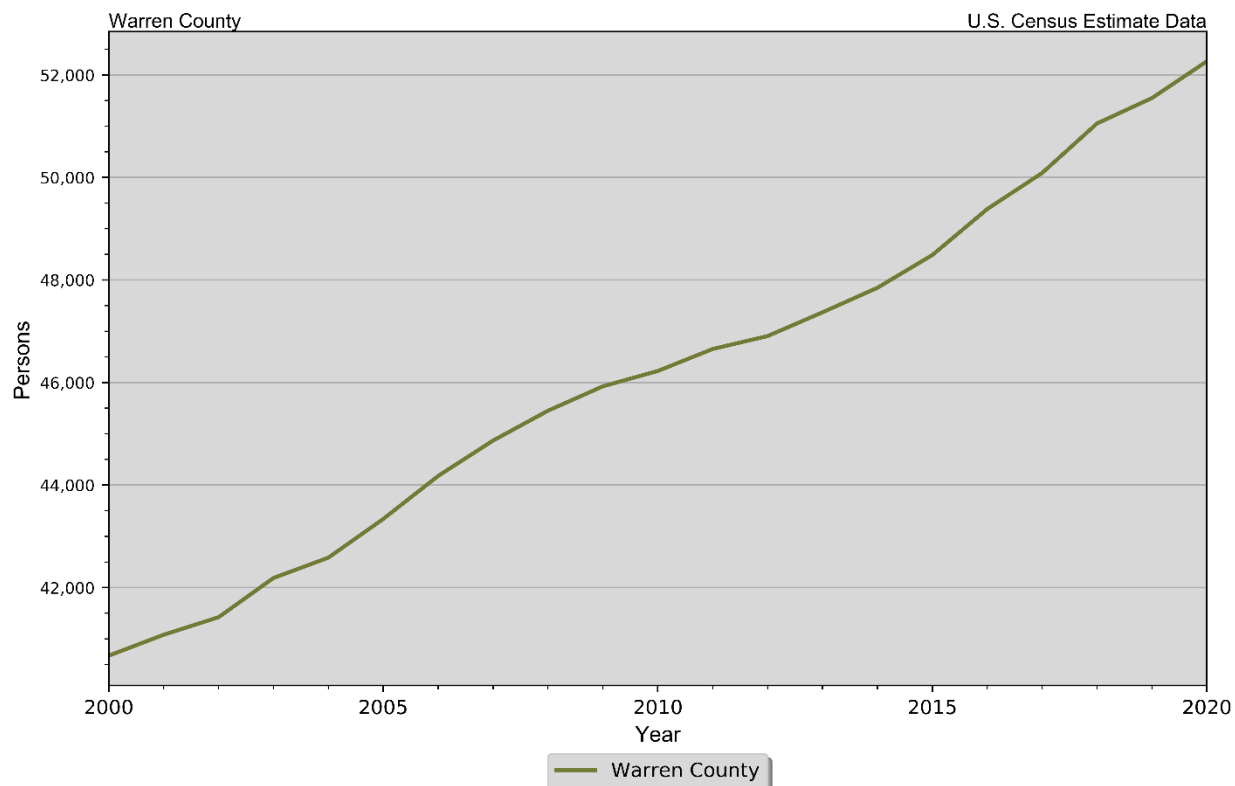
**Table II.91.1**  
**Population Estimates**

Warren County  
2010-2020 Census Data and Intercensal Estimates

<b>2010 Census</b>	<b>46,225</b>
2011 Population Estimate	46,654
2012 Population Estimate	46,906
2013 Population Estimate	47,369
2014 Population Estimate	47,848
2015 Population Estimate	48,486
2016 Population Estimate	49,383
2017 Population Estimate	50,087
2018 Population Estimate	51,053
2019 Population Estimate	51,548
<b>2020 Population Estimate</b>	<b>52,265</b>

**Diagram II.91.1**  
**Population**

Warren County



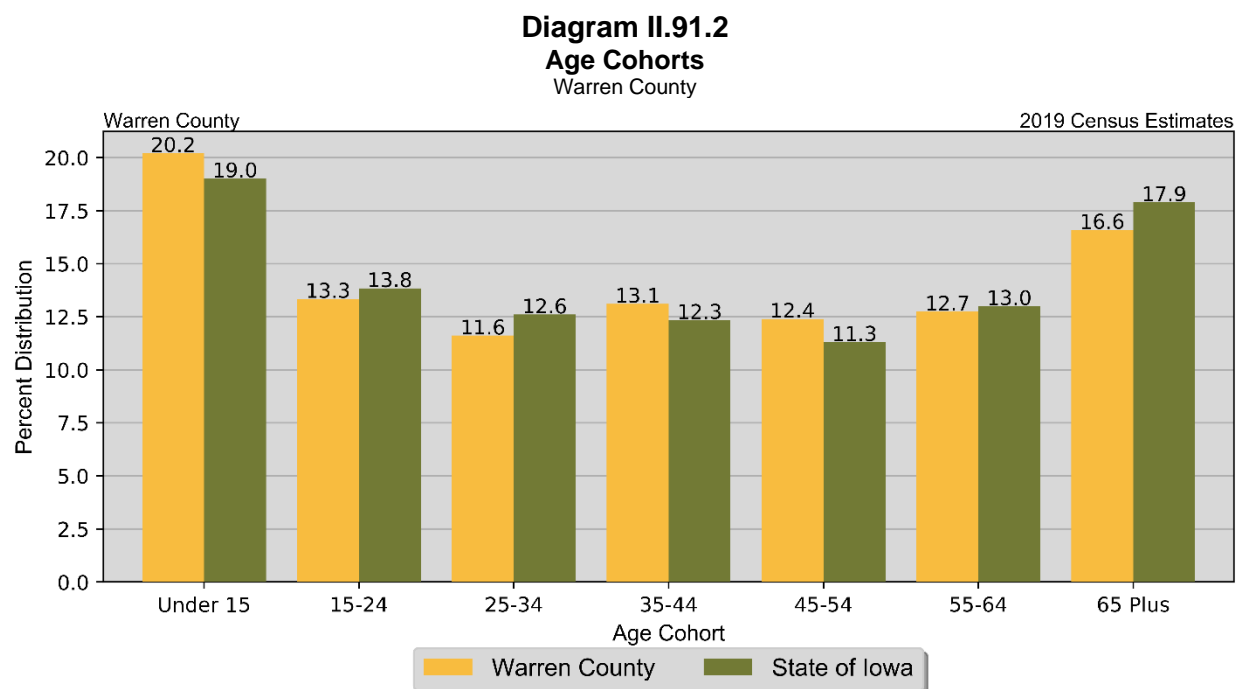
Between 2010 and 2019 the white population increased by 11.5 percent, while the black population increased by 134.7 percent. The Hispanic population increased from 899 to 1,663 people between 2010 and 2019 or by 85 percent. These data are presented in Table II.91.2.

<b>Table II.91.2</b> <b>Profile of Population Characteristics</b> Warren County vs. State of Iowa 2010 Census and 2019 Current Census Estimates						
Subject	Warren County			State of Iowa		
	2010 Census	Jul-19	% Change	2010 Census	Jul-19	% Change
<b>Population</b>	<b>46,225</b>	<b>52,265</b>	<b>13.1%</b>	<b>3,046,355</b>	<b>3,163,561</b>	<b>3.8%</b>
<b>Age</b>						
Under 14 years	9,936	10,564	6.3%	603,673	601,584	-0.3%
15 to 24 years	6,301	6,972	10.6%	430,187	437,831	1.8%
25 to 34 years	5,030	6,070	20.7%	382,583	398,796	4.2%
35 to 44 years	6,223	6,851	10.1%	364,548	390,589	7.1%
45 to 54 years	6,961	6,479	-6.9%	439,726	357,591	-18.7%
55 to 64 years	5,615	6,657	18.6%	372,750	411,034	10.3%
65 and Over	6,159	8,672	40.8%	452,888	566,136	25%
<b>Race</b>						
White	45,138	50,334	11.5%	2,839,615	2,855,523	0.6%
Black	219	514	134.7%	91,695	132,706	44.7%
American Indian and Alaskan Native	120	181	50.8%	13,563	17,588	29.7%
Asian	250	408	63.2%	54,232	87,400	61.2%
Native Hawaiian or Pacific Islander	11	68	518.2%	2,419	5,536	128.9%
Two or more races	487	760	56.1%	44,831	64,808	44.6%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	899	1,663	85%	151,544	205,956	35.9%

Table II.91.3 presents the population of Warren County by age and gender from the 2010 Census and 2019 current census estimates. The 2010 Census count showed a total of 22,507 men, who accounted for 48.7 percent of the population, and 23,718 women, representing the remaining 51.3 percent of the population. In 2019, there were 25,823 men, accounting for 49.4 percent of the population and 26,442 women, representing the remaining 50.6 percent of the population.

<b>Table II.91.3</b> <b>Population by Age and Gender</b> Warren County 2010 Census and Current Census Estimates							
Age	2010 Census			2019 Current Census Estimates			% Change 10-19
	Male	Female	Total	Male	Female	Total	
Under 14 years	5,085	4,851	9,936	5,428	5,136	10,564	6.3%
15 to 24 years	3,115	3,186	6,301	3,509	3,463	6,972	10.6%
25 to 44 years	2,486	2,544	5,030	3,021	3,049	6,070	20.7%
45 to 54 years	3,040	3,183	6,223	3,442	3,409	6,851	10.1%
55 to 64 years	3,378	3,583	6,961	3,222	3,257	6,479	-6.9%
65 and Over	2,778	2,837	5,615	3,247	3,410	6,657	18.6%
<b>Total</b>	<b>22,507</b>	<b>23,718</b>	<b>46,225</b>	<b>25,823</b>	<b>26,442</b>	<b>52,265</b>	<b>13.1%</b>
<b>% of Total</b>	48.7%	51.3%	.	49.4%	50.6%	.	

Diagram II.91.2 displays the percentage of the population by age in Warren County compared to the Iowa.



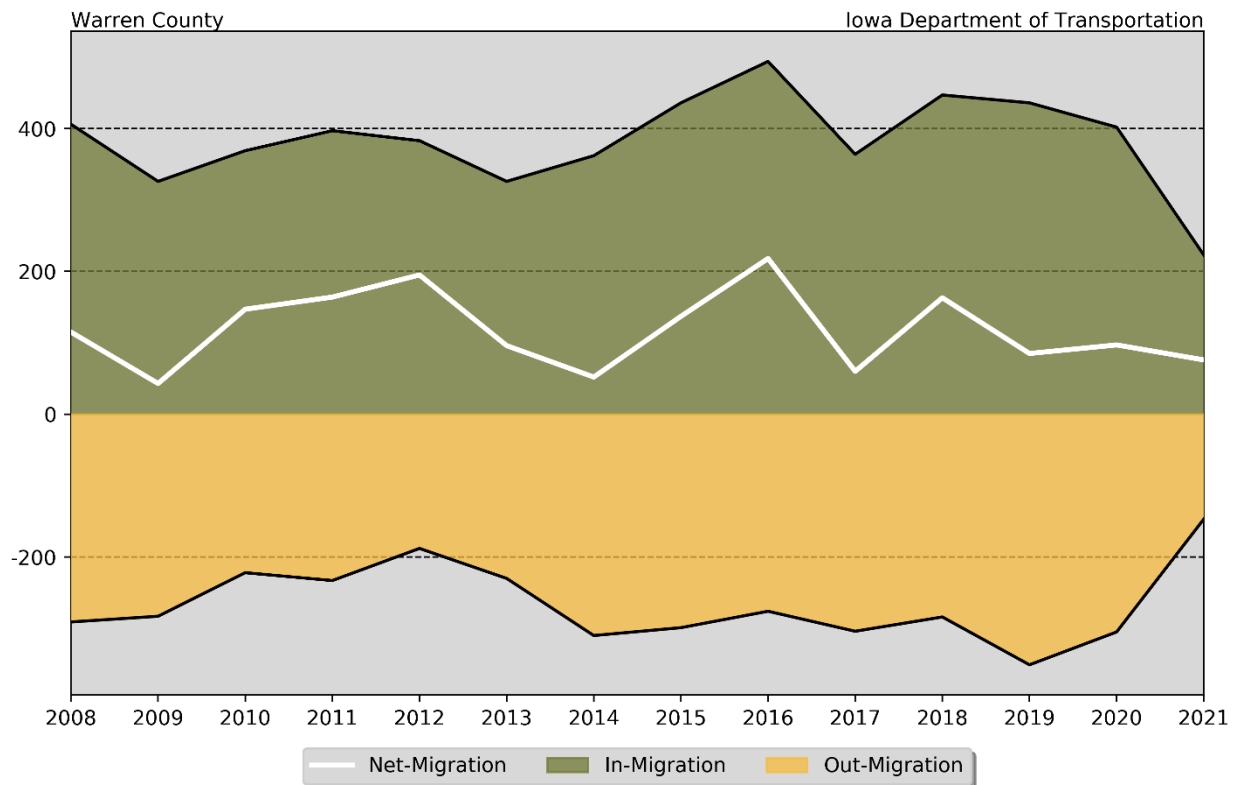
## Population Migration Trends

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 indicates the general direction of population movement.

The driver's license total exchanges since 2008 for Warren County are presented in Table II.91.5. Over the past five years, there have been zero years of negative net-migration in Warren County, which indicates a healthy and steady inflow of people into the county. Since 2017, Warren County has experienced a net growth of 791 persons, creating an overall positive net-migration trend. Iowa DOT data indicates that there was a net increase of 76 people in the most recent year.

<b>Table II.91.4</b> <b>Driver's Licenses Exchanged and Surrendered</b> Warren County IOWADOT Data 2000-2020			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
2008	406	291	115
2009	326	283	43
2010	369	222	147
2011	397	233	164
2012	383	188	195
2013	326	230	96
2014	362	310	52
2015	436	299	137
2016	494	276	218
2017	364	304	60
2018	447	284	163
2019	436	351	85
2020	402	305	97
2021(p)	223	147	76
<b>Total</b>	<b>5,371</b>	<b>3,723</b>	<b>1,648</b>

Diagram II.91.3, shows in- and out- migration as shaded areas, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2016 with 218 people entering and the lowest net migration occurred in 2009 with 43 entering Warren County.

**Diagram II.91.3**  
**Net In-migration**Warren County  
IOWADOT Data: 2008 – First Half 2020

The IOWADOT data also collects gender and age information. Table II.91.6, shows in- and out-migration by gender. In the most recent first half 2,021 data, 71 percent of net-migrants, or 54 persons were male, with the remaining 29 percent, or 22 persons were female.

**Table II.91.5**  
**Net In-migration by Gender**  
Warren County  
IOWADOT Data

Gender	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 (p)
<b>In</b>													
Male	162	178	197	183	150	185	213	255	178	231	237	212	120
Female	164	191	200	200	176	177	223	239	186	216	199	190	103
<b>Total</b>	<b>326</b>	<b>369</b>	<b>397</b>	<b>383</b>	<b>326</b>	<b>362</b>	<b>436</b>	<b>494</b>	<b>364</b>	<b>447</b>	<b>436</b>	<b>402</b>	<b>223</b>
<b>Out</b>													
Male	141	103	116	91	116	142	139	138	159	149	188	155	66
Female	142	119	117	97	114	168	160	138	145	135	163	150	81
<b>Total</b>	<b>283</b>	<b>222</b>	<b>233</b>	<b>188</b>	<b>230</b>	<b>310</b>	<b>299</b>	<b>276</b>	<b>304</b>	<b>284</b>	<b>351</b>	<b>305</b>	<b>147</b>
<b>Net</b>													
Male	21	75	81	92	34	43	74	117	19	82	49	57	54
Female	22	72	83	103	62	9	63	101	41	81	36	40	22
<b>Total</b>	<b>43</b>	<b>147</b>	<b>164</b>	<b>195</b>	<b>96</b>	<b>52</b>	<b>137</b>	<b>218</b>	<b>60</b>	<b>163</b>	<b>85</b>	<b>97</b>	<b>76</b>

Table II.91.7, shows net-migration for Warren County by age range. The largest age cohort in the most recent 2,021 net migration data was those in the age range of 26 to 35, with 16 persons entering Warren County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 4 persons leaving Warren County.

**Table II.91.6**  
**Migration by Age Range**  
Warren County  
IOWADOT Data

Age Range	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021(p)
<b>Net Migration</b>													
14-17	2	-1	3	-1	1	1	1	-2	0	5	2	0	1
18-22	8	24	15	21	13	-9	8	11	3	7	1	1	-4
23-25	-19	7	1	2	3	5	-10	16	-12	19	5	-16	14
26-35	6	42	47	51	26	28	81	75	15	42	27	37	16
36-45	23	28	50	47	34	5	36	46	27	12	-4	9	11
46-55	12	19	32	36	4	0	0	29	20	10	17	29	15
56-65	0	11	1	16	6	-1	26	23	7	30	15	11	9
66 +	11	17	15	23	9	23	-5	20	0	38	22	26	14
<b>Total</b>	<b>43</b>	<b>147</b>	<b>164</b>	<b>195</b>	<b>96</b>	<b>52</b>	<b>137</b>	<b>218</b>	<b>60</b>	<b>163</b>	<b>85</b>	<b>97</b>	<b>76</b>

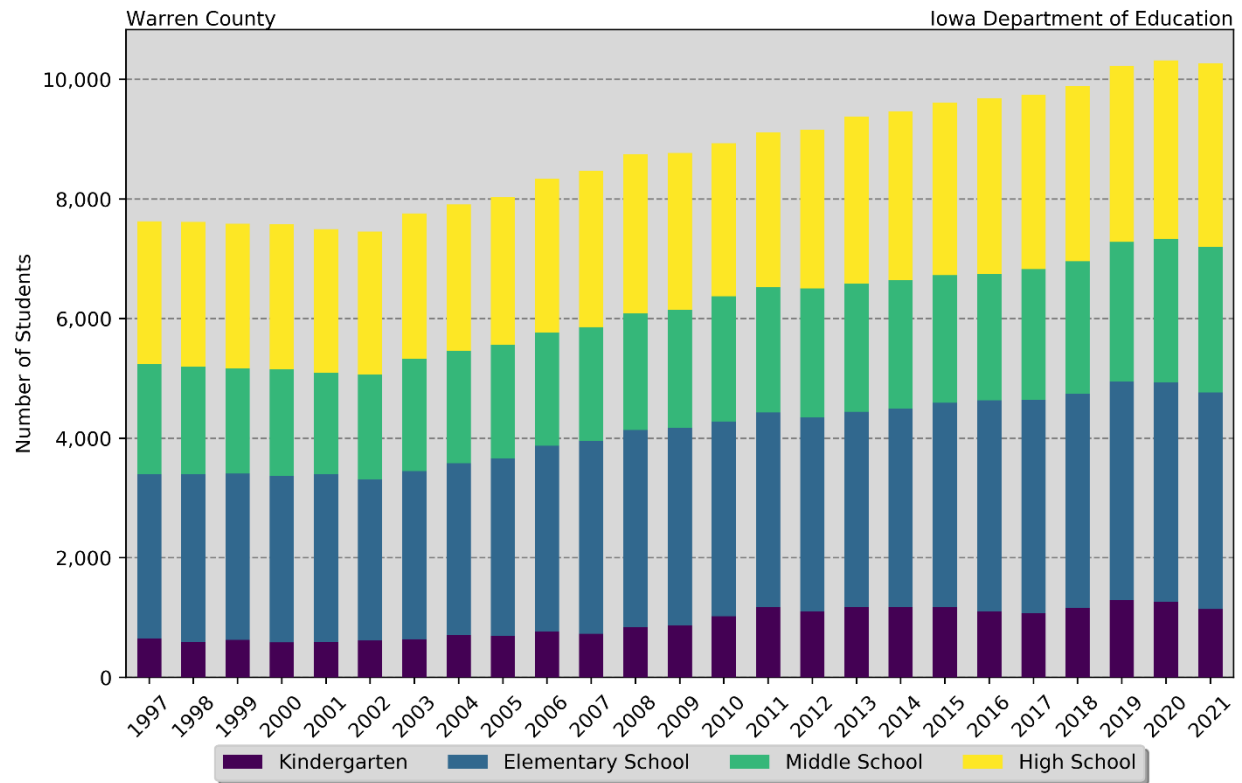


## School Age Enrollment

Table II.91.7 shows the school enrollment from the Iowa Department of Education for Warren County. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 8,928 students and was 9,843 in 2021, a change of 10.2 percent. Enrollment for students in grades 1 to 5 was 3,259 students in 2010 and 3,627 in 2021, which was a change of 11.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 2,556 and 3,076 in 2021, which was a change of 20.3 percent. This data is displayed in Diagram II.91.4.

<b>Table II.91.7</b> <b>School Enrollment</b> Warren County Iowa Department of Education					
<b>Year</b>	<b>Pre-K/K</b>	<b>Grades 1 - 5</b>	<b>Grades 6 - 8</b>	<b>Grades 9 - 12</b>	<b>Total</b>
2000	584	2,785	1,786	2,422	7,703
2001	591	2,811	1,689	2,405	7,697
2002	612	2,700	1,748	2,391	7,629
2003	635	2,812	1,879	2,433	7,781
2004	704	2,873	1,886	2,444	7,927
2005	693	2,969	1,896	2,471	8,029
2006	766	3,106	1,897	2,570	8,339
2007	730	3,229	1,897	2,617	8,473
2008	833	3,301	1,958	2,660	8,752
2009	864	3,306	1,972	2,629	8,771
2010	1,020	3,259	2,093	2,556	8,928
2011	1,170	3,256	2,101	2,591	9,118
2012	1,101	3,248	2,154	2,655	9,158
2013	1,176	3,263	2,151	2,785	9,375
2014	1,177	3,320	2,147	2,818	9,462
2015	1,171	3,420	2,136	2,880	9,607
2016	1,103	3,531	2,108	2,944	9,686
2017	1,071	3,575	2,179	2,917	9,742
2018	1,167	3,578	2,211	2,930	9,886
2019	1,296	3,644	2,341	2,942	10,223
2020	1,264	3,664	2,404	2,986	10,318
2021	1,139	3,627	2,430	3,076	9,843
<b>% Change 10-20</b>	<b>11.7%</b>	<b>11.3%</b>	<b>16.1%</b>	<b>20.3%</b>	<b>10.2%</b>

**Diagram II.91.4**  
**School Age Cohorts**  
Warren County



## Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data<sup>81</sup>, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then 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. The five-year estimates are more robust than the one or three year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

The Warren County population by race and ethnicity is shown in Table II.91.8. The white population represented 96 percent of the population in 2019, compared with black populations accounting for 0.5 percent of the population in 2019. Hispanic households represented 2.8 percent of the population in 2019.

<b>Table II.91.8</b> <b>Population by Race and Ethnicity</b> Warren County 2010 Census & 2019 Five-Year ACS				
Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	44,887	97.1%	48,092	96%
Black	216	0.5%	260	0.5%
American Indian	109	0.2%	61	0.1%
Asian	250	0.5%	348	0.7%
Native Hawaiian/ Pacific Islander	11	0%	173	0.3%
Other	190	0.4%	347	0.7%
Two or More Races	562	1.2%	795	1.6%
<b>Total</b>	<b>46,225</b>	<b>100.0%</b>	<b>50,076</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	45,326	98.1%	48,653	97.2%
<b>Hispanic</b>	899	1.9%	1,423	2.8%

The change in race and ethnicity between 2010 and 2019 is shown in Table II.91.9. During this time, the total non-Hispanic population was 48,653 persons in 2019, while the Hispanic population was 1,423.

<b>Table II.91.9</b> <b>Population by Race and Ethnicity</b> Warren County 2010 Census & 2019 Five-Year ACS				
Race	2010 Census		2019 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	44,266	97.7%	47,171	97%
Black	213	0.5%	233	0.5%
American Indian	96	0.2%	40	0.1%
Asian	249	0.5%	330	0.7%
Native Hawaiian/ Pacific Islander	10	0%	173	0.4%
Other	36	0.1%	8	0%
Two or More Races	456	1%	698	1.4%
<b>Total Non-Hispanic</b>	<b>45,326</b>	<b>100.0%</b>	<b>48,653</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	621	69.1%	921	64.7%
Black	3	0.3%	27	1.9%
American Indian	13	1.4%	21	1.5%
Asian	1	0.1%	18	1.3%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%
Other	154	17.1%	339	23.8%
Two or More Races	106	11.8%	97	6.8%
<b>Total Hispanic</b>	<b>899</b>	<b>100.0</b>	<b>1,423</b>	<b>100.0%</b>
<b>Total Population</b>	<b>46,225</b>	<b>100.0%</b>	<b>50,076</b>	<b>100.0%</b>

## Cohorts

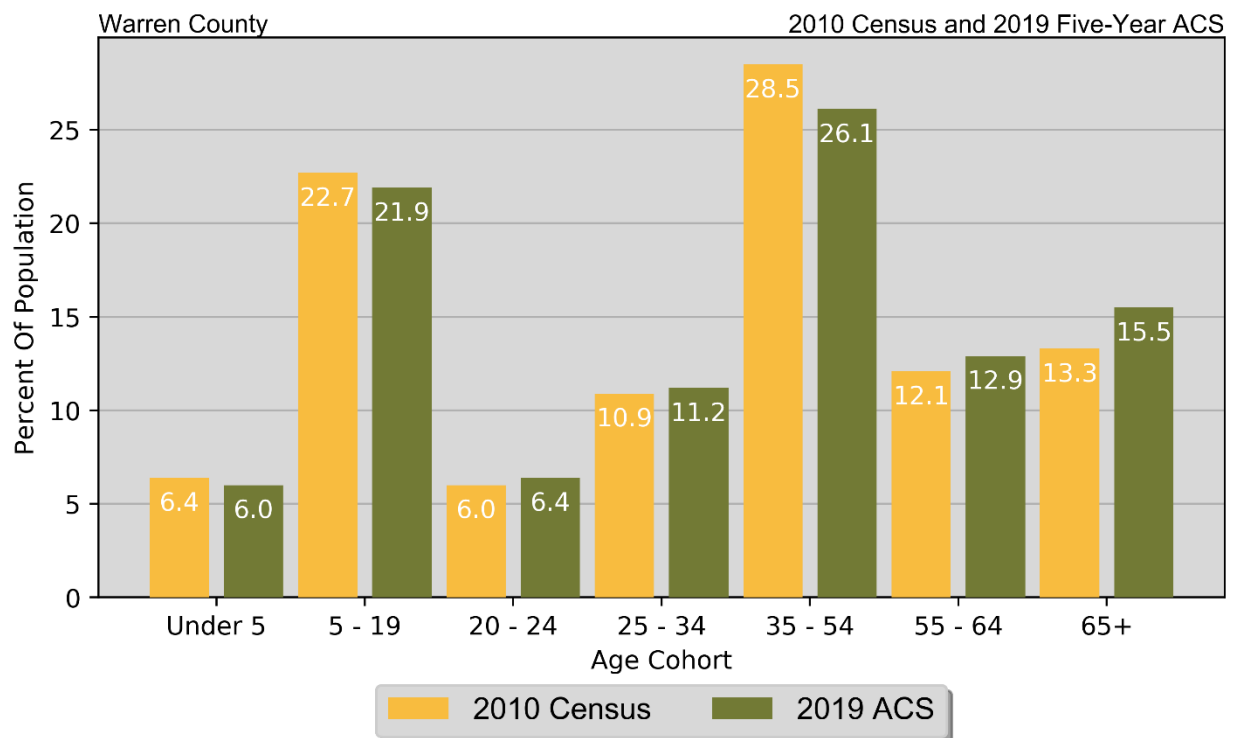
Table II.91.10 shows the population distribution in Warren County by age. In 2010, children under the age of 5 accounted for 6.4 percent of the total population, which compared to 6 percent in 2019.

<b>Table II.91.10</b> <b>Population Distribution by Age</b> Warren County 2019 Five-Year ACS Data				
Age	2010 Census		2019 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	2,974	6.4	3,004	6
5 to 19	10,492	22.7	10,968	21.9
20 to 24	2,771	6	3,203	6.4
25 to 34	5,030	10.9	5,602	11.2
35 to 54	13,184	28.5	13,065	26.1
55 to 64	5,615	12.1	6,453	12.9
65 or Older	6,159	13.3	7,781	15.5
<b>Total</b>	<b>46,225</b>	<b>100%</b>	<b>50,076</b>	<b>100%</b>

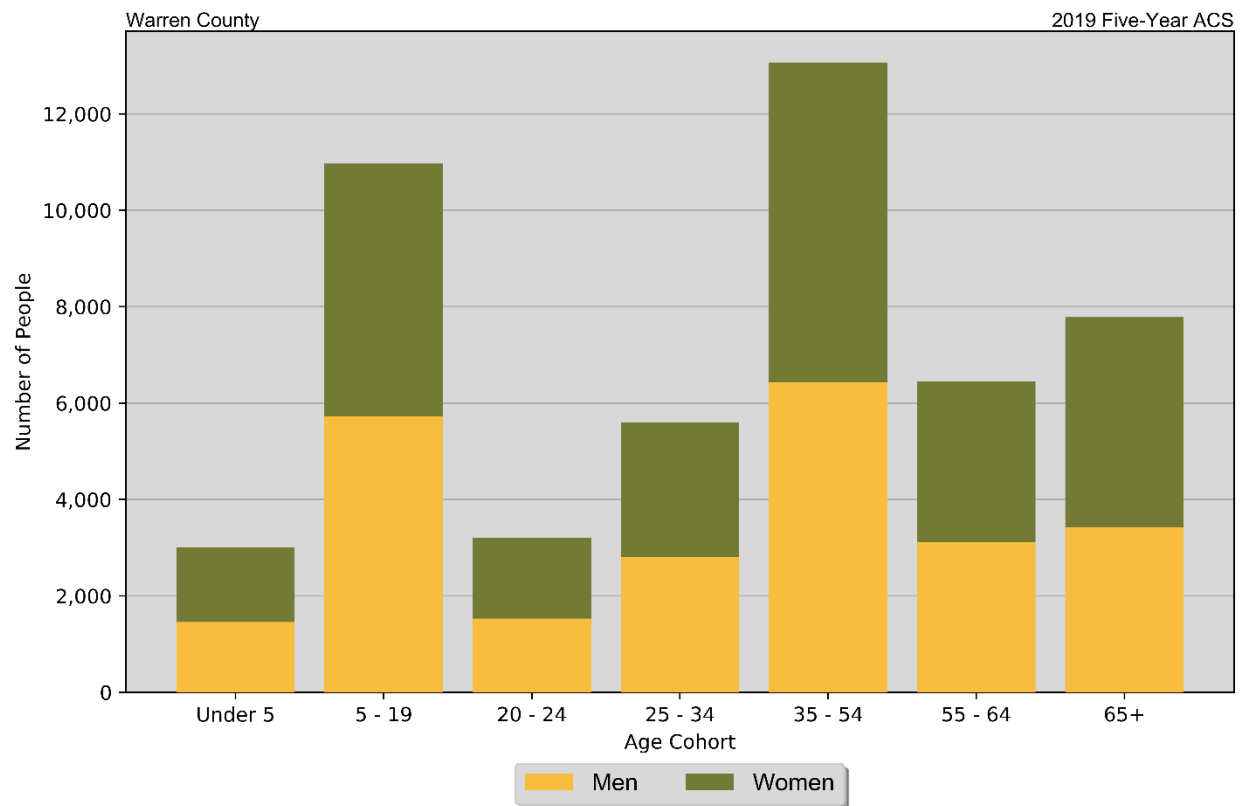
Table II.91.11 shows the population in Warren County by age and gender. In 2010, there were 5,030 people aged 25 to 34, made up of 2,486 men, and 2,544 women. In comparison, in 2019, there were 5,602 people in the 25 to 34 age cohort, with 2,812 men and 2,790 women.

<b>Table II.91.11</b> <b>Population by Age and Gender</b> Warren County 2010 Census & 2019 Five-Year ACS Data								
Age	2010 Census				2019 Five Year ACs			
	Male	Female	Total	Percent	Male	Female	Total	Percent
Under 5	1,504	1,470	2,974	6.4%	1,459	1,545	3,004	6%
5 to 19	5,372	5,120	10,492	22.7%	5,718	5,250	10,968	21.9%
20 to 24	1,324	1,447	2,771	6%	1,530	1,673	3,203	6.4%
25 to 34	2,486	2,544	5,030	10.9%	2,812	2,790	5,602	11.2%
35 to 54	6,418	6,766	13,184	28.5%	6,431	6,634	13,065	26.1%
55 to 64	2,778	2,837	5,615	12.1%	3,122	3,331	6,453	12.9%
65 and Older	2,625	3,534	6,159	13.3%	3,425	4,356	7,781	15.5%
<b>Total</b>	<b>22,507</b>	<b>23,718</b>	<b>46,225</b>	<b>100%</b>	<b>24,497</b>	<b>25,579</b>	<b>50,076</b>	<b>100%</b>

**Diagram II.91.5**  
**Population Distribution by Age**  
Warren County  
2010 Census and 2019 Five-Year ACS Data



**Diagram II.91.6**  
**Population Distribution by Age and Gender**  
Warren County  
2019 Five-Year ACS



## Foreign Born Populations

The number of foreign born persons are shown in Table II.91.12. An estimated 0.3 percent of the population was born in Mexico , some 0.2 percent were born in Bosnia and Herzegovina , and another 0.1 percent were born in Philippines .

<b>Table II.91.12</b> <b>Place of Birth for the Foreign-Born Population</b> Warren County 2019 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	152	0.3%
#2 country of origin	Bosnia and Herzegovina	82	0.2%
#3 country of origin	Philippines	53	0.1%
#4 country of origin	Latvia	52	0.1%
#5 country of origin	Moldova	41	0.1%
#6 country of origin	Canada	34	0.1%
#7 country of origin	Micronesia	32	0.1%
#8 country of origin	Russia	30	0.1%
#9 country of origin	China, excluding Hong Kong and Taiwan	29	0.1%
#10 country of origin	Italy	27	0.1%

The language spoken at home for those with Limited English Proficiency are shown in Table II.91.13. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Russian, Polish, or other Slavic languages .

<b>Table II.91.13</b> <b>Limited English Proficiency and Language Spoken at Home</b> Warren County 2019 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	161	0.3%
#2 LEP Language	Russian, Polish, or other Slavic languages	53	0.1%
#3 LEP Language	Other Indo-European languages	29	0.1%
#4 LEP Language	German or other West Germanic languages	28	0.1%
#5 LEP Language	Chinese	27	0.1%
#6 LEP Language	Tagalog	6	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	French, Haitian, or Cajun	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Asian and Pacific Island languages	0	0%



## Disability

Disability by age, as estimated by the 2019 ACS, is shown in Table II.91.14, below. The disability rate for females was 11.1 percent, compared to 10.5 percent for males. The disability rate grew precipitously higher with age, with 43.9 percent of those over 75 experiencing a disability.

<b>Table II.91.14</b> <b>Disability by Age</b> Warren County 2019 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	22	1.5%	0	0%	22	0.7%
5 to 17	255	5.2%	142	3.1%	397	4.2%
18 to 34	297	5.8%	349	6.7%	646	6.3%
35 to 64	1,006	10.6%	1,091	11%	2,097	10.8%
65 to 74	513	24.3%	434	18.4%	947	21.2%
75 or Older	455	40.6%	797	46.1%	1,252	43.9%
<b>Total</b>	<b>2,548</b>	<b>10.5%</b>	<b>2,813</b>	<b>11.1%</b>	<b>5,361</b>	<b>10.8%</b>

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table II.91.15. Some 5.8 percent have an ambulatory disability, 4 have an independent living disability, and 2.2 percent have a self-care disability.

<b>Table II.91.15</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Warren County 2019 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,722	3.5%
Vision disability	727	1.5%
Cognitive disability	2,044	4.4%
Ambulatory disability	2,676	5.8%
Self-Care disability	1,006	2.2%
Independent living difficulty	1,487	4%

## Education and Employment

Education and employment data from the Warren County 2019 Five-Year ACS is presented in Table II.91.16, Table II.91.17, and Table II.91.18. In 2019, 27,172 people were in the labor force, including 26,361 employed and 811 unemployed people. The unemployment rate for Warren County was estimated at 3 percent in 2019.

<b>Table II.91.16</b> <b>Employment, Labor Force and Unemployment</b> Warren County 2019 Five-Year ACS Data	
<b>Employment Status</b>	<b>2019 Five-Year ACS</b>
Employed	26,361
Unemployed	811
<b>Labor Force</b>	<b>27,172</b>
Unemployment Rate	3%

Table II.91.17 and Table II.91.18 show educational attainment in Warren County. In 2019, 94.8 percent of households had a high school education or greater, including 30.1 percent with a high school diploma or equivalent, 35.3 percent with some college, 21.4 percent with a Bachelor's Degree, and 8 percent with a graduate or professional degree.

<b>Table II.91.17</b> <b>High School or Greater Education</b> Warren County 2019 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	35,680
Total Households	19,258
<b>Percent High School or Above</b>	<b>94.8%</b>

<b>Table II.91.18</b> <b>Educational Attainment</b> Warren County 2019 Five-Year ACS Data		
<b>Education Level</b>	<b>2019 Five-Year ACS</b>	<b>Percent</b>
Less Than High School	1,973	5.2%
High School or Equivalent	11,324	30.1%
Some College or Associates Degree	13,297	35.3%
Bachelor's Degree	8,056	21.4%
Graduate or Professional Degree	3,003	8%
<b>Total Population Above 18 years</b>	<b>37,653</b>	<b>100.0%</b>

### Commuting Patterns

Table II.91.19 shows the place of work by county of residence. In 2010 34.9 percent of residents worked within the county they reside with 64.4 percent working outside their home county. This compares to 35.6 percent of residents in 2019 who worked within the county in which they resided and 63.9 percent of residents worked outside their home county but still within the state.

<b>Table II.91.19</b> <b>Place of Work</b> Warren County 2010 and 2019 Five-Year ACS Data				
Place of work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	8,432	34.9%	9,239	35.6%
Worked outside county of residence	15,549	64.4%	16,582	63.9%
Worked outside state of residence	171	0.7%	139	0.5%
<b>Total</b>	<b>24,152</b>	<b>100.0%</b>	<b>25,960</b>	<b>100.0%</b>

Table II.91.20 shows the aggregate travel time to work based on place of work and residence. In Warren County the total aggregate travel time was 602,950 minutes, with residents working in their home county spending a total of 96,485 minutes traveling.

<b>Table II.91.20</b> <b>Aggregate Travel Time to Work (in Minutes)</b> Warren County 2010 & 2019 Five-Year ACS Data				
Place of Work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	84,605	15.5%	96,485	16%
Worked outside county of residence	456,280	83.4%	498,740	82.7%
Worked outside State of residence	5,905	1.1%	7,725	1.3%
<b>Aggregate travel time to work (in minutes):</b>	<b>546,790</b>	<b>100.0%</b>	<b>602,950</b>	<b>100.0%</b>

Table II.91.21 shows the average travel time to work based on place of work and residence. In 2019 the overall aggregate travel time was 546,790 minutes. Residents working within their home county spent an average of 10.4 minutes commuting to work, with those working outside their county of residence spending an average of 30.1 minutes on their commute.

**Table II.91.21**  
**Average Travel Time to Work (in Minutes)**  
 Warren County  
 2010 & 2019 Five-Year ACS Data

Place of Work	2010 Five-Year ACS	2019 Five-Year ACS
Worked in county of residence	10	10.4
Worked outside county of residence	29.3	30.1
Worked outside State of residence	34.5	55.6
<b>Average travel time to work (in minutes):</b>	<b>22.6</b>	<b>23.2</b>

Table II.91.22 shows the means of transportation to work. In 2019, 84.5 percent of commuters drove alone in a car, truck, or van. Only 6.8 percent carpooled, with an additional 0.2 percent taking public transportation. Also, there were 1,297 persons, or 5 percent, who worked from home.

**Table II.91.22**  
**Means of Transportation to Work**  
 Warren County  
 2010 & 2019 Five-Year ACS Data

Means	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Car, truck, or van: Drove alone	19,019	78.7%	21,925	84.5%
Car, truck, or van: Carpooled:	2,691	11.1%	1,768	6.8%
Public transportation (excluding taxicab):	72	0.3%	53	0.2%
Taxicab	0	0%	7	0%
Motorcycle	36	0.1%	21	0.1%
Bicycle	69	0.3%	48	0.2%
Walked	705	2.9%	781	3%
Other means	39	0.2%	60	0.2%
Worked at home	1,521	6.3%	1,297	5%
<b>Total</b>	<b>24,152</b>	<b>100.0%</b>	<b>25,960</b>	<b>100.0%</b>

Table II.91.23 shows the breakdown of the means of transportation by tenure. In 2019, 73.9 percent of commuters owned their home and commuted alone by car, which compares to 67.7 percent in 2010. There were also 3,166 renters who drove alone in 2019 and accounted for 12.6 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0.2 percent of the population, which compares to 15 renters, or 0.1 percent taking public transportation.

<b>Table II.91.23</b> <b>Means Of Transportation To Work By Tenure</b> Warren County 2010 & 2019 Five-Year ACS Data				
<b>Tenure</b>	<b>2010 Five-Year ACS</b>	<b>% of Total</b>	<b>2019 Five-Year ACS</b>	<b>% of Total</b>
<b>Car, truck, or van - drove alone:</b>				
Owner	15,896	67.7%	18,621	73.9%
Renter	2,938	12.5%	3,166	12.6%
<b>Car, truck, or van - carpooled:</b>				
Owner	2,203	9.4%	1,455	5.8%
Renter	478	2%	283	1.1%
<b>Public transportation (excluding taxicab):</b>				
Owner	72	0.3%	38	0.2%
Renter	0	0%	15	0.1%
<b>Walked:</b>				
Owner	273	1.2%	122	0.5%
Renter	325	1.4%	121	0.5%
<b>Taxicab, motorcycle, bicycle, or other means:</b>				
Owner	119	0.5%	114	0.5%
Renter	25	0.1%	0	0%
<b>Worked at home:</b>				
Owner	1,030	4.4%	1,124	4.5%
Renter	131	0.6%	131	0.5%
<b>Total:</b>	<b>23,490</b>	<b>100.0%</b>	<b>25,190</b>	<b>100.0%</b>

## Iowa Laborshed Study

Laborshed studies are supply-side, labor availability studies. They provide community leaders, economic developers, site selectors and existing or prospective employers a flexible tool for understanding the workforce characteristics of their local labor market.

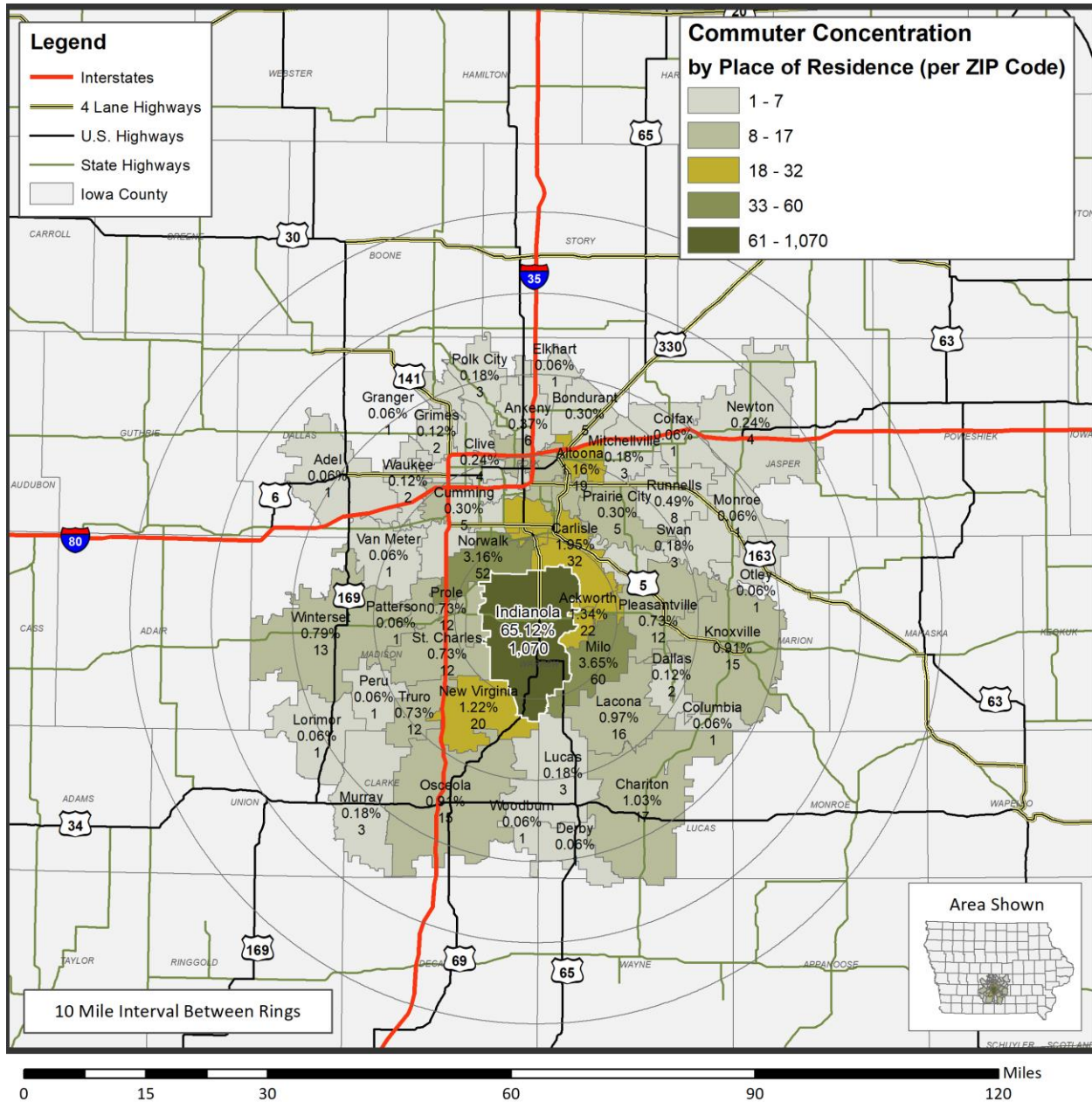
According to the Iowa Workforce Development agency, a laborshed is defined as the area or region from which an employment center draws its commuting workers. It shows the distribution of these workers regardless of political boundaries. Laborshed studies also address underemployment, availability of labor and likeliness of the employed or not employed to change or accept employment. Other topics covered within a Laborshed analysis include: current and desired occupations, wages, hours worked, job search resources and distance willing to commute to work.<sup>82</sup>

For more information visit:

<https://www.iowaworkforcedevelopment.gov/laborshed-studies>

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<sup>82</sup> <https://www.iowaworkforcedevelopment.gov/laborshed-studies>



## Economics

### Labor Force

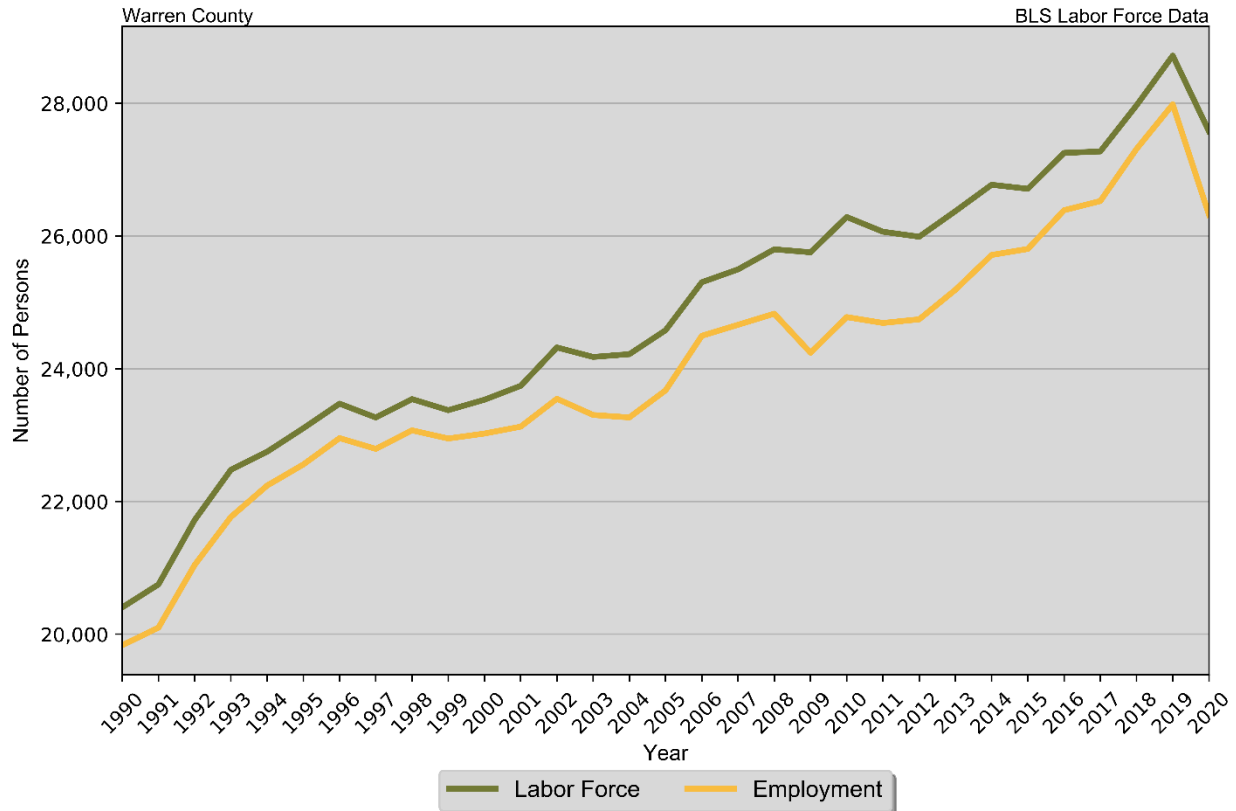
Table II.91.24 shows labor force statistics for Warren County between 1990 and 2020. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.9 percent. This compared to a statewide low of 2.6 in 2018 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Warren County increased from 2.6 percent in 2019 to 4.6 percent in 2020, which compared to a statewide increase to 5.3 percent.

<b>Table II.91.24</b> <b>Labor Force Statistics</b> Warren County 1990 - 2020 BLS Data					
Year	Warren County			Unemployment Rate	Statewide Unemployment Rate
	Unemployment	Employment	Labor Force		
1990	570	19,833	20,403	2.8%	4.4%
1991	651	20,098	20,749	3.1%	4.7%
1992	677	21,043	21,720	3.1%	4.5%
1993	711	21,766	22,477	3.2%	4.1%
1994	510	22,239	22,749	2.2%	3.6%
1995	546	22,557	23,103	2.4%	3.5%
1996	519	22,954	23,473	2.2%	3.6%
1997	473	22,792	23,265	2%	3.1%
1998	471	23,071	23,542	2%	2.8%
1999	427	22,948	23,375	1.8%	2.7%
2000	510	23,023	23,533	2.2%	2.7%
2001	615	23,127	23,742	2.6%	3.3%
2002	773	23,547	24,320	3.2%	4%
2003	874	23,303	24,177	3.6%	4.4%
2004	953	23,266	24,219	3.9%	4.5%
2005	906	23,674	24,580	3.7%	4.3%
2006	807	24,496	25,303	3.2%	3.7%
2007	835	24,662	25,497	3.3%	3.7%
2008	970	24,829	25,799	3.8%	4.1%
2009	1,513	24,241	25,754	5.9%	6.4%
2010	1,508	24,778	26,286	5.7%	6.1%
2011	1,375	24,689	26,064	5.3%	5.6%
2012	1,245	24,744	25,989	4.8%	5.1%
2013	1,185	25,189	26,374	4.5%	4.7%
2014	1,058	25,714	26,772	4%	4.2%
2015	906	25,805	26,711	3.4%	3.7%
2016	864	26,388	27,252	3.2%	3.6%
2017	748	26,526	27,274	2.7%	3.1%
2018	657	27,311	27,968	2.3%	2.6%
2019	735	27,982	28,717	2.6%	2.8%
2020	1,256	26,321	27,577	4.6%	5.3%



Diagram II.91.7, shows the employment and labor force for Warren County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 26,321 persons, with the labor force reaching 27,577, indicating there were a total of 1,256 unemployed persons.

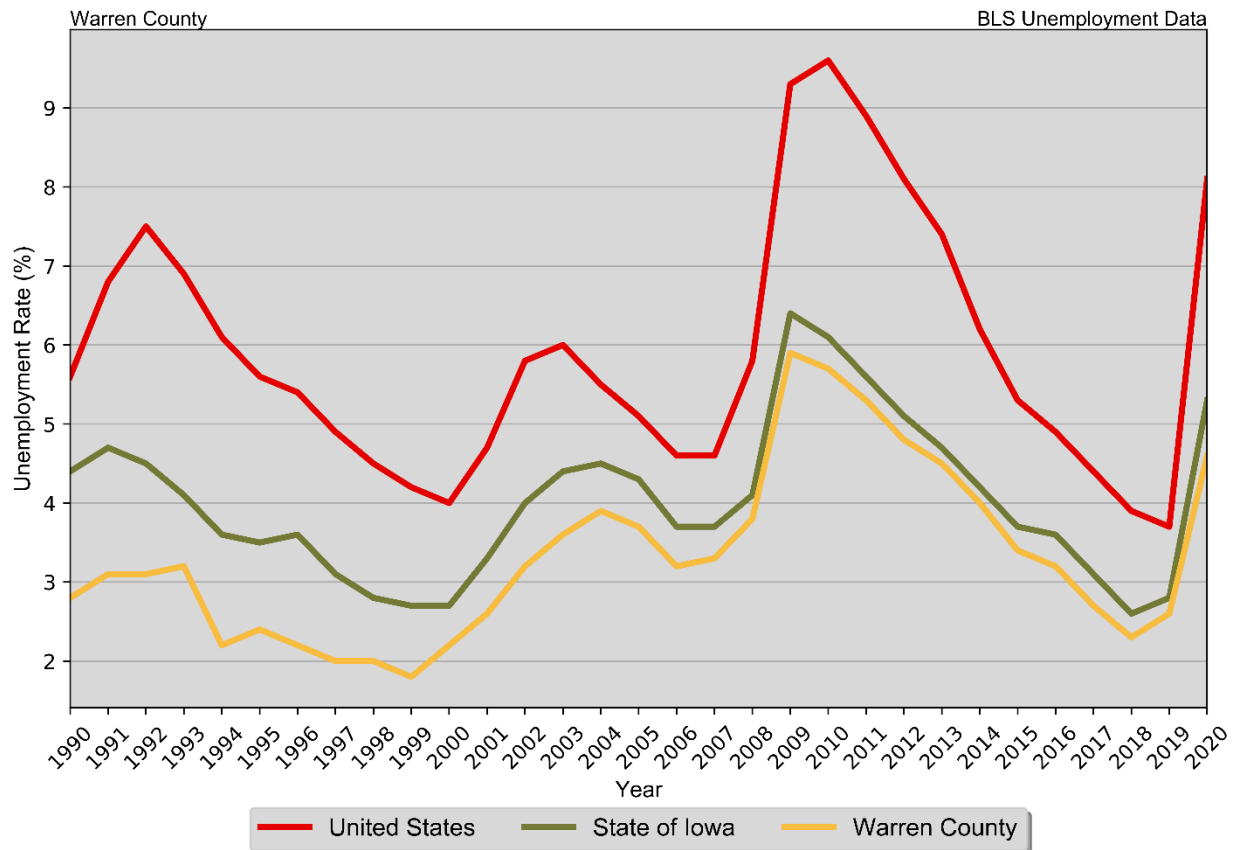
**Diagram II.91.7**  
**Employment and Labor Force**  
Warren County



## Annual Unemployment

Diagram II.91.8, shows the unemployment rate for both the State and Warren County. During the 1990's the average rate for Warren County was 2.5 percent, which compared to 3.7 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.5 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 3.9 percent. Over the course of the entire period the Warren County had an average unemployment rate lower than the State, 3.4 percent for Warren County, versus 4 statewide.

**Diagram II.91.8**  
**Annual Unemployment Rate**  
Warren County

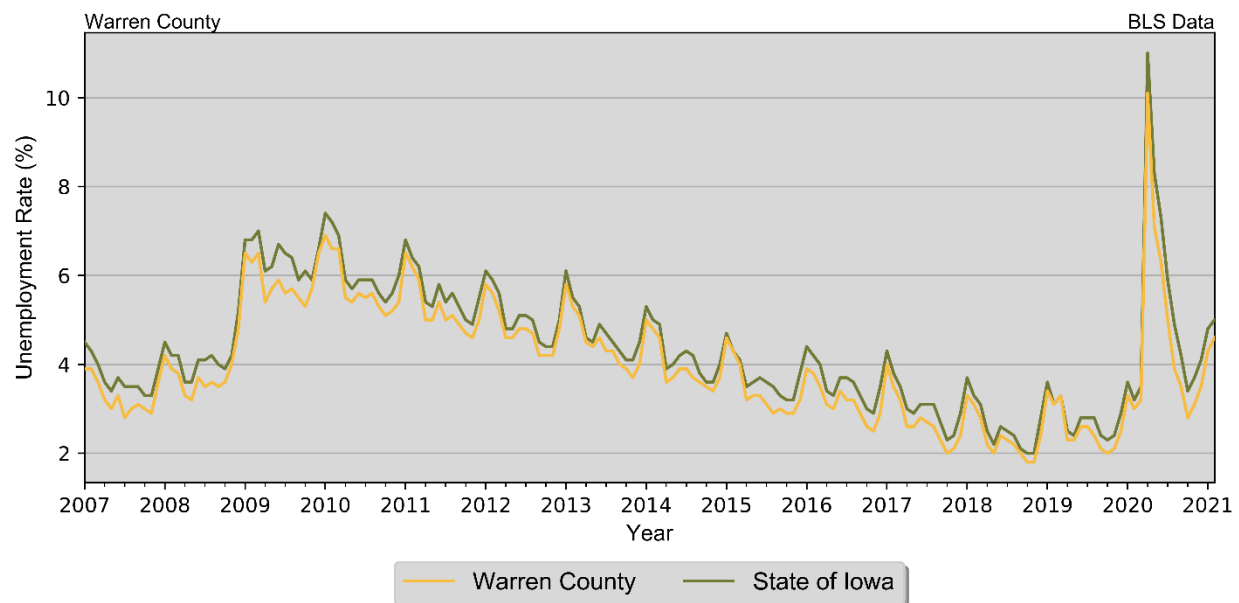


## Monthly Unemployment

Table II.91.25 displays the monthly unemployment rate in Warren County from January 2007 through April 2020. This data is also shown in Diagram II.91.9.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Unemployment Rate (%)												
<b>2008</b>	4.2	3.9	3.8	3.3	3.2	3.7	3.5	3.6	3.5	3.6	4	4.8
<b>2009</b>	6.5	6.3	6.5	5.4	5.7	5.9	5.6	5.7	5.5	5.3	5.7	6.5
<b>2010</b>	6.9	6.6	6.6	5.5	5.4	5.6	5.5	5.6	5.3	5.1	5.2	5.4
<b>2011</b>	6.5	6.2	5.9	5	5	5.4	5	5.1	4.9	4.7	4.6	5
<b>2012</b>	5.8	5.6	5.2	4.6	4.6	4.8	4.8	4.7	4.2	4.2	4.2	4.8
<b>2013</b>	5.8	5.3	5.1	4.5	4.4	4.6	4.3	4.3	4	3.9	3.7	4
<b>2014</b>	5	4.8	4.6	3.6	3.7	3.9	3.9	3.7	3.6	3.5	3.4	3.7
<b>2015</b>	4.6	4.3	4	3.2	3.3	3.3	3.1	2.9	3	2.9	2.9	3.2
<b>2016</b>	3.9	3.8	3.5	3.1	3	3.4	3.2	3.2	2.9	2.6	2.5	2.9
<b>2017</b>	4	3.5	3.2	2.6	2.6	2.8	2.7	2.6	2.3	2	2.1	2.4
<b>2018</b>	3.3	3.1	2.8	2.2	2	2.4	2.3	2.2	2	1.8	1.8	2.4
<b>2019</b>	3.4	3.1	3.3	2.3	2.3	2.6	2.6	2.4	2.1	2	2.1	2.5
<b>2020</b>	3.3	3	3.2	10.1	7.1	6.3	5	3.9	3.5	2.8	3.1	3.5
<b>2021 (p)</b>	4.3	4.6										

**Diagram II.91.9**  
Monthly Unemployment Rate  
Warren County

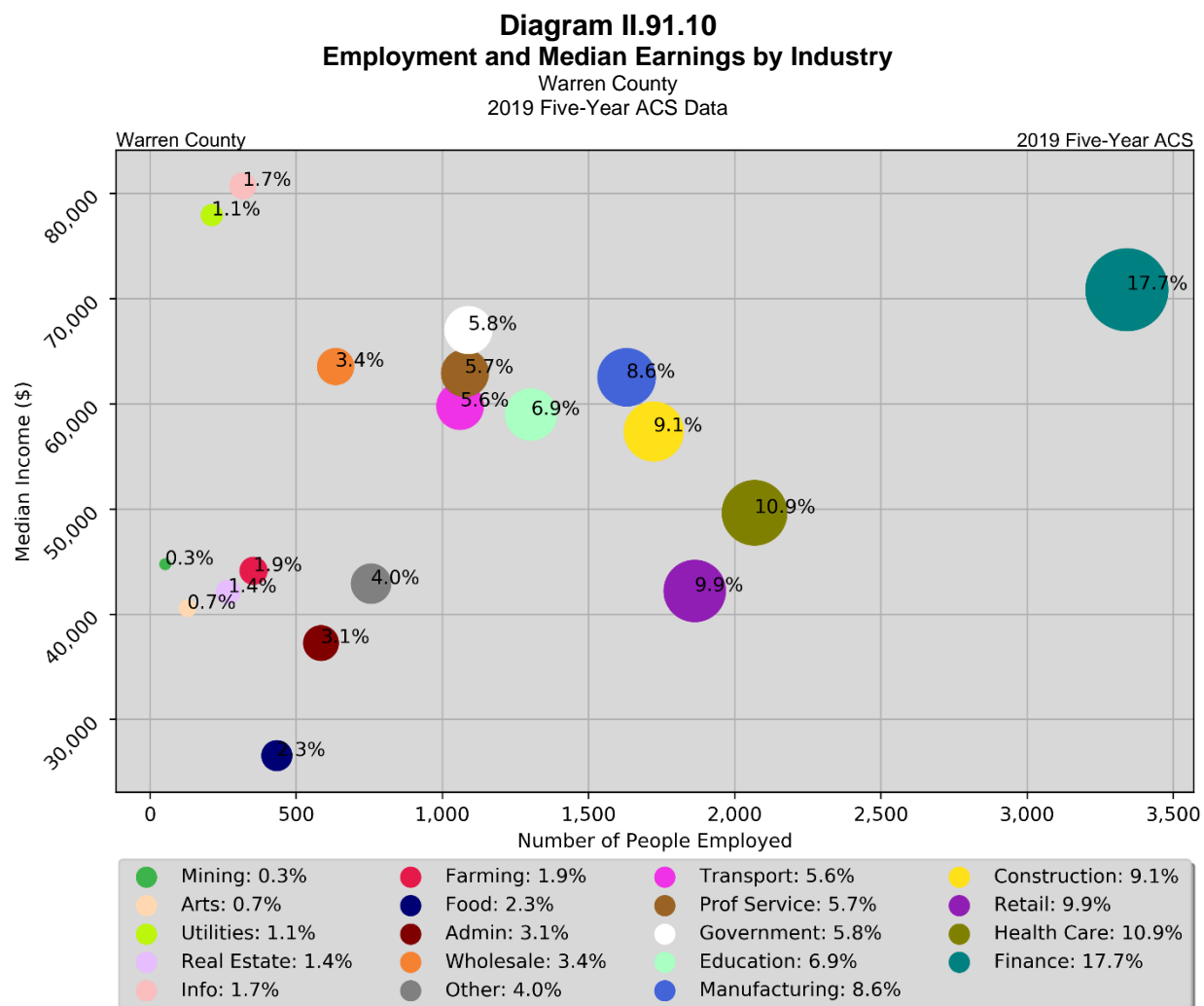


## Employment by Industry

Table II.91.26 shows employment and median earnings by industry for Warren County from the 2019 Five-Year ACS. In 2019, the largest industry by number of people employed in Warren County was Finance, which employed 3,341 people and paid a median salary of 70,869 dollars. The highest paying industry in Warren County was the Info industry, which paid a median salary of 80,740 dollars in 2019.

<b>Table II.91.26</b> <b>City Level Employment by Industry</b> Warren County 2019 Five Year ACS Data			
Industry	Total Employment	Percent of Employment	Median Earnings
Admin	584	3.1%	\$37,283
Arts	127	0.7%	\$40,563
Construction	1,722	9.1%	\$57,398
Education	1,302	6.9%	\$59,005
Farming	353	1.9%	\$44,135
Finance	3,341	17.7%	\$70,869
Food	433	2.3%	\$26,573
Health Care	2,067	10.9%	\$49,661
Info	317	1.7%	\$80,740
Management	20	0.1%	\$
Manufacturing	1,629	8.6%	\$62,544
Mining	51	0.3%	\$44,777
Other	755	4%	\$42,930
Prof Service	1,076	5.7%	\$62,948
Government	1,088	5.8%	\$67,043
Real Estate	267	1.4%	\$42,132
Retail	1,862	9.9%	\$42,234
Transport	1,060	5.6%	\$59,800
Utilities	211	1.1%	\$77,950
Wholesale	634	3.4%	\$63,571

Diagram II.91.10 displays employment and earnings data for 2019 in Warren County. Only industries that employed more than 0.0 percent of people and had accurate median earnings data are included in Diagram II.91.10.



## Earnings and Employment

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.91.27 shows total real earnings by industry for Warren County. In 2019, the government and government enterprises industry had the largest total real earnings with 168,134,000 dollars. Between 2018 and 2019, the farm industry saw the largest percentage increase of 230.5 percent, to 14,083,000 dollars.

**Table II.91.27**  
**Real Earnings by Industry**  
 Warren County  
 BEA Table CA-5N Data (1,000's of 2019 Dollars)

NAICS Categories	2011	2012	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	23,717	22,304	18,317	1,550	4,937	-890	3,110	4,261	14,083	230.5
Forestry, fishing, related activities, and other	1,836	0	0	3,609	0	0	4,767	4,597	5,066	10.2
Mining	148	143	169	186	282	210	192	152	154	0.9
Utilities	0	0	0	0	0	0	0	0	0	0
Construction	90,730	104,523	102,465	111,506	109,354	114,661	122,527	129,621	133,254	2.8
Manufacturing	25,186	31,371	31,846	36,776	46,335	49,066	56,523	59,106	58,184	-1.6
Wholesale trade	40,202	42,034	42,160	47,085	45,704	40,127	37,869	37,139	36,320	-2.2
Retail trade	52,659	54,529	52,774	55,517	63,930	67,806	69,881	69,208	69,304	0.1
Transportation and warehousing	0	0	0	0	0	0	0	0	0	0
Information	21,461	18,007	16,153	14,168	12,593	11,971	15,039	22,428	25,697	14.6
Finance and insurance	21,826	26,457	25,084	26,478	26,365	26,296	28,262	30,971	31,343	1.2
Real estate and rental and leasing	9,926	10,828	13,130	15,555	18,501	18,816	15,656	15,689	16,449	4.8
Professional and technical services	32,027	25,777	29,419	29,643	31,500	37,537	38,580	36,532	38,890	6.5
Management of companies and enterprises	850	1,377	1,657	1,857	1,758	2,334	2,258	1,794	2,619	46
Administrative and waste services	16,877	22,059	22,308	23,192	21,903	20,793	20,862	20,839	24,306	16.6
Educational services	28,234	28,604	28,036	28,838	27,579	27,477	26,163	25,206	25,116	-0.4
Health care and social assistance	69,472	68,142	70,463	74,275	78,606	77,518	77,458	80,735	78,020	-3.4
Arts, entertainment, and recreation	4,518	4,969	5,930	6,608	6,467	7,086	7,072	7,137	6,967	-2.4
Accommodation and food services	14,174	14,837	16,299	17,354	17,348	19,726	21,209	20,005	20,080	0.4
Other services, except public administration	36,954	38,702	39,160	41,696	42,572	42,210	42,907	43,021	43,496	1.1
Government and government enterprises	136,229	137,181	142,097	145,536	150,973	157,588	161,633	166,019	168,134	1.3
<b>Total</b>	<b>642,717</b>	<b>666,512</b>	<b>673,997</b>	<b>694,515</b>	<b>725,251</b>	<b>738,794</b>	<b>766,861</b>	<b>789,182</b>	<b>812,635</b>	<b>3</b>

Table II.91.28 shows the total employment by industry for the Warren County. The most recent estimates show the government and government enterprises industry was the largest employer in Warren County, with employment reaching 2,708 jobs in 2019. Between 2018 and 2019 the administrative and waste management services industry saw the largest percentage increase, rising by 12.5 percent to 720 jobs.

**Table II.91.28**  
**Employment by Industry**  
Warren County  
BEA Table CA25 Data

NAICS Categories	2011	2012	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	1,189	1,210	1,230	1,197	1,204	1,190	1,167	1,168	1,171	0.3
Forestry, fishing, related activities, and other	107	0	0	158	0	0	158	176	191	8.5
Mining	15	26	27	25	28	26	15	17	15	-11.8
Utilities	0	0	0	0	0	0	0	0	0	0
Construction	1,366	1,496	1,570	1,691	1,646	1,781	1,898	2,029	2,088	2.9
Manufacturing	558	598	620	587	815	888	951	959	964	0.5
Wholesale trade	486	510	526	587	573	494	486	501	485	-3.2
Retail trade	2,140	2,130	2,134	2,228	2,567	2,548	2,615	2,535	2,524	-0.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0	0
Information	542	392	345	293	262	263	315	439	479	9.1
Finance and insurance	735	692	744	748	742	764	765	843	877	4
Real estate and rental and leasing	640	635	658	708	708	795	835	892	939	5.3
Professional and technical services	770	701	755	771	738	827	794	833	846	1.6
Management of companies and enterprises	38	38	43	45	42	69	58	66	72	9.1
Administrative and waste services	580	803	738	751	718	687	646	640	720	12.5
Educational services	774	836	862	884	844	795	756	711	694	-2.4
Health care and social assistance	1,817	1,834	1,854	1,876	1,909	1,918	1,913	1,920	1,872	-2.5
Arts, entertainment, and recreation	410	421	420	464	486	623	658	667	694	4
Accommodation and food services	904	925	990	1,025	979	1,018	1,071	1,096	1,205	9.9
Other services, except public administration	1,031	1,046	1,111	1,243	1,274	1,129	1,111	1,145	1,153	0.7
Government and government enterprises	2,407	2,432	2,462	2,475	2,482	2,546	2,614	2,670	2,708	1.4
<b>Total</b>	<b>16,818</b>	<b>17,143</b>	<b>17,495</b>	<b>18,044</b>	<b>18,451</b>	<b>18,787</b>	<b>19,149</b>	<b>19,651</b>	<b>20,062</b>	<b>2.1</b>

Table II.91.29 shows the real average earnings per job by industry for Warren County. These figures are calculated by dividing the total real earning displayed in Tables II.91.18 and II.91.19, by industry. In 2019, the wholesale trade industry had the highest average earnings reaching 74,886 dollars. Between 2018 and 2019 the farm industry saw the largest percentage increase, rising by 229.7 percent to 12,026 dollars.

**Table II.91.29**  
**Real Earnings Per Job by Industry**  
 Warren County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2011	2012	2013	2014	2015	2016	2017	2018	2019	% Change 17-19
Farm earnings	19,947	18,433	14,892	1,295	4,101	-748	2,665	3,648	12,026	229.7
Forestry, fishing, related activities, and other	17,155	0	0	22,843	0	0	30,173	26,118	26,522	1.6
Mining	9,882	5,506	6,245	7,455	10,084	8,061	12,800	8,969	10,256	14.4
Utilities	0	0	0	0	0	0	0	0	0	0
Construction	66,420	69,869	65,264	65,941	66,436	64,380	64,556	63,884	63,819	-0.1
Manufacturing	45,136	52,461	51,364	62,650	56,852	55,254	59,435	61,633	60,357	-2.1
Wholesale trade	82,719	82,419	80,151	80,213	79,762	81,228	77,920	74,130	74,886	1
Retail trade	24,607	25,600	24,730	24,918	24,905	26,612	26,723	27,301	27,458	0.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0	0
Information	39,597	45,936	46,820	48,356	48,066	45,518	47,741	51,089	53,648	5
Finance and insurance	29,696	38,233	33,715	35,399	35,533	34,419	36,944	36,740	35,739	-2.7
Real estate and rental and leasing	15,509	17,052	19,955	21,971	26,132	23,667	18,749	17,588	17,518	-0.4
Professional and technical services	41,593	36,771	38,966	38,447	42,683	45,389	48,589	43,856	45,969	4.8
Management of companies and enterprises	22,369	36,240	38,539	41,272	41,863	33,833	38,925	27,175	36,381	33.9
Administrative and waste services	29,098	27,471	30,228	30,881	30,505	30,267	32,294	32,560	33,758	3.7
Educational services	36,478	34,215	32,524	32,622	32,677	34,563	34,607	35,451	36,191	2.1
Health care and social assistance	38,234	37,155	38,006	39,592	41,176	40,416	40,490	42,049	41,677	-0.9
Arts, entertainment, and recreation	11,019	11,802	14,118	14,241	13,307	11,374	10,748	10,700	10,038	-6.2
Accommodation and food services	15,679	16,040	16,464	16,931	17,720	19,377	19,803	18,253	16,664	-8.7
Other services, except public administration	35,843	37,000	35,248	33,545	33,416	37,387	38,621	37,572	37,724	0.4
Government and government enterprises	56,597	56,407	57,716	58,802	60,827	61,896	61,834	62,180	62,088	-0.1
<b>Total</b>	<b>38,216</b>	<b>38,880</b>	<b>38,525</b>	<b>38,490</b>	<b>39,307</b>	<b>39,325</b>	<b>40,047</b>	<b>40,160</b>	<b>40,506</b>	<b>0.9</b>

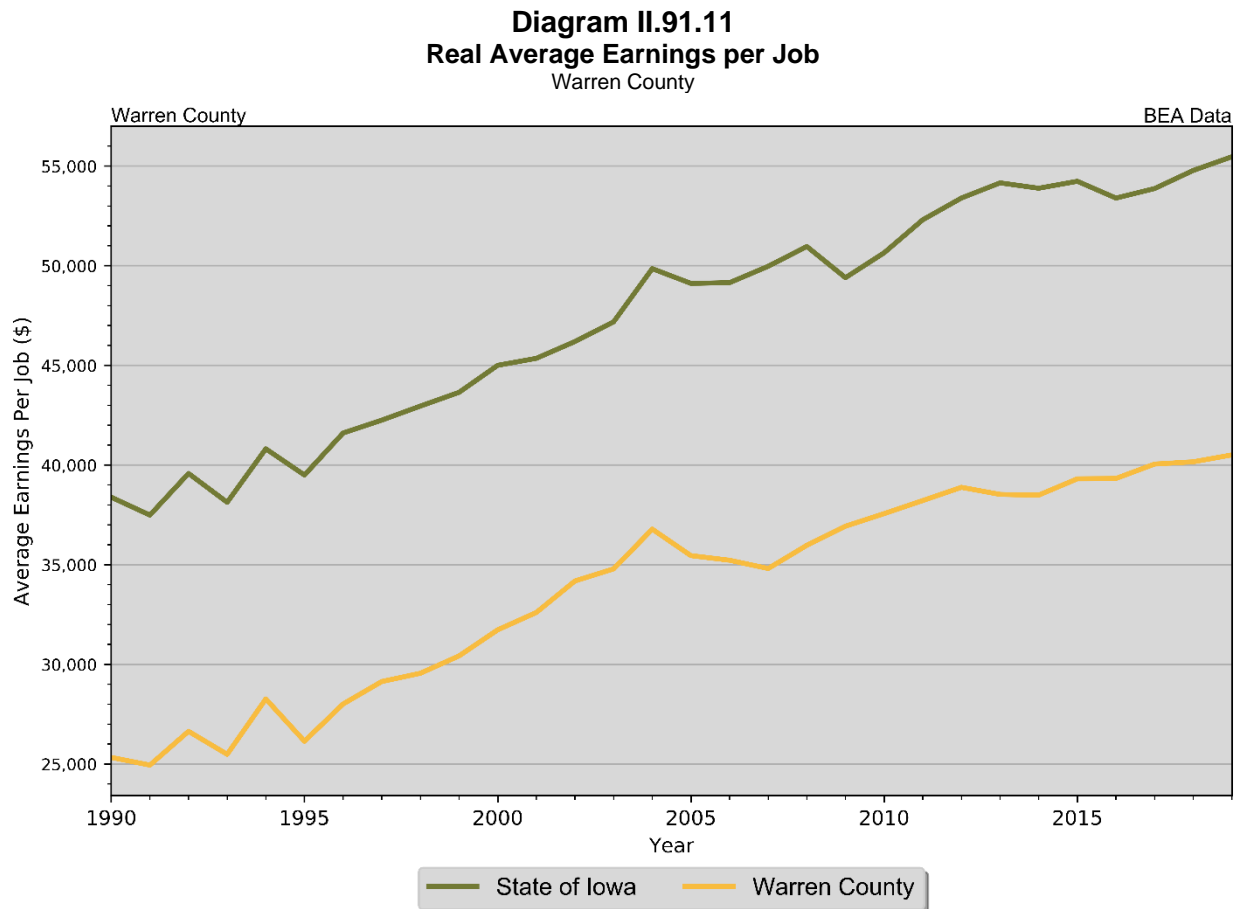
Table II.91.30 shows total employment and real personal income for the years of 1969 to 2019. Total real personal income includes all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments. In 2019, total real personal income was 2,697,081,000 dollars, a 1.6 percent change between 2018 and 2019. Total employment was 16,386 in 2010 and 20,062 in 2019, a change of 2.1 percent over the period.



**Table II.91.30**  
**Total Employment and Real Personal Income**  
 Warren County  
 BEA Data 1969 Through 2019

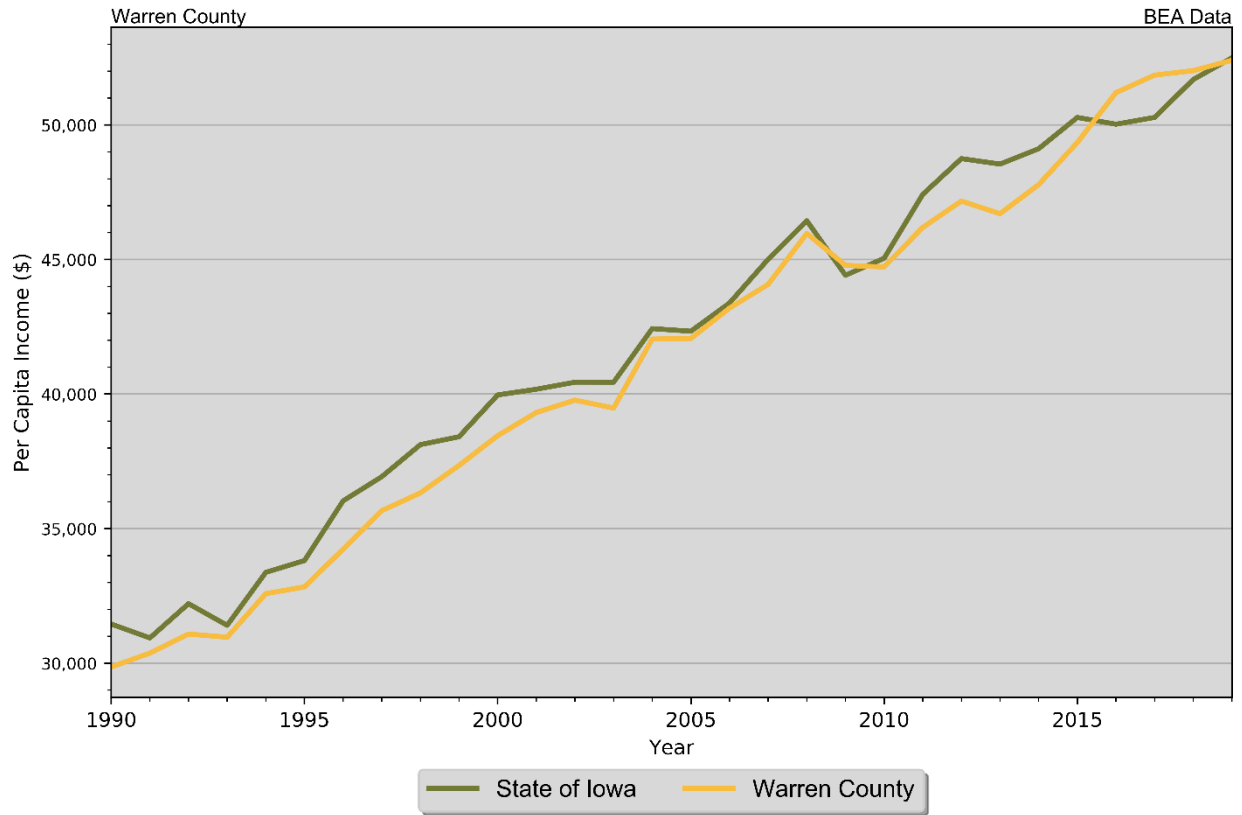
Year	1,000s of 2019 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	195,728	11,700	236,849	74,316	38,212	533,405	20,221	6,971	28,079
1970	207,945	12,930	236,410	81,483	42,720	555,629	20,152	7,457	27,888
1971	209,706	13,433	250,314	86,722	46,826	580,135	20,654	7,394	28,363
1972	233,898	14,644	275,213	92,793	48,422	635,681	21,980	7,705	30,359
1973	281,206	17,529	294,365	100,725	54,320	713,087	23,518	8,230	34,170
1974	230,071	18,286	315,349	104,958	58,278	690,370	22,454	8,473	27,155
1975	246,791	19,010	321,009	110,978	65,737	725,504	23,255	9,324	26,467
1976	261,068	20,635	338,672	118,535	68,798	766,438	23,991	9,650	27,055
1977	236,172	20,727	369,901	125,859	71,515	782,721	23,821	9,569	24,681
1978	292,513	22,517	396,604	133,269	74,472	874,341	25,989	9,826	29,768
1979	275,108	25,123	421,914	140,654	76,961	889,513	25,970	10,404	26,442
1980	244,702	23,680	425,430	155,505	85,470	887,427	25,417	10,541	23,215
1981	238,811	23,716	413,445	170,845	88,978	888,364	25,398	10,506	22,731
1982	235,412	23,895	393,515	181,415	91,795	878,242	25,289	10,469	22,486
1983	232,163	24,487	394,558	177,594	95,070	874,899	25,206	10,852	21,393
1984	258,625	26,569	411,899	183,068	94,567	921,590	26,498	11,061	23,381
1985	272,715	27,758	418,016	179,577	98,357	940,908	27,056	11,154	24,449
1986	274,825	29,324	428,492	182,119	101,176	957,287	27,430	11,201	24,536
1987	295,708	31,213	446,728	179,600	101,643	992,466	28,325	11,320	26,122
1988	296,062	34,053	473,405	180,916	104,213	1,020,543	29,015	11,508	25,727
1989	313,472	35,680	486,775	188,019	105,275	1,057,860	29,669	11,753	26,671
1990	315,305	37,195	505,666	186,567	109,836	1,080,178	29,864	12,449	25,328
1991	312,879	38,141	527,041	191,987	117,210	1,110,977	30,376	12,543	24,944
1992	340,574	40,282	542,074	187,899	124,552	1,154,817	31,085	12,785	26,638
1993	328,084	41,400	564,899	188,012	130,030	1,169,626	30,968	12,874	25,485
1994	365,945	43,561	589,756	200,241	132,363	1,244,744	32,586	12,948	28,263
1995	360,436	45,641	610,979	198,824	144,335	1,268,933	32,836	13,788	26,141
1996	398,045	44,297	631,650	207,219	148,778	1,341,396	34,237	14,211	28,010
1997	422,208	49,356	660,205	222,288	153,974	1,409,319	35,670	14,491	29,136
1998	408,839	49,583	702,113	229,965	158,539	1,449,873	36,328	13,835	29,552
1999	431,217	52,385	733,434	230,710	163,699	1,506,675	37,350	14,175	30,421
2000	453,778	53,938	755,098	240,022	173,525	1,568,485	38,456	14,302	31,729
2001	490,108	56,857	760,278	235,447	186,162	1,615,138	39,316	15,034	32,600
2002	519,773	59,959	760,217	228,622	198,912	1,647,565	39,776	15,206	34,182
2003	539,737	63,315	762,640	228,560	198,032	1,665,654	39,483	15,515	34,788
2004	582,056	65,204	833,920	238,641	201,039	1,790,452	42,045	15,825	36,781
2005	569,805	65,461	861,731	241,508	215,567	1,823,149	42,067	16,072	35,454
2006	571,477	66,624	898,977	268,052	236,509	1,908,392	43,198	16,225	35,221
2007	569,961	67,322	941,394	288,388	245,209	1,977,630	44,076	16,375	34,807
2008	596,077	70,752	969,359	311,588	283,061	2,089,334	45,970	16,571	35,971
2009	608,926	72,679	933,302	281,660	305,606	2,056,815	44,785	16,489	36,930
2010	615,459	74,417	926,721	275,669	329,054	2,072,486	44,724	16,386	37,560
2011	642,717	70,804	941,241	315,719	325,797	2,154,671	46,193	16,818	38,217
2012	666,512	71,215	963,870	329,838	323,187	2,212,192	47,173	17,143	38,880
2013	673,997	80,300	960,181	330,089	327,811	2,211,778	46,704	17,495	38,525
2014	694,515	82,215	986,196	349,527	337,387	2,285,411	47,785	18,044	38,490
2015	725,251	84,791	1,041,310	358,741	351,263	2,391,773	49,347	18,451	39,307
2016	738,794	89,438	1,118,932	396,906	361,907	2,527,100	51,202	18,787	39,325
2017	766,861	92,876	1,143,824	412,193	366,682	2,596,685	51,853	19,149	40,047
2018	789,182	96,937	1,154,480	417,645	389,321	2,653,691	52,019	19,651	40,160
2019	812,635	99,442	1,161,884	411,618	410,387	2,697,081	52,405	20,062	40,506

Diagram II.91.11, shows real average earnings per job for Warren County from 1990 to 2019. Over this period the average earning per job for Warren County was 33,780 dollars, which was lower than the statewide average of 47,421 dollars over the same period.



Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Diagram II.91.12 shows real per capita income for Warren County from 1990 to 2019 of 41,329 dollars, which was lower than the statewide average of 42,048 dollars over the same period.

**Diagram II.91.12**  
**Real per Capita Income**  
Warren County



## 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 2020 and are presented in Table II.91.31. Between 2019 and 2020, total annual employment decreased from 11,759 persons in 2019 to 11,521 in 2020, a change of -2 percent.

**Table II.91.31**  
**Total Monthly Employment**  
Warren County  
BLS QCEW Data, 2001–2020

Period	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Jan	9,249	9,311	9,421	9,768	10,177	10,478	10,832	11,022	11,225	11,564
Feb	9,189	9,310	9,548	9,819	10,200	10,458	10,922	11,155	11,186	11,584
Mar	9,337	9,442	9,598	9,876	10,354	10,633	10,927	11,161	11,189	11,751
Apr	9,627	9,881	10,023	10,254	10,821	11,127	11,351	11,620	11,786	10,834
May	9,755	10,055	10,177	10,434	11,014	11,220	11,538	11,842	11,952	11,152
Jun	9,914	10,243	10,376	10,559	11,157	11,348	11,734	11,949	12,234	11,558
Jul	9,582	9,822	9,907	10,283	10,681	10,859	11,231	11,565	11,667	11,191
Aug	9,491	9,752	9,972	10,281	10,695	10,846	11,050	11,482	11,571	11,393
Sep	9,722	10,245	10,299	10,647	10,776	11,169	11,537	11,781	11,956	11,693
Oct	9,691	9,883	10,254	10,691	11,061	11,295	11,627	11,742	12,161	11,879
Nov	9,589	9,918	10,332	10,732	10,995	11,297	11,657	11,739	12,140	11,853
Dec	9,478	9,813	10,239	10,661	10,995	11,266	11,598	11,714	12,037	11,794
<b>Annual</b>	<b>9,552</b>	<b>9,806</b>	<b>10,012</b>	<b>10,334</b>	<b>10,744</b>	<b>11,000</b>	<b>11,334</b>	<b>11,556</b>	<b>11,759</b>	<b>11,521</b>
% Change	3.4%	2.7%	2.1%	3.2%	4%	2.4%	3%	2%	1.8%	-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 773 dollars in 2019. In 2020, average weekly wages saw an increased of 8 percent over the prior year, rising to 835 dollars, or by 62 dollars. These data are shown in Table II.91.32.

**Table II.91.32**  
**Average Weekly Wages**  
 Warren County  
 BLS QCEW Data, 2001–2020

Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2002	453	469	482	512	479	4.4%
2003	473	491	499	532	500	4.4%
2004	488	511	522	557	520	4%
2005	492	530	540	557	530	1.9%
2006	523	548	530	581	546	3%
2007	540	567	559	594	565	3.5%
2008	559	582	586	616	586	3.7%
2009	567	585	589	628	593	1.2%
2010	568	608	607	638	606	2.2%
2011	588	611	657	655	628	3.6%
2012	621	624	632	661	634	1%
2013	636	646	666	678	657	3.6%
2014	644	671	682	712	678	3.2%
2015	659	670	692	749	693	2.2%
2016	703	698	735	749	722	4.2%
2017	703	718	733	772	732	1.4%
2018	738	744	757	801	761	4%
2019	754	753	772	813	773	1.6%
2020	779	856	807	899	835	8%

Total business establishments reported by the QCEW are displayed in Table II.91.33. Between 2019 and 2020, the total number of business establishments in Iowa increased by 8 percent, from 1,143 to 1,199 establishments. The most recent 2020 estimates show there were 1,224 business establishments in the fourth quarter of 2020.

**Table II.91.33**  
**Number of Business Establishments**  
 Warren County  
 BLS QCEW Data, 2001–2019

Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	874	883	811	817	846	
2002	820	819	810	813	816	-3.5%
2003	857	851	856	853	854	4.7%
2004	853	861	870	861	861	0.8%
2005	855	865	861	862	861	0%
2006	850	871	869	865	864	0.3%
2007	862	869	881	890	876	1.4%
2008	888	898	907	907	900	2.7%
2009	898	895	893	901	897	-0.3%
2010	898	907	897	888	898	0.1%
2011	877	873	865	881	874	-2.7%
2012	892	900	916	920	907	3.8%
2013	922	933	932	928	929	2.4%
2014	947	966	982	989	971	4.5%
2015	985	991	988	982	987	1.6%
2016	990	1,007	1,015	1,026	1,010	2.3%
2017	1,028	1,039	1,060	1,076	1,051	4.1%
2018	1,088	1,106	1,112	1,119	1,106	5.2%
2019	1,130	1,140	1,144	1,158	1,143	3.3%
2020	1,130	1,140				

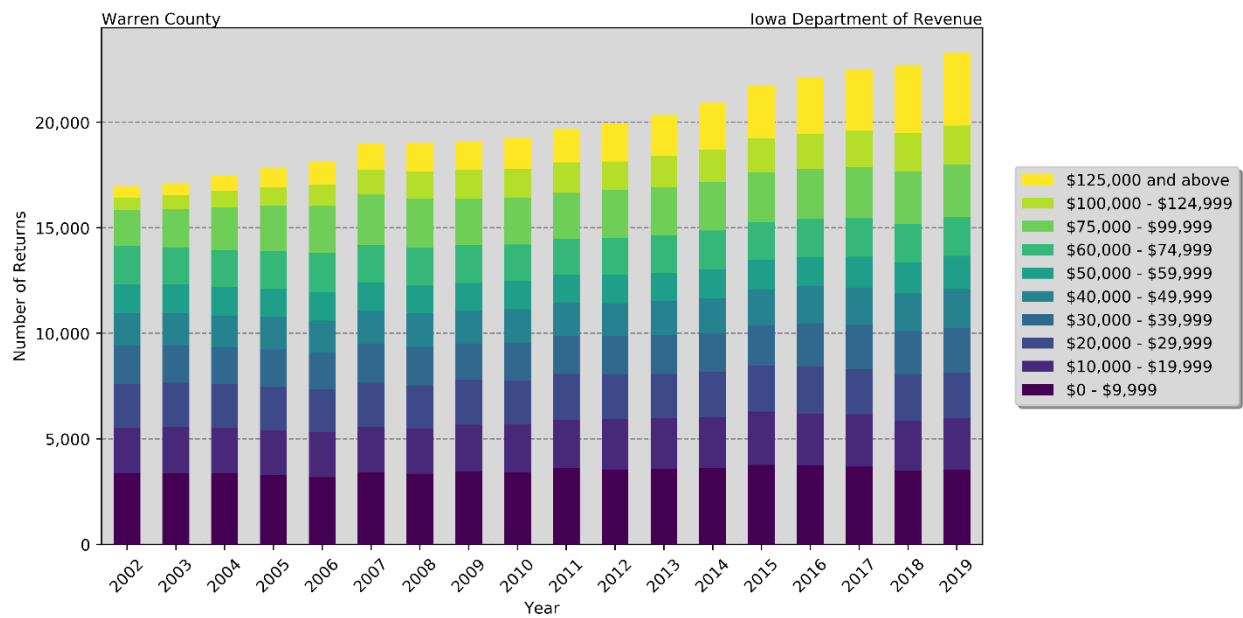
## Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.91.34 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 Warren County.

As can be seen, the total number of returns between 2010 and 2019 increased by 21.1 percent, with 3,475 returns reported in 2019, which was the most recent year available. Between 2010 and 2019, the adjusted gross income class that saw the largest change was 0-9,999 dollars with a change of 139.7 percent. This compared to the income class of 10,000-19,999 dollars, which saw the lowest percentage change between 2010 and 2019 of 3.3 percent.

**Table II.91.34**  
**Number of Tax Returns by Adjusted Gross Income**  
 Warren County  
 Iowa DOR 2002 - 2019

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	3,368	2,143	2,097	1,830	1,523	1,362	1,836	1,697	562	546	16,964
2003	3,355	2,205	2,093	1,792	1,494	1,374	1,741	1,812	661	604	17,131
2004	3,358	2,144	2,089	1,754	1,491	1,341	1,771	2,002	811	738	17,499
2005	3,280	2,119	2,055	1,781	1,552	1,328	1,784	2,147	882	893	17,821
2006	3,181	2,154	2,014	1,749	1,498	1,360	1,846	2,229	1,032	1,052	18,115
2007	3,398	2,181	2,076	1,840	1,568	1,353	1,772	2,382	1,170	1,262	19,002
2008	3,340	2,149	2,048	1,822	1,579	1,330	1,775	2,333	1,285	1,359	19,020
2009	3,437	2,231	2,122	1,710	1,560	1,317	1,812	2,193	1,345	1,339	19,066
2010	3,426	2,259	2,066	1,804	1,590	1,329	1,732	2,215	1,383	1,450	19,254
2011	3,614	2,296	2,168	1,789	1,586	1,321	1,696	2,215	1,416	1,597	19,698
2012	3,533	2,391	2,138	1,808	1,553	1,353	1,745	2,262	1,354	1,812	19,949
2013	3,565	2,409	2,105	1,849	1,595	1,324	1,784	2,296	1,462	1,983	20,372
2014	3,629	2,397	2,136	1,844	1,645	1,385	1,829	2,304	1,529	2,218	20,916
2015	3,771	2,514	2,177	1,919	1,705	1,397	1,794	2,361	1,594	2,502	21,734
2016	3,739	2,458	2,221	2,030	1,768	1,392	1,801	2,384	1,676	2,635	22,104
2017	3,690	2,452	2,163	2,089	1,754	1,478	1,827	2,431	1,717	2,916	22,517
2018	3,489	2,353	2,223	2,034	1,801	1,465	1,822	2,480	1,833	3,211	22,711
2019	3,538	2,434	2,170	2,118	1,842	1,565	1,857	2,477	1,838	3,475	23,314
<b>Change 10 - 19</b>	<b>3.3%</b>	<b>7.7%</b>	<b>5%</b>	<b>17.4%</b>	<b>15.8%</b>	<b>17.8%</b>	<b>7.2%</b>	<b>11.8%</b>	<b>32.9%</b>	<b>139.7%</b>	<b>21.1%</b>

**Diagram II.91.13**  
**Income Distribution**Warren County  
DOR Data 2002 – 2019

## 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 increase from 3,271 in 2010 to 3,621 in 2019, with the poverty rate reaching 7.3 percent in 2019. This compared to a state poverty rate of 11 percent and a national rate of 12.3 percent in 2019. Table II.91.35, at right, presents poverty data for the county.

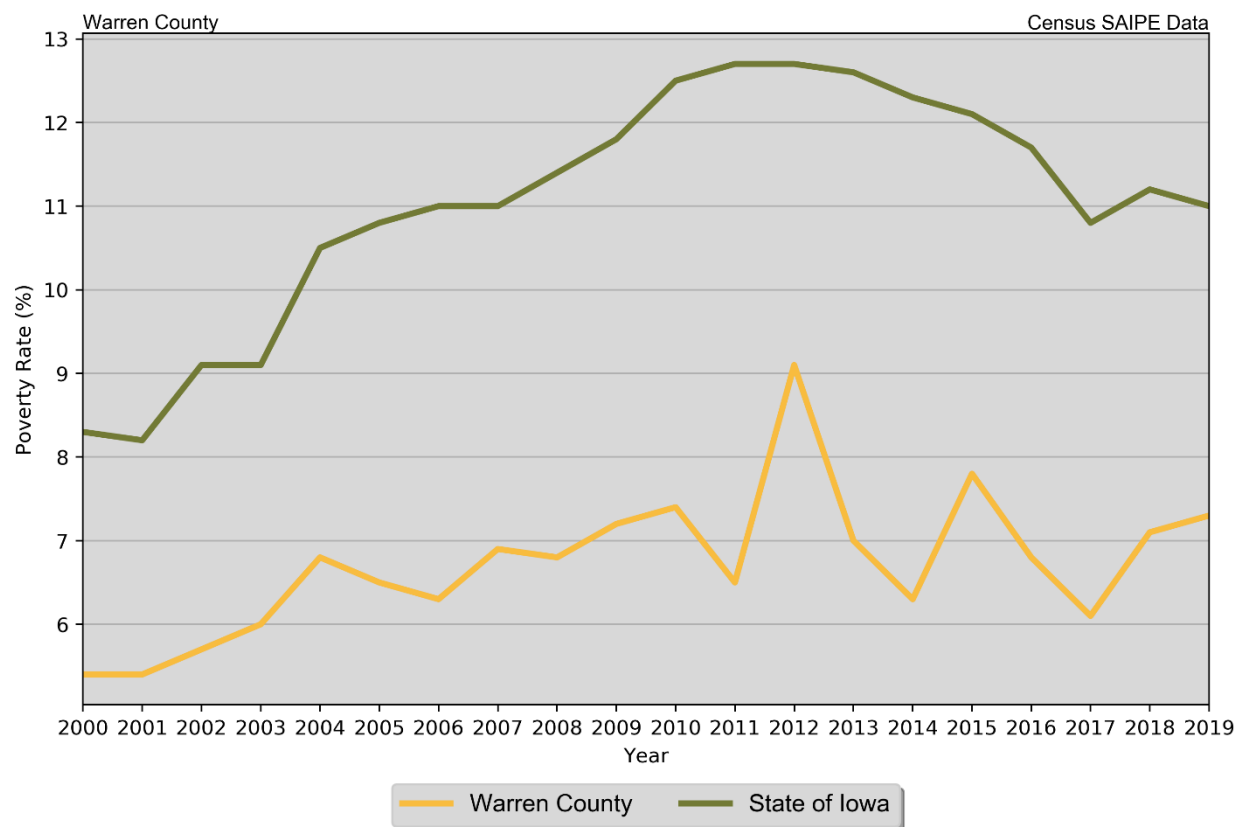
The rate of poverty for Warren County is shown in Table II.91.36. In 2019, the poverty rate was 8.2 percent meaning there were an estimated 3,933 people living in poverty, compared to 5.1 percent living in poverty in 2000. In 2019, some 15 percent of those in poverty were under age 6 and 6.8 percent were 65 or older. This data is also displayed in Diagram II.1.14 on the following page.

<b>Table II.91.35</b> <b>Persons in Poverty</b> Warren County 2000–2019 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	2,137	5.4%
2001	2,175	5.4%
2002	2,341	5.7%
2003	2,466	6%
2004	2,838	6.8%
2005	2,676	6.5%
2006	2,635	6.3%
2007	2,953	6.9%
2008	2,940	6.8%
2009	3,143	7.2%
2010	3,271	7.4%
2011	2,905	6.5%
2012	4,094	9.1%
2013	3,207	7%
2014	2,925	6.3%
2015	3,641	7.8%
2016	3,263	6.8%
2017	2,950	6.1%
2018	3,502	7.1%
2019	3,621	7.3%

<b>Table II.91.36</b> <b>Poverty by Age</b> Warren County 2000 Census SF3 & 2019 Five-Year ACS Data				
Age	2000 Census		2019 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	299	15.2%	522	15%
6 to 17	430	21.8%	714	8.2%
18 to 64	1,024	51.9%	2,197	7.7%
65 or Older	220	11.2%	500	6.8%
<b>Total</b>	<b>1,973</b>	<b>100.0%</b>	<b>3,933</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>5.1%</b>	<b>.</b>	<b>8.2%</b>	<b>.</b>



**Diagram II.1.14**  
**Poverty Rates**  
Warren County  
SAIPE Estimates 2000 – 2019



## Housing

### Housing Estimates

The Census Bureau estimates that the total number of housing units increased by 12.5 percent in Warren County between 2010 and 2019, from 18,371 to 20,666. This compared to an estimated 6.2 percent increase statewide, as shown in Table II.91.37.

<b>Table II.91.37</b> <b>Housing Units</b> State of Iowa vs. Warren County 2000 and 2019 Census Data and Intercensal Estimates				
<b>Subject</b>	<b>Iowa</b>	<b>% Growth Since Census</b>	<b>Warren County</b>	<b>% Growth Since Census</b>
2000 Census Base	1,232,625	.	15,291	.
2010 Census	1,336,417	8.4%	18,371	20.1%
July 2011 Estimate	1,343,427	0.5%	18,669	1.6%
July 2012 Estimate	1,348,745	0.9%	18,764	2.1%
July 2013 Estimate	1,356,423	1.5%	18,913	3%
July 2014 Estimate	1,366,191	2.2%	19,200	4.5%
July 2015 Estimate	1,375,304	2.9%	19,370	5.4%
July 2016 Estimate	1,385,453	3.7%	19,625	6.8%
July 2017 Estimate	1,397,680	4.6%	20,016	9%
July 2018 Estimate	1,409,413	5.5%	20,358	10.8%
July 2019 Estimate	1,418,626	6.2%	20,666	12.5%

## Housing Production

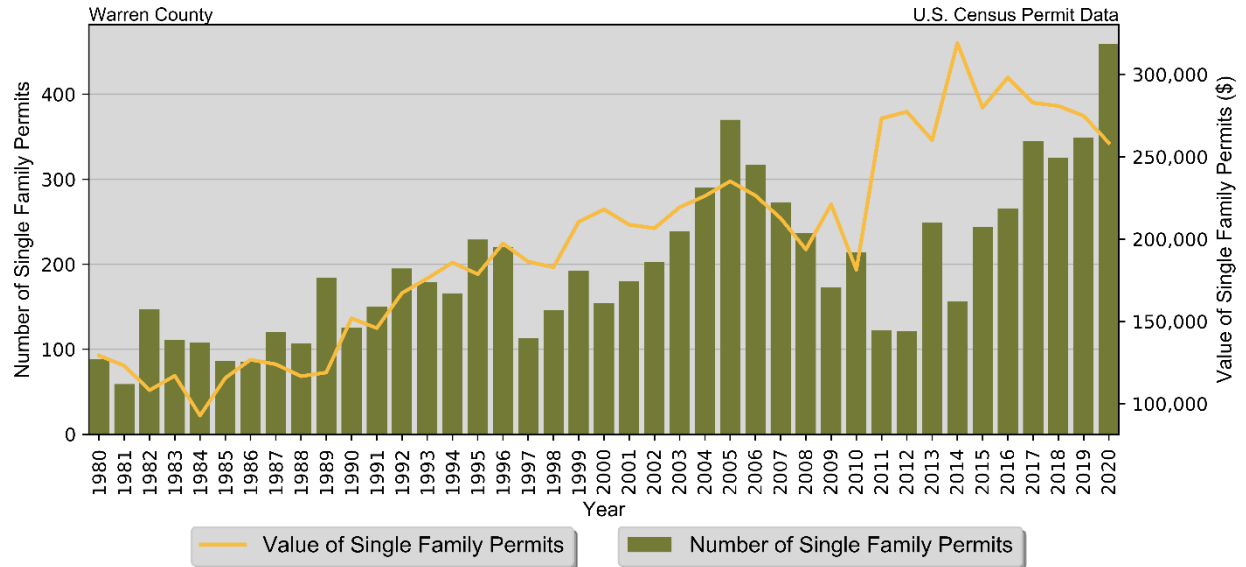
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Warren County increased from 349 authorizations in 2019 to 459 in 2020.

The real value of single-family building permits decreased from 274,837 dollars in 2019 to 258,403 dollars in 2020. This compares to an increase in permit value statewide, with values rising from 254,572 dollars in 2019 to 258,258 dollars in 2020. Additional details are given in Table II.91.38 as well as in Diagram II.91.15 and Diagram II.91.16.

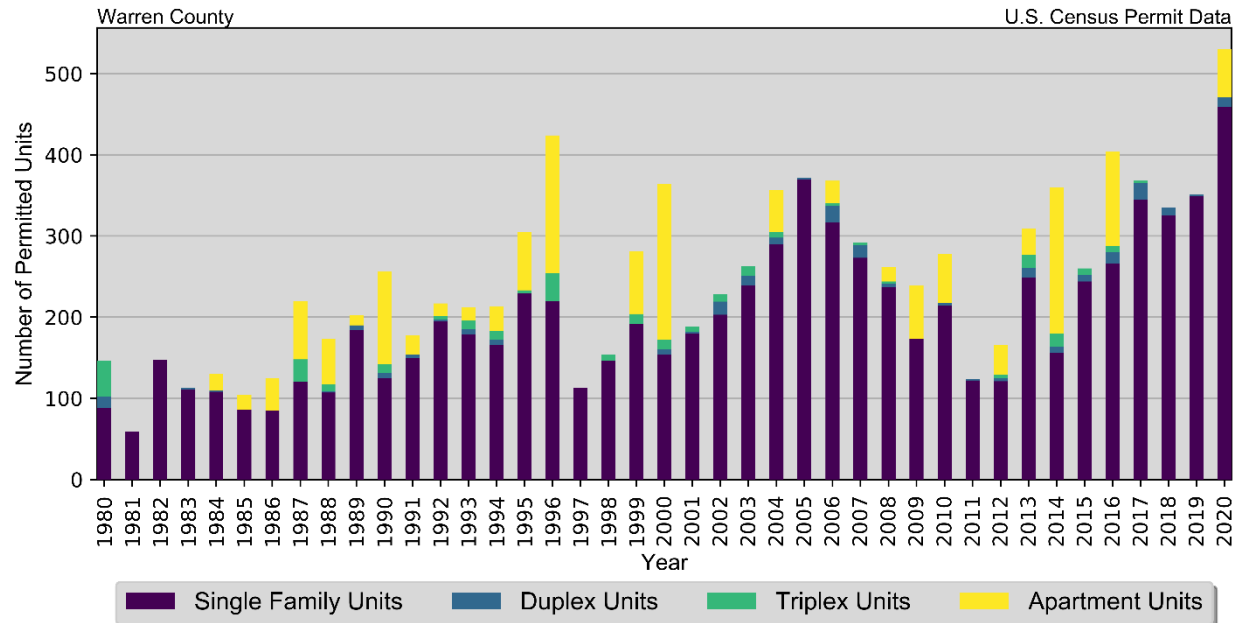
**Table II.91.38**  
**Building Permits and Valuation**  
Warren County  
Census Bureau Data, 1980–2020

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2019\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	88	14	44	0	146	129,137	0
1981	59	0	0	0	59	123,007	0
1982	147	0	0	0	147	108,120	0
1983	111	2	0	0	113	116,939	0
1984	108	2	0	20	130	92,711	95,993
1985	86	0	0	18	104	115,578	85,016
1986	85	0	0	40	125	126,653	60,623
1987	120	0	28	72	220	123,898	61,879
1988	107	2	8	56	173	116,617	55,547
1989	184	6	0	12	202	118,868	81,028
1990	125	6	11	114	256	151,799	102,350
1991	150	4	0	24	178	145,857	63,367
1992	195	2	4	16	217	167,168	47,266
1993	179	6	11	16	212	175,980	47,395
1994	166	6	11	30	213	185,715	73,472
1995	229	0	4	72	305	178,622	68,072
1996	220	0	34	170	424	197,275	71,414
1997	113	0	0	0	113	186,241	0
1998	146	0	8	0	154	182,838	0
1999	192	0	12	77	281	210,490	38,324
2000	154	6	12	192	364	217,959	81,642
2001	180	2	6	0	188	208,700	0
2002	203	16	9	0	228	206,531	0
2003	239	12	12	0	263	219,313	0
2004	290	8	7	52	357	226,137	102,134
2005	370	2	0	0	372	235,091	0
2006	317	20	3	28	368	226,387	137,497
2007	273	16	3	0	292	212,601	0
2008	237	4	3	18	262	193,661	180,766
2009	173	0	0	66	239	221,005	80,058
2010	214	4	0	60	278	181,253	95,237
2011	122	2	0	0	124	273,300	0
2012	121	4	4	37	166	277,342	161,222
2013	249	12	16	32	309	260,045	108,766
2014	156	8	16	180	360	318,956	117,470
2015	244	8	8	0	260	279,859	0
2016	266	14	8	116	404	298,075	101,407
2017	345	20	3	0	368	282,765	0
2018	325	10	0	0	335	280,848	0
2019	349	2	0	0	351	274,837	0
2020	459	12	0	59	530	258,403	132,908

**Diagram II.91.15**  
**Single-Family Permits**  
Warren County



**Diagram II.91.16**  
**Total Permits by Unit Type**  
Warren County



## Housing Characteristics

Households by type and tenure are shown in Table II.91.39. Family households represented 72.1 percent of households, while non-family households accounted for 27.9 percent. These changed from 73.1 and 26.9 percent, respectively.

<b>Table II.91.39</b> <b>Household Type by Tenure</b> Warren County 2010 Census SF1 & 2019 Five-Year ACS Data				
Household Type	2010 Census		2019 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	12,621	73.1%	13,881	72.1%
Married-Couple Family	10,422	82.6%	11,376	82%
Owner-Occupied	9,530	91.4%	10,368	91.1%
Renter-Occupied	892	8.6%	1,008	8.9%
Other Family	2,199	17.4%	2,505	15.8%
Male Householder, No Spouse Present	657	29.9%	873	26.2%
Owner-Occupied	452	68.8%	577	66.1%
Renter-Occupied	205	31.2%	296	33.9%
Female Householder, No Spouse Present	1,542	70.1%	1,632	61.6%
Owner-Occupied	940	61%	1,052	64.5%
Renter-Occupied	602	39%	580	35.5%
Non-Family Households	4,641	26.9%	5,377	27.9%
Owner-Occupied	2,854	61.5%	3,218	59.8%
Renter-Occupied	1,787	38.5%	2,159	40.2%
<b>Total</b>	<b>17,262</b>	<b>100.0%</b>	<b>19,258</b>	<b>100.0%</b>

Table II.91.40, below, shows housing units by type in 2010 and 2019. In 2010, there were 17,931 housing units, compared with 20,004 in 2019. Single-family units accounted for 81.8 percent of units in 2019, compared to 80.7 in 2010. Apartment units accounted for 11.4 percent in 2019, compared to 11.1 percent in 2010.

<b>Table II.91.40</b> <b>Housing Units by Type</b> Warren County 2010 & 2019 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	14,465	80.7%	<b>16,360</b>	81.8%
Duplex	181	1%	163	0.8%
Tri- or Four-Plex	374	2.1%	438	2.2%
Apartment	1,982	11.1%	2,285	11.4%
Mobile Home	929	5.2%	758	3.8%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>17,931</b>	<b>100.0%</b>	<b>20,004</b>	<b>100.0%</b>

Table II.91.41 shows housing units by tenure from 2010 to 2019. By 2019, there were 20,004 housing units. An estimated 79 percent were owner-occupied, and 3.7 percent were vacant.

<b>Table II.91.41</b> <b>Housing Units by Tenure</b> Warren County 2010 Census & 2019 Five-Year ACS Data				
Tenure	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	17,262	94%	19,258	96.3%
Owner-Occupied	13,776	79.8%	15,215	79%
Renter-Occupied	3,486	20.2%	4,043	21%
Vacant Housing Units	1,109	6%	746	3.7%
<b>Total Housing Units</b>	<b>18,371</b>	<b>100.0%</b>	<b>20,004</b>	<b>100.0%</b>

Households by income for the 2010 and 2019 Five-Year ACS are shown in Table II.91.42. Households earning more than 100,000 dollars per year represented 35 percent of households in 2019, compared to 22.9 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 7.9 percent of households in 2019, compared to 7.3 percent in 2010.

<b>Table II.91.42</b> <b>Households by Income</b> Warren County 2010 & 2019 Five-Year ACS Data				
Income	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,250	7.3%	1,529	7.9%
\$15,000 to \$19,999	684	4%	642	3.3%
\$20,000 to \$24,999	686	4%	663	3.4%
\$25,000 to \$34,999	1,834	10.8%	1,129	5.9%
\$35,000 to \$49,999	2,069	12.2%	1,970	10.2%
\$50,000 to \$74,999	3,824	22.5%	3,442	17.9%
\$75,000 to \$99,999	2,771	16.3%	3,141	16.3%
\$100,000 or More	3,890	22.9%	6,742	35%
<b>Total</b>	<b>17,008</b>	<b>100.0%</b>	<b>19,258</b>	<b>100.0%</b>

Table II.91.43 shows households by year home built for the 2010 and 2019 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 15.1 percent of households in 2010 and 21.6 percent of households in 2019. Housing units built in 1939 or earlier represented 11.2 percent of households in 2019 and 15 percent of households in 2010.

<b>Table II.91.43</b> <b>Households by Year Home Built</b> Warren County 2010 & 2019 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,553	15%	2,164	11.2%
1940 to 1949	530	3.1%	512	2.7%
1950 to 1959	1,539	9%	1,565	8.1%
1960 to 1969	2,003	11.8%	2,012	10.4%
1970 to 1979	3,708	21.8%	3,493	18.1%
1980 to 1989	1,678	9.9%	1,428	7.4%
1990 to 1999	2,434	14.3%	2,055	10.7%
2000 to 2009	2,563	15.1%	4,155	21.6%
2010 or Later	.	.	1,874	9.7%
<b>Total</b>	<b>17,008</b>	<b>100.0%</b>	<b>19,258</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.91.44. An estimated 82.9 percent of white households occupy single-family homes, compared to 100 percent of black households. Some 11.1 percent of white households occupied apartments, compared to 0 percent of black households. An estimated 100 percent of Asian, and 12.5 percent of American Indian households occupy single-family homes.

**Table II.91.44**  
**Distribution of Units in Structure by Race**  
 Warren County  
 2019 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	82.9%	100%	12.5%	100%	8.6%	100%	55.8%
Duplex	0.9%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.2%	0%	0%	0%	0%	0%	13%
Apartment	11.1%	0%	87.5%	0%	91.4%	0%	26%
Mobile Home	3%	0%	0%	0%	0%	0%	5.1%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant units between 2010 and 2019 are shown in Table II.91.45. An estimated 29.9 percent of vacant units were for rent in 2010. In addition, some 21.8 percent of vacant units were for sale. "Other" vacant units represented 30.4 percent of vacant units in 2010. "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.

By 2019, for rent units accounted for 9 percent of vacant units, while for sale units accounted for 10.9 percent. "Other" vacant units accounted for 52.8 percent of vacant units, representing a total of 394 "other" vacant units.

**Table II.91.45**  
**Disposition of Vacant Housing Units**  
 Warren County  
 2010 Census & 2019 Five-Year ACS Data

Disposition	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	332	29.9%	67	9%
For Sale	242	21.8%	81	10.9%
Rented Not Occupied	23	2.1%	91	12.2%
Sold Not Occupied	66	6%	16	2.1%
For Seasonal, Recreational, or Occasional Use	109	9.8%	97	13%
For Migrant Workers	0	0%	0	0%
Other Vacant	337	30.4%	394	52.8%
<b>Total</b>	<b>1,109</b>	<b>100.0%</b>	<b>746</b>	<b>100.0%</b>

Table II.91.46, below, shows the number of households in the area by number of bedrooms and tenure. There were 31 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 23.9 percent of total households in Warren County. In Warren County the 8,306 households with three bedrooms accounted for 41.5 percent of all households, and there were only 1,351 five-bedroom or more households, which accounted for 6.8 percent of all households.



**Table II.91.46**  
**Households by Number of Bedrooms**  
 Warren County  
 2019 Five-Year ACS Data

Number of Bedrooms	Tenure			% of Total
	Own	Rent	Total	
None	21	31	105	0.5
One	255	935	1,265	6.3
Two	2,501	2,027	4,790	23.9
Three	7,165	877	8,306	41.5
Four	4,003	92	4,187	20.9
Five or more	1,270	81	1,351	6.8
<b>Total</b>	<b>19,258</b>	<b>4,043</b>	<b>20,004</b>	<b>100.0</b>

The age of a structure influences its value. As shown in Table II.91.47, structures built in 1939 or earlier had a median value of, 131,200 dollars, while structures built between 1950 and 1959 had a median value of 136,200 dollars, and those built between 1990 and 1999 had a median value of 242,700 dollars. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 278,400 dollars, and 382,200 dollars, respectively. The total median value in Warren County was 187,200 dollars.

**Table II.91.47**  
**Owner Occupied Median Value by Year Structure Built**  
 Warren County  
 2019 Five-Year ACS Data

Year Structure Built	Median Value
1939 or earlier	131,200
1940 to 1949	115,800
1950 to 1959	136,200
1960 to 1969	144,600
1970 to 1979	160,900
1980 to 1989	155,800
1990 to 1999	242,700
2000 to 2009	274,000
2010 to 2013	278,400
2014 or later	382,200
<b>Median Value</b>	<b>187,200</b>

Household mortgage status is reported in Table II.91.48. In Warren County households with a mortgage accounted for 70.9 percent of all households or 10,786 housing units, and the remaining 61.1 percent or 9,296 units had no mortgage. Of those units with a mortgage, 1,474 had either a second mortgage or home equity loan, 16 had both a second mortgage and home equity loan, and 9,296 or 61.1 percent had no second mortgage or no home equity loan.

<b>Table II.91.48</b> <b>Mortgage Status</b> Warren County 2019 Five-Year ACS Data		
Mortgage Status	Warren County	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	10,786	70.9
With either a second mortgage or home equity loan, but not both	1,474	9.7
Second mortgage only	311	2
Home equity loan only	1,163	7.6
Both second mortgage and home equity loan	16	0.1
No second mortgage and no home equity loan	9,296	61.1
Housing units without a mortgage	4,429	29.1
<b>Total</b>	<b>15,215</b>	<b>100.0%</b>

Table II.91.49 lists the Warren County median rent as 678 dollars and the median home value as 187,200 dollars in 2019.

<b>Table II.91.49</b> <b>Median Rent</b> Warren County 2019 Five-Year ACS Data	
Place	Rent
Median Rent	\$678
Median Home Value	\$187,200

## Housing Problems

The Census identified the following four housing problems in the CHAS data. Households are considered to have housing problems if they have one of more of the four problems.

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

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.91.50. In 2019, an estimated 1.4 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.91.50 Overcrowding and Severe Overcrowding Warren County 2010 & 2019 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	13,403	99.6%	35	0.3%	19	0.1%	13,457
2019 Five-Year ACS	15,080	99.1%	104	0.7%	31	0.2%	15,215
Renter							
2010 Five-Year ACS	3,466	97.6%	32	0.9%	53	1.5%	3,551
2019 Five-Year ACS	3,885	96.1%	156	3.9%	2	0%	4,043
Total							
2010 Five-Year ACS	16,869	99.2%	67	0.4%	72	0.4%	17,008
2019 Five-Year ACS	18,965	98.5%	260	1.4%	33	0.2%	19,258

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. This data is displayed in Table II.91.51 and Table II.91.52, below.

There were a total of 30 households with incomplete plumbing facilities in 2019, representing 0.2 percent of households in Warren County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2010.

<b>Table II.91.51</b> <b>Households with Incomplete Plumbing Facilities</b> Warren County 2010 and 2019 Five-Year ACS Data		
Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Plumbing Facilities	16,935	19,228
Lacking Complete Plumbing Facilities	73	30
<b>Total Households</b>	<b>17,008</b>	<b>19,258</b>
<b>Percent Lacking</b>	<b>0.4%</b>	<b>0.2%</b>

There were 162 households lacking complete kitchen facilities in 2019, compared to 154 households in 2010. This was a change from 0.9 percent of households in 2010 to 0.8 percent in 2019.

<b>Table II.91.52</b> <b>Households with Incomplete Kitchen Facilities</b> Warren County 2010 and 2019 Five-Year ACS Data		
Households	2010 Five-Year ACS	2019 Five-Year ACS
With Complete Kitchen Facilities	16,854	19,096
Lacking Complete Kitchen Facilities	154	162
<b>Total Households</b>	<b>17,008</b>	<b>19,258</b>
<b>Percent Lacking</b>	<b>0.9%</b>	<b>0.8%</b>

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.

As seen in Table II.91.53, in Warren County 13.4 percent of households had a cost burden and 9.1 percent had a severe cost burden. Some 19.9 percent of renters were cost burdened, and 22.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.6 percent and a severe cost burden rate of 4.1 percent. Owner occupied households with a mortgage had a cost burden rate of 12.9 percent, and severe cost burden at 6.2 percent.

**Table II.91.53**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Warren County  
 2010 & 2019 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									
2010 Five-Year ACS	7,032	75.5%	1,700	18.2%	532	5.7%	54	0.6%	9,318
2019 Five-Year ACS	8,697	80.6%	1,392	12.9%	666	6.2%	31	0.3%	10,786
Owner Without a Mortgage									
2010 Five-Year ACS	3,735	90.2%	288	7%	109	2.6%	7	0.2%	4,139
2019 Five-Year ACS	3,843	86.8%	383	8.6%	183	4.1%	20	0.5%	4,429
Renter									
2010 Five-Year ACS	2,052	57.8%	596	16.8%	536	15.1%	367	10.3%	3,551
2019 Five-Year ACS	2,013	49.8%	804	19.9%	911	22.5%	315	7.8%	4,043
Total									
2010 Five-Year ACS	12,819	75.4%	2,584	15.2%	1,177	6.9%	428	2.5%	17,008
2019 Five-Year ACS	14,553	75.6%	2,579	13.4%	1,760	9.1%	366	1.9%	19,258

## Housing Problems by Income

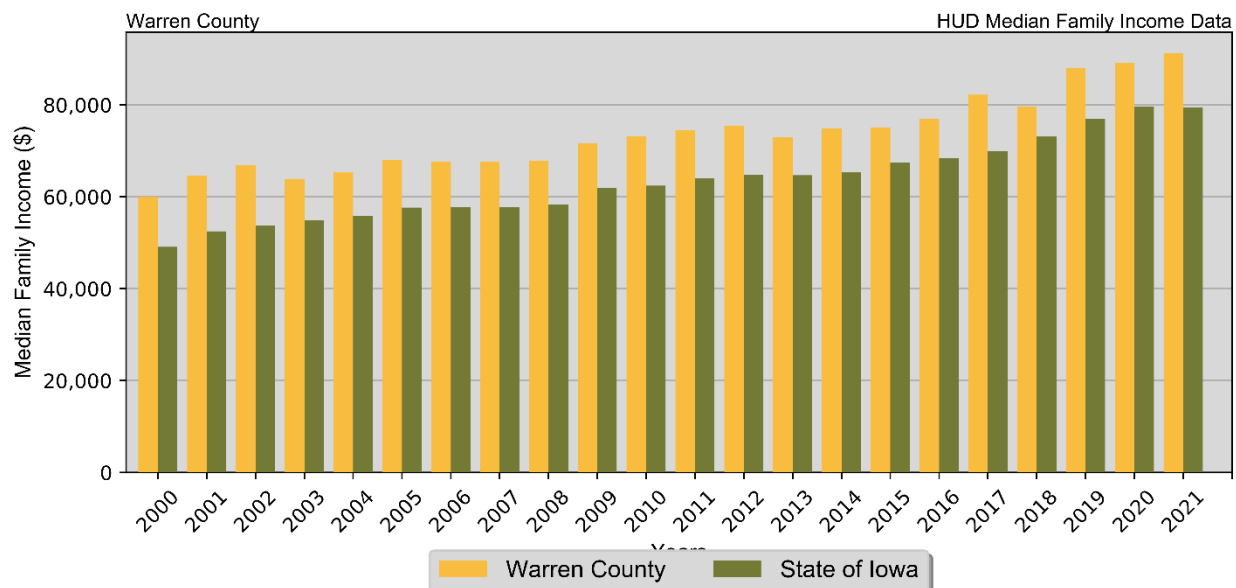
Very low-income renters are those who earn less than 50 percent of the area median income (AMI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of AMI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table II.91.54 shows that the HUD estimated MFI for Warren County was 91,300 dollars in 2021. This compared to Iowa's MFI of 79,500 dollars. Diagram II.91.17, illustrates the estimated MFI for 2000 through 2019.

**Table II.91.54**  
**Median Family Income**  
Warren County  
2000–2021 HUD MFI

Year	MFI	State of Iowa MFI
2000	60,000	49,100
2001	64,600	52,500
2002	66,900	53,700
2003	63,900	54,900
2004	65,300	55,800
2005	68,050	57,650
2006	67,700	57,800
2007	67,700	57,800
2008	67,900	58,300
2009	71,700	62,000
2010	73,200	62,400
2011	74,500	64,000
2012	75,500	64,800
2013	72,900	64,700
2014	74,900	65,300
2015	75,000	67,500
2016	76,900	68,400
2017	82,200	69,900
2018	79,600	73,100
2019	88,000	76,900
2020	89,200	79,700
2021	91,300	79,500

**Diagram II.91.17**  
**Estimated Median Family Income**

Warren County vs. Iowa  
HUD Data: 2000 - 2021



## 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.91.55, of the 2,084 loans in 2019, 951 loans were for Home Purchases, 138 were for Home Improvement and 848 were for refinancing.

<b>Table II.91.55</b> <b>Owner-Occupied Single-Family Home Loans by Loan Type</b> Warren County 2008 – 2019 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	539	163	718	1,420
2009	532	109	1,516	2,157
2010	454	127	1,200	1,781
2011	447	98	1,067	1,612
2012	464	97	1,472	2,033
2013	626	120	1,008	1,754
2014	661	128	395	1,184
2015	846	154	601	1,601
2016	902	173	820	1,895
2017	986	159	479	1,624
2018	860	119	414	1,497
2019	951	138	848	2,084

Table II.91.56, shows the average loan value by loan type. In 2008, average home purchase loans was 168,330 dollars in 2012 and 203,058 dollars in 2018. Overall, average loans were 142,290 dollars in 2008 and 169,896 dollars in 2018.

<b>Table II.91.56</b> <b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b> Warren County 2008 – 2019 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$153,464	\$56,135	\$153,461	\$142,290
2009	\$155,008	\$49,560	\$168,490	\$159,155
2010	\$155,033	\$47,709	\$160,756	\$151,236
2011	\$149,432	\$42,684	\$147,963	\$141,970
2012	\$168,330	\$56,361	\$154,928	\$153,284
2013	\$175,669	\$47,633	\$141,936	\$147,523
2014	\$171,349	\$36,836	\$147,061	\$148,704
2015	\$184,278	\$38,260	\$159,707	\$161,009
2016	\$181,916	\$59,422	\$184,422	\$171,817
2017	\$201,799	\$53,195	\$169,582	\$177,748
2018	\$203,058	\$40,882	\$164,203	\$169,896
2019	\$205,862	\$58,986	\$208,608	\$187,548

Table II.91.57, shows the total volume of owner-occupied single-family loans. In 2008, the average home purchase loans was 78,105,000 dollars in 2012 and 195,775,000 dollars in 2019. Overall, average loans were 202,052,000 dollars in 2008 and 390,850,000 dollars in 2019.

<b>Table II.91.57</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Warren County 2008 – 2018 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$82,717,000	\$9,150,000	\$110,185,000	\$202,052,000
2009	\$82,464,000	\$5,402,000	\$255,431,000	\$343,297,000
2010	\$70,385,000	\$6,059,000	\$192,907,000	\$269,351,000
2011	\$66,796,000	\$4,183,000	\$157,877,000	\$228,856,000
2012	\$78,105,000	\$5,467,000	\$228,054,000	\$311,626,000
2013	\$109,969,000	\$5,716,000	\$143,071,000	\$258,756,000
2014	\$113,262,000	\$4,715,000	\$58,089,000	\$176,066,000
2015	\$155,899,000	\$5,892,000	\$95,984,000	\$257,775,000
2016	\$164,088,000	\$10,280,000	\$151,226,000	\$325,594,000
2017	\$198,974,000	\$8,458,000	\$81,230,000	\$288,662,000
2018	\$174,630,000	\$4,865,000	\$67,980,000	\$254,335,000
2019	\$195,775,000	\$8,140,000	\$176,900,000	\$390,850,000



## Survey of Rental Properties

From January through May of 2021, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.91.58 presents some basic statistics about the completed surveys.

Table II.91.59, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 5 single-family units in Warren County, with 0 of them available. This translates into a vacancy rate of 0 percent in Warren County, which compares to a single-family vacancy rate of 4.8 percent for the State of Iowa. There were 16 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 4.8 percent for apartment units across the state.

**Table II.91.58**  
**Survey of Rental Properties**  
Warren County  
2021 Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	8	912	1.4	21.5
2019	14	884	3.3	12.6
2020	1	120	3.3	7
2021	3	21	0	15.5

**Table II.91.59**  
**Rental Vacancy Survey by Type**  
Warren County  
2021 Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single-Family	5	0	0%
Apartments	16	0	0%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	0	0	0%
<b>Total</b>	<b>21</b>	<b>0</b>	<b>0%</b>

Table II.91.60, reports units by bedroom size. As can be seen there were 8 two bedroom apartment units and 0 three bedroom units. Overall, the 11 two bedroom units accounted for 52.4 percent of all units, and the 2 three bedroom units accounted for 9.5 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.91.60**  
**Rental Units by Bedroom Size**  
Warren County  
2021 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	8	0	0	·	8
Two	3	8	0	0	·	11
Three	2	0	0	0	·	2
Four	0	0	0	0	·	0
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>5</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>21</b>

Table II.91.61, 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.91.62 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were One-bedroom units, which had a vacancy rate of 0 percent.

<b>Table II.91.61</b> <b>Single-Family Units by Bedroom Size</b> Warren County 2021 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	3	0	0%
Three	2	0	0%
Four	0	0	0%
Don't know	0	0	0%
<b>Total</b>	<b>5</b>	<b>0</b>	<b>0%</b>

<b>Table II.91.62</b> <b>Apartment Units by Bedroom Size</b> Warren County 2021 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	8	0	0%
Two	8	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
<b>Total</b>	<b>16</b>	<b>0</b>	<b>0%</b>

Average market-rate rents by unit type are shown in Table II.91.63. 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.

<b>Table II.91.63</b> <b>Average Market Rate Rents by Bedroom Size</b> Warren County 2021 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	\$887.5	\$0	\$0	\$0	\$887.5
Three	\$1,100	\$0	\$0	\$0	\$1,100
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$925</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$925</b>

Table II.91.64, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

<b>Table II.91.64</b> <b>Average Assisted Rate Rents by Bedroom Size</b> Warren County 2021 Survey of Rental Properties					
<b>Number of Bedrooms</b>	<b>Single-Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Total</b>
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Table II.91.65, shows vacancy rates for single-family units by average rental rates for Warren County. The most common rent for single-family units was between 1,000 and 1,250 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.91.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Warren County 2021 Survey of Rental Properties			
<b>Average Rents</b>	<b>Single-Family Units</b>	<b>Available Single-Family Units</b>	<b>Vacancy Rate</b>
Less Than \$500	0	0	0%
\$500 to \$749	0	0	0%
\$750 to \$999	1	0	0%
\$1,000 to \$1,249	4	0	0%
\$1,250 to \$1,499	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
<b>Total</b>	<b>5</b>	<b>0</b>	<b>0%</b>

The average rent and availability of apartment units is displayed in Table II.91.66. The most common rent for apartments was less than 500 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.91.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Warren County 2021 Survey of Rental Properties			
<b>Average Rents</b>	<b>Apartment Units</b>	<b>Available Apartment Units</b>	<b>Vacancy Rate</b>
Less Than \$500	0	0	0%
\$500 to \$749	0	0	0%
\$750 to \$999	0	0	0%
\$1,000 to \$1,249	0	0	0%
\$1,250 to \$1,499	0	0	0%
Above \$1,500	0	0	0%
Missing	16	0	0%
<b>Total</b>	<b>16</b>	<b>0</b>	<b>0%</b>

Respondents were asked if utilities are included in the rent and as shown in Table II.91.67, 1 respondents, or 33.3 percent, included some sort of utility in the rent.

<b>Table II.91.67</b> <b>Are there any utilities included with the rent?</b> Warren County 2021 Survey of Rental Properties	
<b>Period</b>	<b>Respondent</b>
Yes	1
No	2
<b>% Offering Utilities</b>	<b>33.3%</b>

The type of utility included in the rent is shown in Table II.91.68. There were 0 respondents who included electricity, 0 respondents who included natural gas, 1 respondents who included water and sewer and 1 respondents included trash collection in the rent.

<b>Table II.91.68</b> <b>Which utilities are included with the rent?</b> Warren County 2021 Survey of Rental Properties	
<b>Type of Utility Provided</b>	<b>Respondent</b>
Electricity	0
Natural Gas	0
Water/Sewer	1
Trash Collection	1

## Perceived Need for Rental Units

Table II.91.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondents said they keep a waitlist, with an estimated 0 persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.91.70, 0 respondents said there was no need for renovating single-family units, with 0 respondents saying there was extreme need for renovating single-family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

<b>Table II.91.69</b> <b>Do you keep a waiting list?</b> Warren County 2021 Survey of Rental Properties	
Period	Respondent
Yes	1
No	2
<b>Waitlist Size</b>	<b>0</b>

<b>Table II.91.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Warren County 2021 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.91.71, 0 respondents said there was no need for new single-family units, with 0 respondents saying there was extreme need for constructing new single-family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

<b>Table II.91.71</b> <b>How would you rate the need for construction of new units in the city?</b> Warren County 2021 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 2021 Housing Needs Forecast

The 2021 Housing Needs Forecast reports housing demand projections from 2021 to 2050, with a base year of 2020.

This forecast spans the period of 2020 through 2050 and offer predictions of the demand for housing. 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.91.72, shows the strong growth scenario for the Warren County. As can be seen in 2020 there were 15,624 owner-occupied and 4,536 renter-occupied households, for a total of 20,160 households. In 2030 there will be a projected 22,197 households of which 17,145 are projected to be owner occupied and the remaining 5,052 are expected to be renter-occupied.

By 2050, there are projected to be 19,535 owner-occupied households, of which 876 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,742 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 5,893 renter households, of which 1,377 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,583 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 25,428 occupied units by 2050, of which 2,253 are expected to have incomes on between 0 and 30 percent of MFI.

**Table II.91.72**  
**Housing Demand Forecast**  
 Warren County  
 Strong Growth Scenario

<b>Income (% of MFI)</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2045</b>	<b>2050</b>
<b>Owner</b>							
0-30%	701	736	769	800	827	852	876
30.1-50%	947	994	1,039	1,080	1,117	1,150	1,184
50.1-80%	2,193	2,303	2,407	2,502	2,586	2,664	2,742
80.1-95%	1,382	1,452	1,517	1,577	1,630	1,679	1,728
95.1-115%	1,616	1,697	1,774	1,844	1,906	1,964	2,021
115+%	8,784	9,224	9,639	10,021	10,358	10,671	10,983
<b>Total</b>	<b>15,624</b>	<b>16,406</b>	<b>17,145</b>	<b>17,824</b>	<b>18,424</b>	<b>18,980</b>	<b>19,535</b>
<b>Renter</b>							
0-30%	1,060	1,121	1,180	1,235	1,285	1,330	1,377
30.1-50%	954	1,009	1,062	1,112	1,156	1,197	1,239
50.1-80%	1,219	1,290	1,358	1,421	1,477	1,530	1,583
80.1-95%	435	460	484	507	527	545	564
95.1-115%	397	421	443	463	482	499	516
115+%	472	499	525	550	572	592	613
<b>Total</b>	<b>4,536</b>	<b>4,800</b>	<b>5,052</b>	<b>5,288</b>	<b>5,498</b>	<b>5,694</b>	<b>5,893</b>
<b>Total</b>							
0-30%	1,761	1,858	1,950	2,035	2,111	2,182	2,253
30.1-50%	1,901	2,004	2,102	2,192	2,273	2,348	2,423
50.1-80%	3,412	3,593	3,764	3,923	4,064	4,194	4,326
80.1-95%	1,817	1,911	2,001	2,084	2,157	2,225	2,293
95.1-115%	2,014	2,118	2,216	2,307	2,388	2,462	2,537
115+%	9,256	9,723	10,164	10,571	10,930	11,263	11,596
<b>Total</b>	<b>20,160</b>	<b>21,206</b>	<b>22,197</b>	<b>23,112</b>	<b>23,922</b>	<b>24,674</b>	<b>25,428</b>

## Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

To make this dataset more accessible to the average user the income brackets were replaced with actual Median Family Income (MFI) from Warren County. Below is a table showing the MFI breakdown:

<b><u>Warren County</u></b>	
<b><u>Income Brackets</u></b>	<b><u>Actual Income</u></b>
0 - 30% MFI	\$0 to \$27,390
30.1% - 50% MFI	\$27,391 to \$45,650
50.1% - 80% MFI	\$45,651 to \$73,040
80.1% - 100% MFI	\$73,041 to \$91,300
100% + MFI	Above \$91,300

## Housing Problems by Income, Race, and Tenure

Table II.91.73 through Table II.91.78 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Warren County, housing problems are faced by 2,265 white homeowner households, 0 black homeowner households, 25 Asian homeowner households, and 50 Hispanic homeowner households.



**Table II.91.73**  
**Percent of Homeowner Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	79.8%	0%	0%	0%	0%	100%	0%	79.8%
\$27,391 to \$45,650	47.1%	0%	0%	0%	0%	0%	0%	47.1%
\$45,651 to \$73,040	34.4%	0%	0%	0%	0%	0%	100%	35.3%
\$73,041 to \$91,300	20.9%	0%	71.4%	0%	0%	0%	0%	21.3%
Above \$91,300	4%	0%	27.3%	0%	0%	0%	8.7%	4.2%
Total	16.2%	0%	36.2%	0%	0%	23.1%	30.7%	16.4%
Without Housing Problems								
\$0 to \$27,390	16.1%	0%	0%	0%	0%	0%	0%	15.6%
\$27,391 to \$45,650	52.9%	0%	0%	0%	0%	0%	0%	52.9%
\$45,651 to \$73,040	65.6%	0%	0%	0%	0%	100%	0%	64.7%
\$73,041 to \$91,300	79.1%	0%	28.6%	0%	0%	0%	100%	78.7%
Above \$91,300	96%	100%	72.7%	100%	100%	100%	91.3%	95.8%
Total	83.7%	100%	63.8%	100%	100%	76.9%	66.9%	83.4%

**Table II.91.74**  
**Homeowner Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	495	0	0	0	0	15	0	510
\$27,391 to \$45,650	410	0	0	0	0	0	0	410
\$45,651 to \$73,040	670	0	0	0	0	0	40	710
\$73,041 to \$91,300	330	0	10	0	0	0	0	340
Above \$91,300	360	0	15	0	0	0	10	385
Total	2,265	0	25	0	0	15	50	2,355
Without Housing Problems								
\$0 to \$27,390	100	0	0	0	0	0	0	100
\$27,391 to \$45,650	460	0	0	0	0	0	0	460
\$45,651 to \$73,040	1,280	0	0	0	0	20	0	1,300
\$73,041 to \$91,300	1,250	0	4	0	0	0	4	1,258
Above \$91,300	8,630	15	40	4	4	30	105	8,828
Total	11,720	15	44	4	4	50	109	11,946
Not Computed								
\$0 to \$27,390	25	0	0	0	0	0	4	29
\$27,391 to \$45,650	0	0	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0	0	0
Total	25	0	0	0	0	0	4	29
Total								
\$0 to \$27,390	620	0	0	0	0	15	4	639
\$27,391 to \$45,650	870	0	0	0	0	0	0	870
\$45,651 to \$73,040	1,950	0	0	0	0	20	40	2,010
\$73,041 to \$91,300	1,580	0	14	0	0	0	4	1,598
Above \$91,300	8,990	15	55	4	4	30	115	9,213
Total	14,010	15	69	4	4	65	163	14,330

In total, some 1,785 renter households face housing problems in Warren County. Of these, some 1,620 white renter households, 0 black renter households, 0 Asian renter households, and 25 Hispanic renter households face housing problems.

**Table II.91.75**  
**Renter Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	605	0	0	0	30	80	10	725
\$27,391 to \$45,650	585	0	0	0	0	0	0	585
\$45,651 to \$73,040	360	0	0	0	0	30	15	405
\$73,041 to \$91,300	50	0	0	0	0	0	0	50
Above \$91,300	20	0	0	0	0	0	0	20
Total	1,620	0	0	0	30	110	25	1,785
Without Housing Problems								
\$0 to \$27,390	215	0	0	0	0	0	20	235
\$27,391 to \$45,650	285	0	0	0	0	25	4	314
\$45,651 to \$73,040	705	0	0	0	0	0	40	745
\$73,041 to \$91,300	385	20	0	0	0	0	10	415
Above \$91,300	665	0	0	0	0	80	4	749
Total	2,255	20	0	0	0	105	78	2,458
Not Computed								
\$0 to \$27,390	45	0	0	0	0	0	0	45
\$27,391 to \$45,650	0	0	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0	0	0
Total	45	0	0	0	0	0	0	45
Total								
\$0 to \$27,390	865	0	0	0	30	80	30	1,005
\$27,391 to \$45,650	870	0	0	0	0	25	4	899
\$45,651 to \$73,040	1,065	0	0	0	0	30	55	1,150
\$73,041 to \$91,300	435	20	0	0	0	0	10	465
Above \$91,300	685	0	0	0	0	80	4	769
Total	3,920	20	0	0	30	215	103	4,288

**Table II.91.76**  
**Percent of Renter Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	69.9%	0%	0%	0%	100%	100%	33.3%	72.1%
\$27,391 to \$45,650	67.2%	0%	0%	0%	0%	0%	0%	65.1%
\$45,651 to \$73,040	33.8%	0%	0%	0%	0%	100%	27.3%	35.2%
\$73,041 to \$91,300	11.5%	0%	0%	0%	0%	0%	0%	10.8%
Above \$91,300	2.9%	0%	0%	0%	0%	0%	0%	2.6%
Total	41.3%	0%	0%	0%	100%	51.2%	24.3%	41.6%
Without Housing Problems								
\$0 to \$27,390	24.9%	0%	0%	0%	0%	0%	66.7%	23.4%
\$27,391 to \$45,650	32.8%	0%	0%	0%	0%	100%	100%	34.9%
\$45,651 to \$73,040	66.2%	0%	0%	0%	0%	0%	72.7%	64.8%
\$73,041 to \$91,300	88.5%	100%	0%	0%	0%	0%	100%	89.2%
Above \$91,300	97.1%	0%	0%	0%	0%	100%	100%	97.4%
Total	57.5%	100%	0%	0%	0%	48.8%	75.7%	57.3%

Overall, there are 4,140 households, or 22.2 percent of households with housing problems in Warren County. This includes 3,885 white households, 0 black households, 25 Asian households, 0 American Indian, 30 Pacific Islander, and 125 “other” race households with housing problems. In addition, there are 75 Hispanic households with housing problems. This is shown in Table II.91.78.

**Table II.91.77**  
**Percent of Total Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	74.1%	0%	0%	0%	100%	100%	29.4%	75.1%
\$27,391 to \$45,650	57.2%	0%	0%	0%	0%	0%	0%	56.2%
\$45,651 to \$73,040	34.2%	0%	0%	0%	0%	60%	57.9%	35.3%
\$73,041 to \$91,300	18.9%	0%	71.4%	0%	0%	0%	0%	18.9%
Above \$91,300	3.9%	0%	27.3%	0%	0%	0%	8.4%	4.1%
Total	21.7%	0%	36.2%	0%	88.2%	44.6%	28.2%	22.2%
Without Housing Problems								
\$0 to \$27,390	21.2%	0%	0%	0%	0%	0%	58.8%	20.4%
\$27,391 to \$45,650	42.8%	0%	0%	0%	0%	100%	100%	43.8%
\$45,651 to \$73,040	65.8%	0%	0%	0%	0%	40%	42.1%	64.7%
\$73,041 to \$91,300	81.1%	100%	28.6%	0%	0%	0%	100%	81.1%
Above \$91,300	96.1%	100%	72.7%	100%	100%	100%	91.6%	95.9%
Total	77.9%	100%	63.8%	100%	11.8%	55.4%	70.3%	77.4%

**Table II.91.78**  
**Total Households with Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$27,390	1,100	0	0	0	30	95	10	1,235
\$27,391 to \$45,650	995	0	0	0	0	0	0	995
\$45,651 to \$73,040	1,030	0	0	0	0	30	55	1,115
\$73,041 to \$91,300	380	0	10	0	0	0	0	390
Above \$91,300	380	0	15	0	0	0	10	405
Total	3,885	0	25	0	30	125	75	4,140
Without Housing Problems								
\$0 to \$27,390	315	0	0	0	0	0	20	335
\$27,391 to \$45,650	745	0	0	0	0	25	4	774
\$45,651 to \$73,040	1,985	0	0	0	0	20	40	2,045
\$73,041 to \$91,300	1,635	20	4	0	0	0	14	1,673
Above \$91,300	9,295	15	40	4	4	110	109	9,577
Total	13,975	35	44	4	4	155	187	14,404
Not Computed								
\$0 to \$27,390	70	0	0	0	0	0	4	74
\$27,391 to \$45,650	0	0	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0	0	0
Total	70	0	0	0	0	0	4	74
Total								
\$0 to \$27,390	1,485	0	0	0	30	95	34	1,644
\$27,391 to \$45,650	1,740	0	0	0	0	25	4	1,769
\$45,651 to \$73,040	3,015	0	0	0	0	50	95	3,160
\$73,041 to \$91,300	2,015	20	14	0	0	0	14	2,063
Above \$91,300	9,675	15	55	4	4	110	119	9,982
Total	17,930	35	69	4	34	280	266	18,618

Table II.91.79 through Table II.91.82 present the number and percent of households experiencing a severe housing problem, by race and ethnicity. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Severe housing problems are experienced by some 1,700 white households, 0 black households, 0 Asian households, as well as 20 Hispanic homeowner households.

**Table II.91.79**  
**Percent of Homeowner Households with Severe Housing Problems by Income and Race**

Warren County  
2013–2017 HUD CHAS Data

2015-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$27,390	58.9%	0%	0%	0%	0%	100%	0%	59.5%
\$27,391 to \$45,650	24.6%	0%	0%	0%	0%	0%	0%	24.6%
\$45,651 to \$73,040	11.8%	0%	0%	0%	0%	0%	0%	11.4%
\$73,041 to \$91,300	4.1%	0%	0%	0%	0%	0%	0%	4.1%
Above \$91,300	0.5%	0%	0%	0%	0%	0%	8.7%	0.6%
Total	6.6%	0	0%	0%	0%	23.1%	6.1%	6.6%
Without A Severe Housing Problems								
\$0 to \$27,390	37.1%	0%	0%	0%	0%	0%	0%	36%
\$27,391 to \$45,650	75.4%	0%	0%	0%	0%	0%	0%	75.4%
\$45,651 to \$73,040	88.2%	0%	0%	0%	0%	100%	100%	88.6%
\$73,041 to \$91,300	95.9%	0%	100%	0%	0%	0%	100%	95.9%
Above \$91,300	99.5%	100%	100%	100%	100%	100%	91.3%	99.4%
Total	93.3%	100%	100%	100%	100%	76.9%	91.4%	93.2%

**Table II.91.80**  
**Percent of Renter Households with Severe Housing Problems by Income and Race**

Warren County  
2013–2017 HUD CHAS Data

2015 - 2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$27,390	50.3%	0%	0%	0%	100%	68.8%	33.3%	52.7%
\$27,391 to \$45,650	23.6%	0%	0%	0%	0%	0%	0%	22.8%
\$45,651 to \$73,040	9.9%	0%	0%	0%	0%	0%	0%	9.1%
\$73,041 to \$91,300	3.5%	0%	0%	0%	0%	0%	0%	3.3%
Above \$91,300	2.9%	0%	0%	0%	0%	0%	0%	2.6%
Total	19.9%	0%	0%	0%	100%	25.6%	9.7%	20.4%
Without A Severe Housing Problems								
\$0 to \$27,390	44.5%	0%	0%	0%	0%	31.2%	66.7%	42.8%
\$27,391 to \$45,650	76.4%	0%	0%	0%	0%	100%	100%	77.2%
\$45,651 to \$73,040	90.1%	0%	0%	0%	0%	100%	100%	90.9%
\$73,041 to \$91,300	96.5%	100%	0%	0%	0%	0%	100%	96.7%
Above \$91,300	97.1%	0%	0%	0%	0%	100%	100%	97.4%
Total	78.9%	100%	0%	0%	0%	74.4%	90.3%	78.5%

**Table II.91.81**  
**Percent of Total Households with Severe Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$27,390	53.9%	0%	0%	0%	100%	73.7%	29.4%	55.4%
\$27,391 to \$45,650	24.1%	0%	0%	0%	0%	0%	0%	23.7%
\$45,651 to \$73,040	11.1%	0%	0%	0%	0%	0%	0%	10.6%
\$73,041 to \$91,300	4%	0%	0%	0%	0%	0%	0%	3.9%
Above \$91,300	0.7%	0%	0%	0%	0%	0%	8.4%	0.8%
Total	9.5%	0%	0%	0%	88.2%	25%	7.5%	9.8%
Without A Severe Housing Problems								
\$0 to \$27,390	41.4%	0%	0%	0%	0%	26.3%	58.8%	40.1%
\$27,391 to \$45,650	75.9%	0%	0%	0%	0%	100%	100%	76.3%
\$45,651 to \$73,040	88.9%	0%	0%	0%	0%	100%	100%	89.4%
\$73,041 to \$91,300	96%	100%	100%	0%	0%	0%	100%	96.1%
Above \$91,300	99.3%	100%	100%	100%	100%	100%	91.6%	99.2%
Total	90.1%	100%	100%	100%	11.8%	75%	91%	89.8%



**Table II.91.82**  
**Total Households with Severe Housing Problems by Income and Race**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$27,390	800	0	0	0	30	70	10	910
\$27,391 to \$45,650	420	0	0	0	0	0	0	420
\$45,651 to \$73,040	335	0	0	0	0	0	0	335
\$73,041 to \$91,300	80	0	0	0	0	0	0	80
Above \$91,300	65	0	0	0	0	0	10	75
Total	1,700	0	0	0	30	70	20	1,820
Without A Severe Housing Problems								
\$0 to \$27,390	615	0	0	0	0	25	20	660
\$27,391 to \$45,650	1,325	0	0	0	0	25	4	1,354
\$45,651 to \$73,040	2,680	0	0	0	0	50	95	2,825
\$73,041 to \$91,300	1,930	20	20	0	0	0	14	1,984
Above \$91,300	9,610	15	55	4	4	110	109	9,907
Total	16,160	35	75	4	4	210	242	16,730
Not Computed								
\$0 to \$27,390	70	0	0	0	0	0	4	74
\$27,391 to \$45,650	0	0	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0	0	0
Total	70	0	0	0	0	0	4	74
Total								
\$0 to \$27,390	1,485	0	0	0	30	95	34	1,644
\$27,391 to \$45,650	1,745	0	0	0	0	25	4	1,774
\$45,651 to \$73,040	3,015	0	0	0	0	50	95	3,160
\$73,041 to \$91,300	2,010	20	20	0	0	0	14	2,064
Above \$91,300	9,675	15	55	4	4	110	119	9,982
Total	17,930	35	75	4	34	280	266	18,624

Housing problems are explored by type and income in Table II.91.83 and Table II.91.84. More than 2,320 households have a cost burden and 1,419 have a severe cost burden. Some 905 renter households are impacted by cost burdens, and 605 are impacted by severe cost burdens. On the other hand, some 1,415 owner-occupied households have cost burdens, and 814 have severe cost burdens. Overall there are 14,405 households without a housing problem.

<b>Table II.91.83</b> <b>Percent of Housing Problems by Income and Tenure</b> Warren County 2013–2017 HUD CHAS Data						
<b>Housing Problem</b>	<b>\$0 to \$27,390</b>	<b>\$27,391 to \$45,650</b>	<b>\$45,651 to \$73,040</b>	<b>\$73,041 to \$91,300</b>	<b>Above \$91,300</b>	<b>Total</b>
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0.6%	0%	0.5%	0.3%	0.1%	0.2%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0%	0%	0.2%	0.9%	0%	0.1%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	0.5%	1.7%	2.2%	0%	0.5%
Housing cost burden greater than 50% of income (and none of the above problems)	58.7%	24%	9.2%	0.3%	0.4%	5.7%
Housing cost burden greater than 30% of income (and none of the above problems)	20.3%	22.9%	23.8%	17.3%	3.6%	9.9%
Zero/negative income (and none of the above problems)	4.7%	0%	0%	0%	0%	0.2%
has none of the 4 housing problems	15.6%	52.6%	64.5%	79.1%	95.8%	83.4%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0%	10%	2.2%	3.2%	2.6%	3.5%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	2.5%	0%	0%	0.9%	0%	0.7%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3%	0%	5.2%	0%	0%	2.1%
Housing cost burden greater than 50% of income (and none of the above problems)	47%	12.8%	1.7%	0%	0%	14.1%
Housing cost burden greater than 30% of income (and none of the above problems)	19.5%	42.2%	26.1%	6.5%	0%	21.1%
Zero/negative income (and none of the above problems)	4.5%	0%	0%	0%	0%	1.1%
has none of the 4 housing problems	23.5%	35%	64.8%	89.4%	97.4%	57.4%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table II.91.84**  
**Housing Problems by Income and Tenure**  
 Warren County  
 2013–2017 HUD CHAS Data

Housing Problem	\$0 to \$27,390	\$27,391 to \$45,650	\$45,651 to \$73,040	\$73,041 to \$91,300	Above \$91,300	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	10	4	10	28
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	15	0	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	35	35	4	78
Housing cost burden greater than 50% of income (and none of the above problems)	375	210	185	4	40	814
Housing cost burden greater than 30% of income (and none of the above problems)	130	200	480	275	330	1,415
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	100	460	1,300	1,260	8,830	11,950
<b>Total</b>	<b>639</b>	<b>874</b>	<b>2,014</b>	<b>1,593</b>	<b>9,214</b>	<b>14,334</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	90	25	15	20	150
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	25	0	0	4	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	0	60	0	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	470	115	20	0	0	605
Housing cost burden greater than 30% of income (and none of the above problems)	195	380	300	30	0	905
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	235	315	745	415	745	2,455
<b>Total</b>	<b>1,000</b>	<b>900</b>	<b>1,150</b>	<b>464</b>	<b>765</b>	<b>4,279</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	4	90	35	19	30	178
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	25	0	4	19	0	48
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	30	4	95	35	4	168
Housing cost burden greater than 50% of income (and none of the above problems)	845	325	205	4	40	1,419
Housing cost burden greater than 30% of income (and none of the above problems)	325	580	780	305	330	2,320
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
has none of the 4 housing problems	335	775	2,045	1,675	9,575	14,405
<b>Total</b>	<b>1,639</b>	<b>1,774</b>	<b>3,164</b>	<b>2,057</b>	<b>9,979</b>	<b>18,613</b>

## Cost Burdens

For owner occupied housing, elderly non-family households are more likely to be impacted by housing cost burdens, with 31.6 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 83.6 percent of elderly non-family and 50 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table II.91.85

Table II.91.86 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 973 renter occupied households faced cost burdens, compared to 1,424 owner occupied households. Of these, there are 220 renter households with incomes less than 30 percent HAMFI facing housing problems.

<b>Table II.91.85</b> <b>Owner-Occupied Households by Income and Family Status and Cost Burden</b> Warren County 2013–2017 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
<b>No Cost Burden</b>						
\$0 to \$27,390	0	50	4	40	4	98
\$27,391 to \$45,650	155	65	15	175	55	465
\$45,651 to \$73,040	420	340	140	255	185	1,340
\$73,041 to \$91,300	340	525	165	160	130	1,320
Above \$91,300	1,390	5,435	810	390	820	8,845
Total	2,305	6,415	1,134	1,020	1,194	12,068
<b>Cost Burden</b>						
\$0 to \$27,390	35	4	0	80	15	134
\$27,391 to \$45,650	55	35	30	55	25	200
\$45,651 to \$73,040	100	230	25	35	90	480
\$73,041 to \$91,300	40	155	25	15	45	280
Above \$91,300	35	205	35	15	40	330
Total	265	629	115	200	215	1,424
<b>Severe Cost Burden</b>						
\$0 to \$27,390	70	50	4	175	70	369
\$27,391 to \$45,650	25	75	25	45	30	200
\$45,651 to \$73,040	20	70	30	55	25	200
\$73,041 to \$91,300	4	4	0	0	0	8
Above \$91,300	4	25	10	0	0	39
Total	123	224	69	275	125	816
<b>Cost Burden Not Computed</b>						
\$0 to \$27,390	15	0	0	10	4	29
\$27,391 to \$45,650	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0
Total	15	0	0	10	4	29
<b>Total</b>						
\$0 to \$27,390	120	104	8	305	93	630
\$27,391 to \$45,650	235	175	70	275	110	865
\$45,651 to \$73,040	540	640	195	345	300	2,020
\$73,041 to \$91,300	384	684	190	175	175	1,608
Above \$91,300	1,429	5,665	855	405	860	9,214
<b>Total</b>	<b>2,708</b>	<b>7,268</b>	<b>1,318</b>	<b>1,505</b>	<b>1,538</b>	<b>14,337</b>

**Table II.91.86**  
**Renter-Occupied Households by Income and Family Status and Cost Burden**  
 Warren County  
 2013–2017 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
<b>No Cost Burden</b>						
\$0 to \$27,390	40	40	0	80	75	235
\$27,391 to \$45,650	20	80	4	135	75	314
\$45,651 to \$73,040	15	430	60	80	240	825
\$73,041 to \$91,300	4	290	25	20	80	419
Above \$91,300	40	490	15	35	165	745
<b>Total</b>	<b>119</b>	<b>1,330</b>	<b>104</b>	<b>350</b>	<b>635</b>	<b>2,538</b>
<b>Cost Burden</b>						
\$0 to \$27,390	0	110	10	85	15	220
\$27,391 to \$45,650	10	205	10	95	100	420
\$45,651 to \$73,040	4	85	0	25	185	299
\$73,041 to \$91,300	0	4	0	20	10	34
Above \$91,300	0	0	0	0	0	0
<b>Total</b>	<b>14</b>	<b>404</b>	<b>20</b>	<b>225</b>	<b>310</b>	<b>973</b>
<b>Severe Cost Burden</b>						
\$0 to \$27,390	4	60	30	145	265	504
\$27,391 to \$45,650	4	50	0	115	0	169
\$45,651 to \$73,040	10	0	4	10	0	24
\$73,041 to \$91,300	0	0	0	15	0	15
Above \$91,300	0	0	0	20	0	20
<b>Total</b>	<b>18</b>	<b>110</b>	<b>34</b>	<b>305</b>	<b>265</b>	<b>732</b>
<b>Cost Burden Not Computed</b>						
\$0 to \$27,390	0	25	0	10	10	45
\$27,391 to \$45,650	0	0	0	0	0	0
\$45,651 to \$73,040	0	0	0	0	0	0
\$73,041 to \$91,300	0	0	0	0	0	0
Above \$91,300	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>25</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>45</b>
<b>Total</b>						
\$0 to \$27,390	44	235	40	320	365	1,004
\$27,391 to \$45,650	34	335	14	345	175	903
\$45,651 to \$73,040	29	515	64	115	425	1,148
\$73,041 to \$91,300	4	294	25	55	90	468
Above \$91,300	40	490	15	55	165	765
<b>Total</b>	<b>151</b>	<b>1,869</b>	<b>158</b>	<b>890</b>	<b>1,220</b>	<b>4,288</b>

In total, some 2,390 households face cost burdens, and 1,555 face severe cost burdens. This includes 1,415 owner households and 975 renter households with a cost burden, as seen in Table II.91.87.

<b>Table II.91.87</b> <b>Households with Cost Burden by Tenure and Race</b> Warren County 2013–2017 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
<b>Owner-Occupied</b>					
White	11,835	1,350	800	30	14,015
Black	15	0	0	0	15
Asian	50	25	0	0	75
American Indian	4	0	0	0	4
Pacific Islander	4	0	0	0	4
Other Race	50	0	15	0	65
Hispanic	105	40	10	4	159
<b>Total</b>	<b>12,063</b>	<b>1,415</b>	<b>825</b>	<b>34</b>	<b>14,337</b>
<b>Renter-Occupied</b>					
White	2,340	905	635	45	3,925
Black	20	0	0	0	20
Asian	0	0	0	0	0
American Indian	0	0	0	0	0
Pacific Islander	0	0	30	0	30
Other Race	100	55	55	0	210
Hispanic	75	15	10	0	100
<b>Total</b>	<b>2,535</b>	<b>975</b>	<b>730</b>	<b>45</b>	<b>4,285</b>
<b>Total</b>					
White	14,175	2,255	1,435	75	17,940
Black	35	0	0	0	35
Asian	50	25	0	0	75
American Indian	4	0	0	0	4
Pacific Islander	4	0	30	0	34
Other Race	150	55	70	0	275
Hispanic	180	55	20	4	259
<b>Total</b>	<b>14,598</b>	<b>2,390</b>	<b>1,555</b>	<b>79</b>	<b>18,622</b>

## Lead-Based Paint Risks

Table II.91.88 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 1,290 households built between 1940 and 1979 with young children present, and 284 built prior to 1939.

<b>Table II.91.88</b> <b>Vintage of Households by Income and Presence of Young Children</b> Warren County 2013–2017 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
<b>Built 1939 or Earlier</b>			
\$0 to \$27,390	15	135	150
\$27,391 to \$45,650	34	175	209
\$45,651 to \$73,040	30	410	440
\$73,041 to \$91,300	80	175	255
Above \$91,300	125	940	1,065
<b>Total</b>	<b>284</b>	<b>1,835</b>	<b>2,119</b>
<b>Built 1940 to 1979</b>			
\$0 to \$27,390	145	770	915
\$27,391 to \$45,650	130	670	800
\$45,651 to \$73,040	290	1,225	1,515
\$73,041 to \$91,300	195	730	925
Above \$91,300	530	2,930	3,460
<b>Total</b>	<b>1,290</b>	<b>6,325</b>	<b>7,615</b>
<b>Built 1980 or Later</b>			
\$0 to \$27,390	100	485	585
\$27,391 to \$45,650	85	680	765
\$45,651 to \$73,040	290	910	1,200
\$73,041 to \$91,300	135	755	890
Above \$91,300	1,035	4,425	5,460
<b>Total</b>	<b>1,645</b>	<b>7,255</b>	<b>8,900</b>
<b>Total</b>			
\$0 to \$27,390	260	1,390	1,650
\$27,391 to \$45,650	249	1,525	1,774
\$45,651 to \$73,040	610	2,545	3,155
\$73,041 to \$91,300	410	1,660	2,070
Above \$91,300	1,690	8,295	9,985
<b>Total</b>	<b>3,219</b>	<b>15,415</b>	<b>18,634</b>



## Elderly Housing Needs

Table II.91.89 shows the rate of housing problems for elderly households. Some 835 elderly and 769 extra-elderly households have housing problems. Of these, some 280 elderly households with housing problems have incomes less than 30 percent HAMFI, and 320 extra-elderly households have incomes below 30 percent HAMFI.

<b>Table II.91.89</b> <b>Households with Housing Problems by Income and Elderly Status</b> Warren County 2013–2017 HUD CHAS Data				
<b>Income</b>	<b>Elderly</b>	<b>Extra-Elderly</b>	<b>Non-Elderly</b>	<b>Total</b>
<b>With Housing Problems</b>				
\$0 to \$27,390	280	320	640	1,240
\$27,391 to \$45,650	170	285	540	995
\$45,651 to \$73,040	185	130	805	1,120
\$73,041 to \$91,300	85	19	285	389
Above \$91,300	115	15	275	405
<b>Total</b>	<b>835</b>	<b>769</b>	<b>2,545</b>	<b>4,149</b>
<b>Without Housing Problems</b>				
\$0 to \$27,390	84	75	175	334
\$27,391 to \$45,650	280	225	275	780
\$45,651 to \$73,040	445	365	1,230	2,040
\$73,041 to \$91,300	410	174	1,090	1,674
Above \$91,300	1,805	415	7,355	9,575
<b>Total</b>	<b>3,024</b>	<b>1,254</b>	<b>10,125</b>	<b>14,403</b>
<b>Not Computed</b>				
\$0 to \$27,390	4	35	39	78
\$27,391 to \$45,650	0	0	0	0
\$45,651 to \$73,040	0	0	0	0
\$73,041 to \$91,300	0	0	0	0
Above \$91,300	0	0	0	0
<b>Total</b>	<b>4</b>	<b>35</b>	<b>39</b>	<b>78</b>
<b>Total</b>				
\$0 to \$27,390	368	430	854	1,652
\$27,391 to \$45,650	450	510	815	1,775
\$45,651 to \$73,040	630	495	2,035	3,160
\$73,041 to \$91,300	495	193	1,375	2,063
Above \$91,300	1,920	430	7,630	9,980
<b>Total</b>	<b>3,863</b>	<b>2,058</b>	<b>12,709</b>	<b>18,630</b>