Poverty and food insecurity impact the welfare of individuals, families, and communities. This profile describes indicators of poverty, food insecurity, and other measures of general economic well-being in Monroe County, Iowa.

**Poverty**

People living in poverty have annual incomes insufficient to meet their basic needs. The Federal government determines the poverty status of individuals and families using money income thresholds that vary by family size. The thresholds are based on three times the cost of a minimum food diet. See Page 11 for current Federal poverty guidelines.

The incidence of poverty varies among individuals and families with different socio-economic characteristics. Table 1 (following page) displays poverty rates by age, race and ethnicity, work experience, and family type in Monroe County and the state. The data describe average poverty characteristics during a five-year survey measurement period.

For each poverty measure, Table 1 includes a point estimate and a margin of error (MOE) value associated with that estimate. Adding and subtracting the margin of error to the point estimate yields a confidence interval that is 90% likely to contain the actual number or percentage of individuals or families in poverty.
Table 1. Poverty Status of Individuals and Families, 2008-2012

<table>
<thead>
<tr>
<th>Poverty Status of Individuals</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population in poverty</td>
<td>1,012</td>
<td>275</td>
<td>13.0%</td>
<td>3.6%</td>
<td>12.2%</td>
<td>0.2%</td>
</tr>
</tbody>
</table>

**Individuals in Poverty by Age**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 years</td>
<td>212</td>
<td>102</td>
<td>11.6%</td>
<td>5.4%</td>
<td>15.9%</td>
</tr>
<tr>
<td>Age 5 and under</td>
<td>69</td>
<td>41</td>
<td>11.7%</td>
<td>6.8%</td>
<td>19.3%</td>
</tr>
<tr>
<td>Age 6 to 17</td>
<td>143</td>
<td>71</td>
<td>11.6%</td>
<td>5.6%</td>
<td>14.2%</td>
</tr>
<tr>
<td>Age 18 to 64</td>
<td>667</td>
<td>187</td>
<td>14.5%</td>
<td>4.1%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Age 65 and up</td>
<td>133</td>
<td>66</td>
<td>9.9%</td>
<td>4.9%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Age 64 to 75</td>
<td>72</td>
<td>50</td>
<td>9.7%</td>
<td>6.7%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Age 75 and older</td>
<td>61</td>
<td>37</td>
<td>10.1%</td>
<td>6.0%</td>
<td>9.3%</td>
</tr>
</tbody>
</table>

**Individuals in Poverty by Race and Hispanic Origin**

<table>
<thead>
<tr>
<th>Race and Hispanic Origin</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>White alone</td>
<td>942</td>
<td>256</td>
<td>12.5%</td>
<td>3.4%</td>
<td>10.9%</td>
</tr>
<tr>
<td>Other race alone or in combination</td>
<td>70</td>
<td>83</td>
<td>26.7%</td>
<td>28.4%</td>
<td>27.4%</td>
</tr>
<tr>
<td>Hispanic or Latino, any race</td>
<td>0</td>
<td>14</td>
<td>0.0%</td>
<td>25.2%</td>
<td>26.6%</td>
</tr>
</tbody>
</table>

**Individuals in Poverty by Work Status in the Past 12 Months**

<table>
<thead>
<tr>
<th>Work Status</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All persons</td>
<td>853</td>
<td>223</td>
<td>13.7%</td>
<td>3.6%</td>
<td>11.1%</td>
</tr>
<tr>
<td>Worked full-time</td>
<td>115</td>
<td>55</td>
<td>4.3%</td>
<td>2.1%</td>
<td>2.2%</td>
</tr>
<tr>
<td>Worked part-time</td>
<td>258</td>
<td>105</td>
<td>18.3%</td>
<td>7.0%</td>
<td>18.6%</td>
</tr>
<tr>
<td>Did not work</td>
<td>480</td>
<td>144</td>
<td>22.6%</td>
<td>5.8%</td>
<td>18.9%</td>
</tr>
</tbody>
</table>

**Families at Selected Ratios of Income to Poverty Level**

**Income below the poverty threshold:**

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All families</td>
<td>250</td>
<td>89</td>
<td>10.8%</td>
<td>3.8%</td>
<td>7.9%</td>
</tr>
<tr>
<td>Married couple family</td>
<td>129</td>
<td>55</td>
<td>12.8%</td>
<td>5.5%</td>
<td>13.6%</td>
</tr>
<tr>
<td>Single parent</td>
<td>49</td>
<td>34</td>
<td>20.9%</td>
<td>12.8%</td>
<td>32.7%</td>
</tr>
<tr>
<td>Female parent</td>
<td>48</td>
<td>34</td>
<td>28.2%</td>
<td>17.1%</td>
<td>38.7%</td>
</tr>
</tbody>
</table>

**Income under 130% of threshold:**

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All families</td>
<td>364</td>
<td>102</td>
<td>15.8%</td>
<td>4.3%</td>
<td>11.6%</td>
</tr>
<tr>
<td>Married couple family</td>
<td>189</td>
<td>71</td>
<td>18.7%</td>
<td>6.5%</td>
<td>19.0%</td>
</tr>
<tr>
<td>Single parent</td>
<td>127</td>
<td>60</td>
<td>16.3%</td>
<td>7.2%</td>
<td>8.8%</td>
</tr>
<tr>
<td>Female parent</td>
<td>62</td>
<td>38</td>
<td>26.5%</td>
<td>13.8%</td>
<td>42.4%</td>
</tr>
</tbody>
</table>

**Income under 185% of threshold:**

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Number</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
<th>MOE (+/-)</th>
<th>% Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All families</td>
<td>547</td>
<td>126</td>
<td>23.7%</td>
<td>5.2%</td>
<td>20.1%</td>
</tr>
<tr>
<td>Married couple family</td>
<td>303</td>
<td>96</td>
<td>30.0%</td>
<td>8.4%</td>
<td>30.2%</td>
</tr>
<tr>
<td>Single parent</td>
<td>179</td>
<td>72</td>
<td>23.0%</td>
<td>8.5%</td>
<td>17.0%</td>
</tr>
<tr>
<td>Female parent</td>
<td>124</td>
<td>62</td>
<td>53.0%</td>
<td>19.8%</td>
<td>60.6%</td>
</tr>
</tbody>
</table>

A red flag indicates county values that may be unreliable due to small sample size.

MOE: Add or subtract the MOE (margin of error) to obtain a 90% confidence interval for the estimated number or rate.

Sources: American Community Survey Tables S1701, S1702, B17001, B17010, and B17022, U.S. Census Bureau.
Food Insecurity

In food insecure households, access to food is limited by a lack of money or other resources. The U.S. Department of Agriculture (USDA) defines two levels of food insecurity: low food security and very low food security.

Low food secure households have difficulty at some time during the year providing enough food for all their members. In very low food secure households, the food intake of some household members is reduced and normal eating patterns are disrupted at times during the year due to limited resources.

The chart at right illustrates USDA estimates for the incidence of food insecurity by level among households in Iowa compared to the United States.

**Percentage of households that are food insecure**

<table>
<thead>
<tr>
<th></th>
<th>Iowa</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low or very low food security</td>
<td>11.0 - 14.2</td>
<td>14.5 - 14.9</td>
</tr>
<tr>
<td>Very low food security</td>
<td>4.3 - 5.4</td>
<td>5.5 - 5.7</td>
</tr>
</tbody>
</table>

County-Level Estimates of Food Insecurity

While the Federal government does not publish county-level data on food insecurity, some hunger-related interest groups and organizations produce their own sub-state estimates. Table 2 shows estimates produced by the hunger-relief charity Feeding America for the incidence of food insecurity among individuals in Monroe County.

Individuals with incomes below 185% of poverty thresholds may be eligible for certain food and family assistance programs (see Pages 6-7). Table 2 includes estimates for the numbers of food-insecure individuals above and below the 185% poverty threshold.

**Table 2. Estimated Number and Percentage of Food Insecure Individuals**

<table>
<thead>
<tr>
<th></th>
<th>Monroe County</th>
<th>Statewide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals who are food insecure</td>
<td>980</td>
<td>389,730</td>
</tr>
<tr>
<td>% of total population</td>
<td>12.3%</td>
<td>12.7%</td>
</tr>
<tr>
<td>Food insecure individuals with incomes &lt;= 185% of poverty</td>
<td>597</td>
<td>234,618</td>
</tr>
<tr>
<td>% of total population</td>
<td>7.5%</td>
<td>7.6%</td>
</tr>
<tr>
<td>Food insecure individuals with incomes &gt;185% of poverty</td>
<td>382</td>
<td>155,113</td>
</tr>
<tr>
<td>% of total population</td>
<td>4.8%</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

Access to Food Stores

Number and Types of Food Stores

Many types of stores sell food for consumption at home. At right are the number and types of retail food establishments located in Monroe County.

Some small stores, such as those with no paid employees other than the owner(s), may be excluded from the establishment counts.

Distance to Grocery Stores

Access to healthy food may be limited in towns or neighborhoods without a grocery store, especially in areas where public transportation is unavailable. The U.S. Department of Agriculture (USDA) measures access using distance to the nearest supermarket, superstore, or other grocery store selling all major categories of food. Households more than one mile from a grocery store in urban areas and 10 miles in rural areas are considered to have low access.*

Table 3 shows USDA estimates of the number and percentage of individuals, children, seniors, low-income individuals (income at or below 200 percent of the Federal poverty threshold), and certain households with low access.

<table>
<thead>
<tr>
<th>Store Type</th>
<th>Typical Product Lines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supermarkets</td>
<td>A full line of fresh produce, fresh meat and poultry, dairy, dry and packaged foods, and canned and frozen foods.</td>
</tr>
<tr>
<td>Convenience Stores</td>
<td>A limited line of products that generally include milk, bread, soda, and snacks. May be connected to a gasoline station.</td>
</tr>
<tr>
<td>Specialty Food Stores</td>
<td>Narrow line of specialty products such as meat, fish, fruits and vegetables, baked goods, or other foods.</td>
</tr>
<tr>
<td>Warehouse Clubs &amp; Supercenters</td>
<td>A general line of groceries along with other types of merchandise including apparel and household goods.</td>
</tr>
</tbody>
</table>

Nutrition

Fresh Fruits and Vegetables

A healthy diet includes fresh fruits, vegetables, and other produce, many of which are available fresh in season from local farmers’ markets and farmstands.

The Iowa’s Farmers’ Market Nutrition Program (FMNP) promotes access to fresh fruits and vegetables by children, pregnant women, and seniors. Eligible participants may use FMNP checks to purchase fresh produce at authorized farmers’ markets and farmstands. The map at right shows the locations of authorized farmers’ markets and farmstands near Monroe County as of 2014.

A comparatively small amount of Iowa’s cropland acres are devoted to fruit and vegetable production. In Monroe County, farm operators reported a total of 18 crop acres used for vegetable, fruit, or tree nut production in 2012. The table below shows Monroe County production acres per 1,000 residents compared to state and national averages.

| Crop Land Used for Vegetable, Fruit, and Tree Nut Production per 1,000 Residents |
|----------------------------------|-----------------|
| Monroe County                   | 2.2 acres       |
| State of Iowa                   | 3.7 acres       |
| United States                   | 31.8 acres      |

Nutrition-Related Health Indicators

Many health conditions such as obesity and diabetes are related to diet. Obesity is defined as Body Mass Index (BMI) >=30.0. The BMI equals a person's body weight in kilograms divided by his or her height in meters squared. Diabetic is defined as the percent of the population ever told by their doctor they are diabetic, excluding women told only during pregnancy. Following are estimates for the incidence of obesity and diabetes among the adult population (ages 18 years and older) for Monroe County and the state. The rates shown are averages for 2006-2012.

<table>
<thead>
<tr>
<th>Percentage of Adults</th>
<th>Monroe County</th>
<th>State of Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Obese</td>
<td>23.4 - 45.3%</td>
<td>28.1 - 29.3%</td>
</tr>
<tr>
<td>Diabetic</td>
<td>4.0 - 12.1%</td>
<td>7.4 - 7.9%</td>
</tr>
</tbody>
</table>

Sources this page: Iowa Department of Agriculture and Land Stewardship (for locations of FMNP-authorized markets); ISU Estimates based on 2012 Census of Agriculture, U.S. Department of Agriculture (for fruit and vegetable production acres); and Behavioral Risk Factor Surveillance System (BRFSS) data from the Health Indicators Warehouse, U.S. Centers for Disease Control and Prevention National Center for Health Statistics (for incidence of obesity and diabetes).
Food and Family Assistance Programs

Program Participation Levels and Trends

Food and family assistance programs available to Iowa households and families include the Food Assistance Program, referred to at the Federal level as Supplemental Nutrition Assistance Program (SNAP); the Family Investment Program (FIP); the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and Free and Reduced School Meals Program. Recent county and statewide participation levels in these programs are illustrated in Table 4 below and charts on the following page.

Table 4. Participation Levels, 2013

<table>
<thead>
<tr>
<th>Program</th>
<th>Monroe County</th>
<th>Statewide</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food Assistance Program</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Average monthly participation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of recipients</td>
<td>957</td>
<td>420,033</td>
</tr>
<tr>
<td>Payment per recipient ($)</td>
<td>112</td>
<td>115</td>
</tr>
<tr>
<td><strong>Participants per 1,000 population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar year 2013</td>
<td>119.4</td>
<td>135.9</td>
</tr>
<tr>
<td>Latest 3-year average</td>
<td>121.5</td>
<td>132.0</td>
</tr>
<tr>
<td><strong>Family Investment Program</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Average monthly participation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of recipients</td>
<td>85</td>
<td>36,115</td>
</tr>
<tr>
<td>Payment per recipient ($)</td>
<td>122</td>
<td>129</td>
</tr>
<tr>
<td><strong>Participants per 1,000 population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar year 2013</td>
<td>10.6</td>
<td>11.7</td>
</tr>
<tr>
<td>Latest 3-year average</td>
<td>13.8</td>
<td>12.9</td>
</tr>
<tr>
<td><strong>WIC</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unduplicated Annual Participation*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Infants and Children</td>
<td>221</td>
<td>79,657</td>
</tr>
<tr>
<td>Women</td>
<td>84</td>
<td>33,141</td>
</tr>
<tr>
<td><strong>Participants per 1,000 population</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Calendar year 2013</td>
<td>38.1</td>
<td>36.5</td>
</tr>
<tr>
<td>Latest 3-year average</td>
<td>38.3</td>
<td>37.9</td>
</tr>
<tr>
<td><strong>Free or Reduced School Lunch</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of eligible students</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Free lunch</td>
<td>350</td>
<td>164,027</td>
</tr>
<tr>
<td>Reduced-price lunch</td>
<td>79</td>
<td>31,685</td>
</tr>
<tr>
<td><strong>Eligible percentage of enrollment</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2013-2014</td>
<td>37.6%</td>
<td>41.1%</td>
</tr>
<tr>
<td>Latest 3-year average</td>
<td>40.6%</td>
<td>40.3%</td>
</tr>
</tbody>
</table>

*Unduplicated counts of persons issued food benefits during the year, with each participant counted only once each year.
SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, and CHILDREN (WIC)

USDA provides federal grants to states to provide supplemental foods, health care referrals, and nutrition education for individuals at nutritional risk. To be eligible for WIC in Iowa, individuals must live in the state and be included in one of the eligible participant categories: pregnant, breast-feeding (up to one year), postpartum (up to six months), or infants or children up to the age of five. Eligible participants must be in households that have income at or below 185% of the Federal Poverty Level. They also must have a medical or nutrition need as determined at the certification appointment. For more information, go to http://www.idph.state.ia.us/wic.

SCHOOL MEALS

Children in households with incomes at or below 130 percent of the poverty level are eligible for free lunches and breakfasts. Children in households with incomes between 130 percent and 185 percent of the poverty level are eligible for reduced-price lunches and breakfasts, for which no more than 40 cents may be charged. While virtually all schools offer lunch, many do not offer breakfast.

The Iowa Department of Education provides data on school enrollment and the number of students eligible for free and reduced-price school meals. Recent eligibility levels are shown at right, with the number of students eligible expressed as a percentage of total enrollment for the academic years indicated (e.g., 2010 describes the 2010-2011 school year).

Data Sources: Food Assistance Program and Family Investment Program data were obtained from the Iowa Department of Human Services and compiled by the State Data Center of Iowa. WIC data were provided courtesy of the Iowa Department of Public Health. Unless otherwise noted, Food Assistance, FIP, and WIC program data reflect calendar year 2013 averages. Free/Reduced School Meals data were obtained from the Iowa Department of Education. Eligibility data reflect the 2013-2014 academic year, unless otherwise noted.
Household Income

Median household and family income values and median worker earnings are shown in Table 5. Household income describes the annual, pre-tax income from all sources (earnings, Social Security, public assistance, etc.) for all members in a household. Earnings include wages, salaries, and net self-employment income. Values are shown using 90 percent confidence intervals.

Personal Income by Source

Total personal income is the income received by all persons from all sources. Its major components include the earnings of workers and incomes of proprietors; rental, dividend, and interest income from investments; and government and other transfer payments. The chart below illustrates Monroe County's average per capita income in dollars and the average percentage contributed by each major source.

Transfer payments, which include Social Security, Medicare, income maintenance and other assistance programs, are an important source of local personal income. The fraction of local income derived from government assistance programs provides a relative measure of need. Table 6 shows detailed flows of income maintenance and other transfer payments into Monroe County compared to statewide per capita averages.

Table 5. Income Statistics, 2008-2012

<table>
<thead>
<tr>
<th></th>
<th>Monroe County</th>
<th>State of Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Incomes ($)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All households</td>
<td>40,650 - 49,882</td>
<td>50,085 - 51,402</td>
</tr>
<tr>
<td>Families</td>
<td>48,698 - 60,482</td>
<td>64,400 - 65,144</td>
</tr>
<tr>
<td>Non-family households</td>
<td>22,364 - 28,306</td>
<td>28,554 - 29,182</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Median Earnings of Full-Time, Year-Round Workers ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
</tr>
<tr>
<td>40,671 - 49,745</td>
</tr>
<tr>
<td>Females</td>
</tr>
<tr>
<td>28,214 - 39,620</td>
</tr>
<tr>
<td>28,554 - 29,182</td>
</tr>
</tbody>
</table>

Table 6. Transfer Payments Per Capita($) in 2012

<table>
<thead>
<tr>
<th></th>
<th>Monroe County</th>
<th>Statewide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement and Disability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Security (OASDI)</td>
<td>2,989</td>
<td>2,727</td>
</tr>
<tr>
<td>Non-OASDI disability and related</td>
<td>97</td>
<td>71</td>
</tr>
<tr>
<td>Medical</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicare</td>
<td>2,093</td>
<td>1,680</td>
</tr>
<tr>
<td>Medicaid and related</td>
<td>1,254</td>
<td>1,181</td>
</tr>
<tr>
<td>Military medical</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>Income Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td>81</td>
<td>98</td>
</tr>
<tr>
<td>Earned Income Tax Credit</td>
<td>141</td>
<td>126</td>
</tr>
<tr>
<td>SNAP (Food Assistance)</td>
<td>171</td>
<td>192</td>
</tr>
<tr>
<td>Other income maintenance*</td>
<td>252</td>
<td>230</td>
</tr>
<tr>
<td>Other Transfers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterans benefits</td>
<td>330</td>
<td>181</td>
</tr>
<tr>
<td>Unemployment insurance</td>
<td>211</td>
<td>213</td>
</tr>
<tr>
<td>Education and training</td>
<td>101</td>
<td>361</td>
</tr>
<tr>
<td>assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All other</td>
<td>212</td>
<td>208</td>
</tr>
</tbody>
</table>

*Includes Temporary Assistance to Needy Families (TANF), energy assistance, foster care and adoption assistance, WIC payments, and general state and local assistance to low-income individuals and families.

Sources this page: American Community Survey Table DP-03, U.S. Census Bureau (for household income and earnings); and Local Area Personal Income and Employment Tables CA1-3, CA04, and CA35, U.S. Bureau of Economic Analysis (for personal income and transfers by source).
Measures of Household Economic Stress

Unemployment
The loss of wages and other benefits due to unemployment may contribute to individual and family economic stress. The chart at right shows recent average, annual unemployment rates in the county and state. The unemployment rate measures the percentage of the civilian labor force that is unemployed. The labor force consists of all persons aged 16 or older who either are currently employed or actively seeking work.

Health Insurance
The cost of obtaining health care services may require families, especially those lacking health insurance coverage, to make trade-offs between health care and food. Table 7 shows the estimated number and percentage of individuals without health insurance. The displayed ranges reflect 90% confidence intervals for each measure.

Housing Costs
Housing costs typically represent a large fraction of a family’s budget, and may constrain the amount of income available for purchasing food. Table 8 shows the estimated median value for homes and median gross rent for housing units in the county and state. Also shown are estimated percentages of households whose housing costs exceed 30 percent of their monthly income. The displayed ranges reflect 90% confidence intervals for each measure.

Table 7. Health Insurance Coverage Estimates, 2008-2012

<table>
<thead>
<tr>
<th>Uninsured Population</th>
<th>Monroe County</th>
<th>State of Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>All persons under 65 years</td>
<td>704 - 872</td>
<td>242,274 - 257,518</td>
</tr>
<tr>
<td>Children 18 years and younger</td>
<td>72 - 124</td>
<td>26,604 - 34,036</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated % Uninsured</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All persons under 65 years</td>
<td>10.8% - 13.4%</td>
<td>9.6% - 10.2%</td>
</tr>
<tr>
<td>Children 18 years and younger</td>
<td>3.6% - 6.2%</td>
<td>3.6% - 4.6%</td>
</tr>
</tbody>
</table>

Table 8. Estimated Housing Costs, 2008-2012

<table>
<thead>
<tr>
<th>Housing Values &amp; Rents</th>
<th>Monroe County</th>
<th>State of Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median home value ($)</td>
<td>79,840 - 95,560</td>
<td>122,520 - 123,480</td>
</tr>
<tr>
<td>Median gross rent ($)</td>
<td>494 - 560</td>
<td>651 - 659</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>% of Households With Housing Costs &gt;=30% of Income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners with a mortgage</td>
<td>16.5% - 31.6%</td>
</tr>
<tr>
<td>Homeowners without a mortgage</td>
<td>10.5% - 20.0%</td>
</tr>
<tr>
<td>Renters</td>
<td>29.2% - 52.6%</td>
</tr>
</tbody>
</table>

Sources this page: Local Area Unemployment Statistics (for unemployment rates), U.S. Bureau of Labor Statistics; Small Area Health Insurance Estimates, U.S. Census Bureau (for health insurance coverage); and American Community Survey Table DP-04, U.S. Census Bureau (for housing costs).
**Population Profile**

**Age Distribution by Race and Ethnicity**

Recent U.S. Census Bureau population estimates by age, race, and Hispanic origin for Monroe County are shown in Table 9 below. The Census Bureau defines Hispanic as an ethnicity, not a race. Individuals of Hispanic origin may be of any race.

**Table 9. Population Estimates, 2013**

<table>
<thead>
<tr>
<th>Group</th>
<th>Under 20</th>
<th>20 to 44</th>
<th>45 to 64</th>
<th>65 years</th>
<th>All Ages</th>
<th>Monroe</th>
<th>Statewide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Population</td>
<td>2,051</td>
<td>2,215</td>
<td>2,231</td>
<td>1,515</td>
<td>8,012</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>White alone</td>
<td>1,957</td>
<td>2,148</td>
<td>2,201</td>
<td>1,505</td>
<td>7,811</td>
<td>97.5</td>
<td>92.5</td>
</tr>
<tr>
<td>Black alone</td>
<td>16</td>
<td>14</td>
<td>8</td>
<td>3</td>
<td>41</td>
<td>0.5</td>
<td>3.3</td>
</tr>
<tr>
<td>American Indian/Alaska Native alone</td>
<td>2</td>
<td>-</td>
<td>6</td>
<td>3</td>
<td>11</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Asian alone</td>
<td>14</td>
<td>36</td>
<td>7</td>
<td>1</td>
<td>58</td>
<td>0.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Any other race or combination</td>
<td>62</td>
<td>17</td>
<td>9</td>
<td>3</td>
<td>91</td>
<td>1.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Hispanic (of any race)</td>
<td>88</td>
<td>80</td>
<td>23</td>
<td>6</td>
<td>197</td>
<td>2.5</td>
<td>5.5</td>
</tr>
</tbody>
</table>

**Educational Attainment and English Language Ability**

Individuals with lower educational attainment may have limited employment and earnings opportunities that contribute to household economic stress. Table 10 displays the percentage of the adult population by their highest degree attained. Educational attainment is reported for the adult aged population after their education is largely complete (25 years of age or older). Values are displayed using 90% confidence intervals.

Language barriers may hinder programming and other local efforts to assist area families and individuals in need. Table 10 below shows the number and percentage of individuals ages 5 years and older who report speaking English less than “very well.”

**Table 10. Education and English Language Ability, 2008-2012**

<table>
<thead>
<tr>
<th>Adults by Highest Degree Attained</th>
<th>Monroe County</th>
<th>State of Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Less than 9th grade</td>
<td>3.0% - 6.6%</td>
<td>3.6% - 3.8%</td>
</tr>
<tr>
<td>% High school diploma</td>
<td>84.3% - 90.1%</td>
<td>90.6% - 90.8%</td>
</tr>
<tr>
<td>% Bachelor’s degree or higher</td>
<td>14.4% - 20.4%</td>
<td>25.1% - 25.5%</td>
</tr>
</tbody>
</table>

**Population with Limited English-Speaking Ability (Age 5 and Older)**

| Number of persons                | 44 - 192      | 82,423 - 86,155 |
| Percentage of population         | 0.6% - 2.6%   | 2.9% - 3.1%     |

* A red flag indicates county values that may be unreliable due to sampling error.

Sources this page: 2012 Annual Population Estimates, U.S. Census Bureau (for age distribution by race, and ethnicity); and American Community Survey Table DP-02, U.S. Census Bureau (for educational attainment and English language ability).
Data Notes

Federal Poverty Guidelines

The U.S. Census Bureau determines the poverty status of the non-institutionalized population based on family size and income level. If a family’s total annual income is below the threshold level appropriate for that family size, every member of the family is considered poor. The U.S. Department of Health and Human Services (HHS) annually publishes poverty guidelines by family size that are based on Census Bureau poverty thresholds. At right are current HHS poverty guidelines as published in the Federal Register, Document Number 2014-01303, January 22, 2014.

<table>
<thead>
<tr>
<th>Family Size</th>
<th>100%</th>
<th>130%</th>
<th>185%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11,670</td>
<td>15,171</td>
<td>21,590</td>
</tr>
<tr>
<td>2</td>
<td>15,730</td>
<td>20,449</td>
<td>29,101</td>
</tr>
<tr>
<td>3</td>
<td>19,790</td>
<td>25,727</td>
<td>36,612</td>
</tr>
<tr>
<td>4</td>
<td>23,850</td>
<td>31,005</td>
<td>44,123</td>
</tr>
<tr>
<td>5</td>
<td>27,910</td>
<td>36,283</td>
<td>51,634</td>
</tr>
<tr>
<td>6</td>
<td>31,970</td>
<td>41,561</td>
<td>59,145</td>
</tr>
</tbody>
</table>

Other Information Sources

- Poverty: Poverty rate data in this report were obtained from the U.S. Census Bureau’s American Community Survey. Other sources for poverty data include the Small Area Income and Poverty Estimates Program and the Current Population Survey, both of which are administered by the U.S. Census Bureau.

- Food insecurity: The U.S. Department of Agriculture (USDA) publishes estimates of food insecurity at the national and state levels using data collected from a special annual supplement to the Current Population Survey. The county-level data in this report were obtained from Map the Meal Gap, Feeding America (http://feedingamerica.org/). Readers are encouraged to visit their website for more information about their methodology and data sources.

- Access to food stores: This report utilized county-level statistics from the Food Access Research Atlas, Economic Research Service, USDA. The Centers for Disease Control and Prevention has also analyzed access to healthier food retailers at the census tract level. For more information, see the publication, “Access to Healthier Food Retailers — United States, 2011,” available at http://www.cdc.gov/mmwr/preview/mmwrhtml/su6203a4.htm.

- Resources for families and communities: Please visit the ISUEO Families and Communities Web page at http://www.extension.iastate.edu/humansciences/reducing-poverty-families-communities.

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