

Wealth Transfer and Projected Wealth Transfer in Iowa Counties

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Wealth Transfer and Projected Wealth Transfer in Iowa Counties

The Community Vitality Center (CVC) has carried out a study of wealth transfer in Iowa. The first part of the study examined recorded wealth transfer in Iowa's counties for the period of 1998 through 2002. Probate records of wills and estates of decedents that were filed with Iowa's Probate Court were the basis for the study. The probate record for a decedent shows the various court fees paid by the estate of which one is an estate settlement fee. This fee is based on the value of the decedent's estate and is determined by a formula outlined in the Iowa Code. In general, each \$100,000 value of an estate is assessed a fee of \$100 with no maximum to the fee.

The CVC obtained probate records from the Iowa Court Information System that contained the estate settlement fee paid for the estate of each decedent during the years of 1998 through 2002. Using the estate settlement fee reported for each decedent along with the formula from the Iowa Code, the CVC was able to calculate the value of each estate. These values were summed to get a total by county based on where the probate records were filed. Although five years of records were used, there were many year-to-year variations and it is the *annual average* over the five-year period that is reported herein.

Annually, Iowa decedents transferred \$4.933 billion in their estates with the highest amount of \$488.8 million per year transferred in Polk County to the lowest amount of \$9.4 million for Clarke County (Figure 1, Table 1). Linn County had the second highest annual total transfer with \$204.5 million, and was joined by Black Hawk, Dubuque, Johnson, Scott, and Story Counties with at least \$100 million each. With the exceptions of Clarke, Davis, and Decatur, all the remaining counties recorded at least \$10 million in transfers annually. County ranks for these total transfers are noted (Table 1). For the most part, these total annual transfer amounts varied by the population size of the county, as those with more people also have more deaths.

When the total annual transfer was divided by the number of probated estates, statewide, Iowa's probated estates averaged \$274,425 during 1998-2002 (Figure 2, Table 1). Forty-seven counties had average estates higher than the statewide figure. There were five counties (Johnson, Kossuth, Muscatine, Palo Alto, Poweshiek) that exceeded \$360,000 in average estate value. Poweshiek County's average estate was \$397,393 and ranked highest in the state (Table 1). Probated estates averaged less than \$200,000 in 12 counties. Those for Monroe (\$156,486), Appanoose (\$167,711), Decatur (\$178,996), and Woodbury (\$179,696) ranked the lowest.

The second part of the study involved projected wealth transfer. Beginning with the age structure of each county at Census 2000 and a life table of mortality by age, deaths were projected for each five-year period through 2049 for each county. In addition, wealth transfer per death was determined for the initial projection year of 2000 based on the analysis of Iowa's probate records. The projected deaths, the wealth transfer per death, along with an assumed annual two percent growth rate were used to develop wealth transfer projections for the fifty year period of 2000 through 2049.

This process resulted in a projected wealth transfer for Iowa of \$531.7 billion between 2000 and 2049 (Table 2). Among Iowa's counties, the fifty-year projected wealth transfer ranged from \$793 million (Decatur) to \$69.24 billion (Polk). Decatur County's transfer was the only one projected to be less than \$800 million, but seven others were less than \$1 billion. Counties with small populations were generally among those with the lower projected wealth transfers. Polk County's projected transfer was the only one to exceed \$30 billion, but eight others exceeded \$10 billion.

The wealth transfer projections are reported for each decade between 2000 and 2049 (Table 2). Because the projections incorporated an assumed annual growth rate of two percent, the statewide projection (\$57.46 billion) for the first decade (2000-2009) was smaller than that for the second decade (\$74.43 billion, 2010-2019). The compounding of the growth rate accelerated the amount of transfer expected at each decade. The percent of the total projected transfer is reported for each time period. Statewide, approximately 25 percent of the 50 year transfer would be expected in the first 20 years with the remaining 75 percent expected in the final 30 years (Figure 3, Table 3).

The uneven distribution across the decades again reflects compounded growth, but for the individual counties, the expected transfer by decade is affected by the age structure as well (Figure 4). Counties with a large proportion of older residents at Census 2000 were projected to have a higher proportion of deaths in the earlier part of the fifty-year projection period than those counties with a younger age structure. Most of Iowa's counties (85) were projected to have a higher proportion of wealth transfer in the first 20 years than the statewide figure. Nineteen counties could expect at least 30 percent of the projected transfer during the first 20 years and, among these, Audubon, Monona, Ringgold, Sac, Taylor, and Wayne were the highest (Table 3). These counties were mostly rural. In contrast, the projections for Iowa's metropolitan counties showed lower proportions in the first 20 years. Less than 22 percent of the projected wealth transfer would occur in Dallas, Johnson, Linn, Polk, and Scott Counties from 2000 to 2019.

More information about the wealth transfer study can be obtained on the Community Vitality Center's web site (www.cvcia.org). A profile for each county is provided that also includes information on income, charitable giving, total population, age, and deaths.

Figure 1. Total Annual Average Recorded Wealth Transfer, 1998-2002

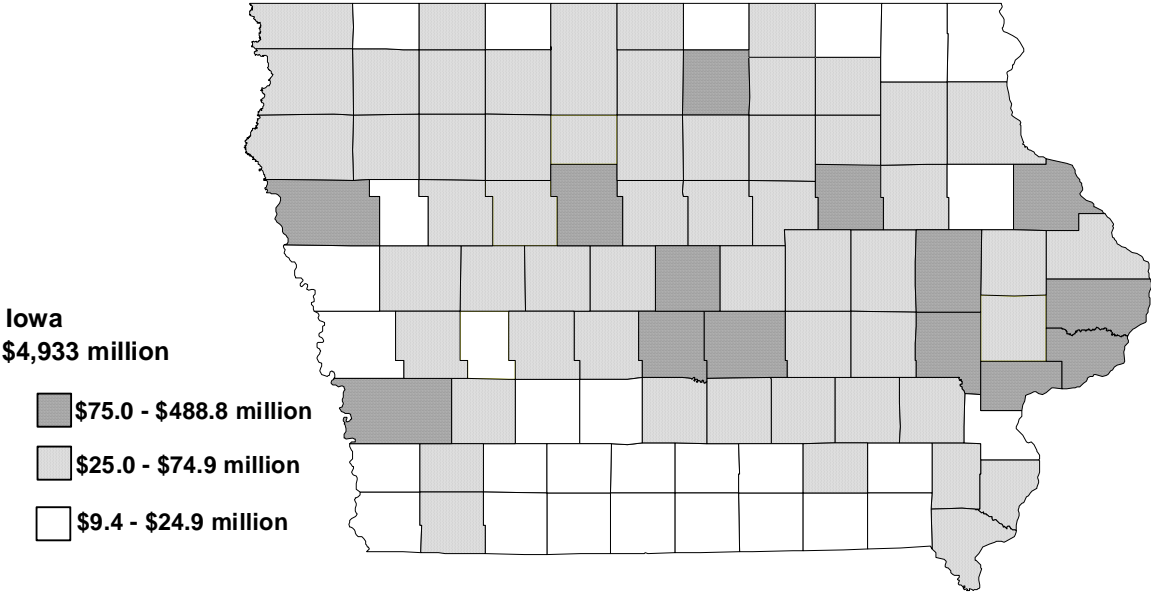


Figure 2. Annual Average Transfer per Recorded Probated Estate, 1998-2002

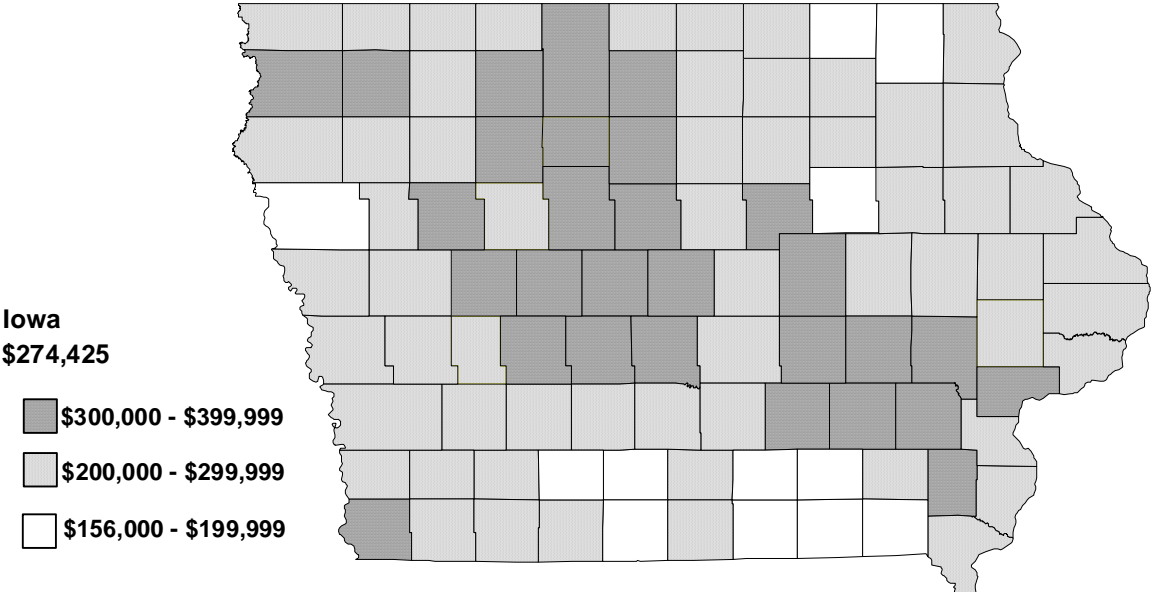


Figure 3. Percent of Projected 50 Year Transfer in First 20 Years, 2000-2049

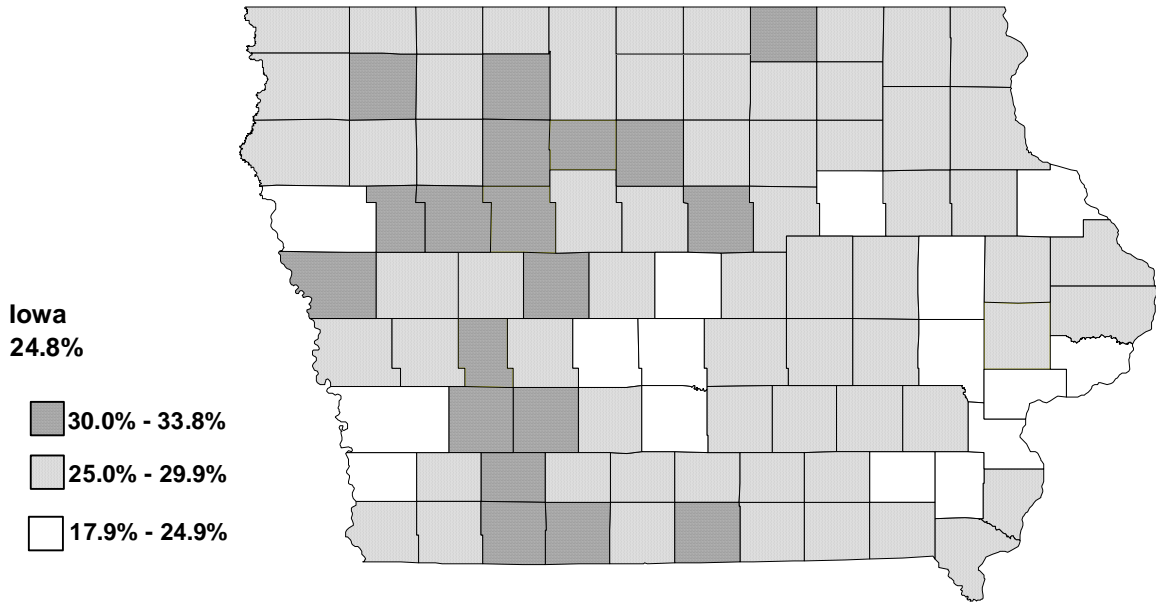


Figure 4. Percent of Population by Age Group, Iowa, 2000

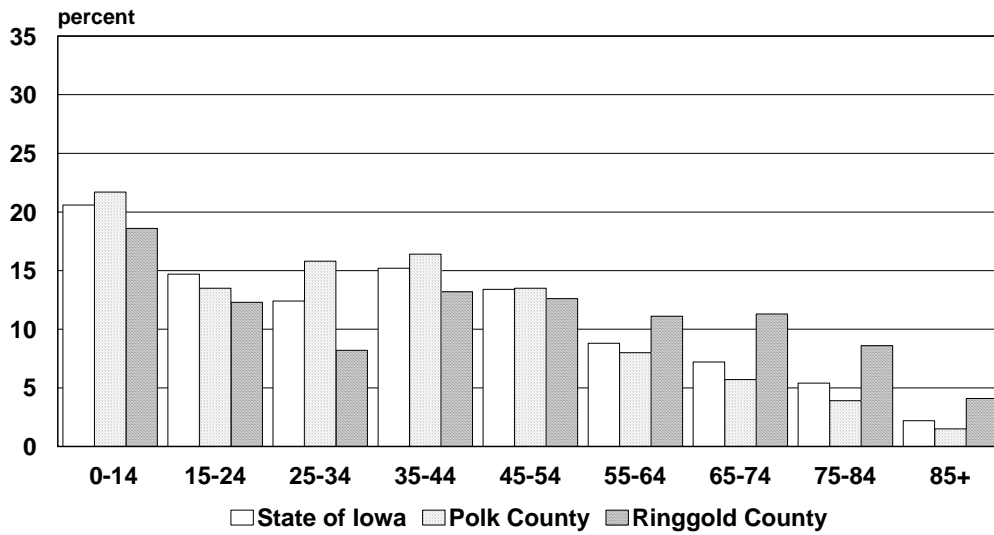


Table 1. Annual Average Recorded Wealth Transfer for Iowa Counties, 1998-2002.

| County | Total Annual Wealth Transfer of Recorded Probated Estates | | Annual Average Wealth Transfer Per Recorded Probated Estate | |
|---------------|---|------|---|------|
| | (\$ millions) | Rank | (\$) | Rank |
| State of Iowa | 4,933.2 | - | 274,425 | - |
| Adair | 20.8 | 84.0 | 278,436 | 46.0 |
| Adams | 10.5 | 96.0 | 229,858 | 77.0 |
| Allamakee | 23.2 | 77.0 | 238,738 | 70.0 |
| Appanoose | 15.9 | 89.0 | 167,711 | 98.0 |
| Audubon | 18.1 | 88.0 | 280,312 | 43.0 |
| Benton | 44.5 | 37.0 | 270,697 | 51.0 |
| Black Hawk | 119.5 | 5.0 | 199,799 | 88.0 |
| Boone | 62.2 | 22.0 | 308,692 | 28.0 |
| Bremer | 55.6 | 24.0 | 298,415 | 30.0 |
| Buchanan | 43.5 | 40.0 | 295,178 | 34.0 |
| Buena Vista | 41.6 | 42.0 | 267,545 | 52.0 |
| Butler | 40.0 | 45.0 | 265,095 | 54.0 |
| Calhoun | 31.6 | 60.0 | 264,271 | 55.0 |
| Carroll | 54.0 | 25.0 | 334,315 | 15.0 |
| Cass | 32.9 | 58.0 | 230,248 | 76.0 |
| Cedar | 44.2 | 39.0 | 294,764 | 35.0 |
| Cerro Gordo | 83.9 | 13.0 | 245,126 | 64.0 |
| Cherokee | 29.1 | 64.0 | 225,131 | 81.0 |
| Chickasaw | 26.4 | 69.0 | 246,452 | 63.0 |
| Clarke | 9.4 | 99.0 | 186,033 | 93.0 |
| Clay | 34.4 | 55.0 | 271,802 | 50.0 |
| Clayton | 29.2 | 63.0 | 237,745 | 72.0 |
| Clinton | 95.0 | 9.0 | 271,998 | 48.0 |
| Crawford | 28.5 | 65.0 | 228,655 | 80.0 |
| Dallas | 74.6 | 15.0 | 355,010 | 9.0 |
| Davis | 9.7 | 97.0 | 180,802 | 94.0 |
| Decatur | 9.5 | 98.0 | 178,996 | 97.0 |
| Delaware | 24.5 | 72.0 | 237,943 | 71.0 |
| Des Moines | 63.5 | 20.0 | 255,252 | 59.0 |
| Dickinson | 45.4 | 34.0 | 289,624 | 38.0 |

Table 1. Annual Average Recorded Wealth Transfer for Iowa Counties, 1998-2002.

| County | Total Annual Wealth Transfer of Recorded Probated Estates | | Annual Average Wealth Transfer Per Recorded Probated Estate | |
|-----------|---|------|---|------|
| | \$ Millions | Rank | \$ | Rank |
| Dubuque | 118.4 | 6.0 | 290,974 | 36.0 |
| Emmet | 21.1 | 82.0 | 230,370 | 75.0 |
| Fayette | 36.7 | 51.0 | 235,854 | 73.0 |
| Floyd | 51.7 | 30.0 | 295,663 | 33.0 |
| Franklin | 38.1 | 48.0 | 296,954 | 31.0 |
| Fremont | 20.8 | 83.0 | 316,958 | 22.0 |
| Greene | 36.6 | 52.0 | 355,780 | 8.0 |
| Grundy | 41.8 | 41.0 | 349,406 | 10.0 |
| Guthrie | 35.5 | 53.0 | 332,012 | 17.0 |
| Hamilton | 40.3 | 44.0 | 312,248 | 25.0 |
| Hancock | 37.8 | 49.0 | 332,882 | 16.0 |
| Hardin | 52.1 | 29.0 | 280,837 | 41.0 |
| Harrison | 22.9 | 79.0 | 213,599 | 83.0 |
| Henry | 47.6 | 33.0 | 311,820 | 26.0 |
| Howard | 18.2 | 87.0 | 199,681 | 89.0 |
| Humboldt | 37.1 | 50.0 | 341,446 | 12.0 |
| Ida | 20.2 | 85.0 | 271,940 | 49.0 |
| Iowa | 39.0 | 46.0 | 315,802 | 23.0 |
| Jackson | 31.9 | 59.0 | 250,767 | 61.0 |
| Jasper | 77.0 | 14.0 | 290,321 | 37.0 |
| Jefferson | 24.3 | 74.0 | 242,861 | 65.0 |
| Johnson | 127.6 | 4.0 | 365,526 | 5.0 |
| Jones | 28.0 | 67.0 | 211,338 | 85.0 |
| Keokuk | 34.9 | 54.0 | 319,206 | 21.0 |
| Kossuth | 63.9 | 18.0 | 369,818 | 4.0 |
| Lee | 65.9 | 17.0 | 238,789 | 69.0 |
| Linn | 204.5 | 2.0 | 262,554 | 56.0 |
| Louisa | 22.9 | 80.0 | 283,986 | 40.0 |
| Lucas | 15.3 | 90.0 | 228,866 | 79.0 |
| Lyon | 25.7 | 70.0 | 276,736 | 47.0 |
| Madison | 23.4 | 76.0 | 209,153 | 86.0 |
| Mahaska | 53.8 | 27.0 | 310,843 | 27.0 |
| Marion | 53.5 | 28.0 | 262,076 | 57.0 |
| Marshall | 69.9 | 16.0 | 279,440 | 45.0 |
| Mills | 24.0 | 75.0 | 280,318 | 42.0 |

Table 1. Annual Average Recorded Wealth Transfer for Iowa Counties, 1998-2002.

| County | Total Annual Wealth Transfer of Recorded Probated Estates | | Annual Average Wealth Transfer Per Recorded Probated Estate | |
|---------------|---|------|---|------|
| | \$ Millions | Rank | \$ | Rank |
| Mitchell | 34.0 | 57.0 | 286,541 | 39.0 |
| Monona | 24.8 | 71.0 | 240,727 | 67.0 |
| Monroe | 11.2 | 95.0 | 156,486 | 99.0 |
| Montgomery | 31.1 | 61.0 | 279,651 | 44.0 |
| Muscatine | 85.2 | 12.0 | 386,432 | 2.0 |
| O'Brien | 45.0 | 36.0 | 346,481 | 11.0 |
| Osceola | 21.6 | 81.0 | 258,447 | 58.0 |
| Page | 27.2 | 68.0 | 211,565 | 84.0 |
| Palo Alto | 41.0 | 43.0 | 376,343 | 3.0 |
| Plymouth | 44.2 | 38.0 | 240,333 | 68.0 |
| Pocahontas | 34.2 | 56.0 | 335,480 | 14.0 |
| Polk | 488.8 | 1.0 | 303,769 | 29.0 |
| Pottawattamie | 96.1 | 8.0 | 215,214 | 82.0 |
| Poweshiek | 63.9 | 19.0 | 397,393 | 1.0 |
| Ringgold | 11.9 | 93.0 | 229,148 | 78.0 |
| Sac | 38.2 | 47.0 | 323,998 | 19.0 |
| Scott | 173.4 | 3.0 | 231,069 | 74.0 |
| Shelby | 28.4 | 66.0 | 241,124 | 66.0 |
| Sioux | 59.6 | 23.0 | 338,147 | 13.0 |
| Story | 116.2 | 7.0 | 359,934 | 6.0 |
| Tama | 48.9 | 31.0 | 325,913 | 18.0 |
| Taylor | 14.9 | 91.0 | 249,428 | 62.0 |
| Union | 19.4 | 86.0 | 193,944 | 90.0 |
| Van Buren | 11.4 | 94.0 | 188,364 | 92.0 |
| Wapello | 47.8 | 32.0 | 188,775 | 91.0 |
| Warren | 45.1 | 35.0 | 251,771 | 60.0 |
| Washington | 63.5 | 21.0 | 314,186 | 24.0 |
| Wayne | 12.5 | 92.0 | 203,008 | 87.0 |
| Webster | 89.4 | 11.0 | 319,686 | 20.0 |
| Winnebago | 29.9 | 62.0 | 296,926 | 32.0 |
| Winneshiek | 22.9 | 78.0 | 180,364 | 95.0 |
| Woodbury | 89.5 | 10.0 | 179,696 | 96.0 |
| Worth | 24.5 | 73.0 | 267,053 | 53.0 |
| Wright | 53.9 | 26.0 | 358,297 | 7.0 |

Source: Community Vitality Center and Iowa Court Information System.

Table 2. Projected Wealth (millions nominal \$ inflated at 2% annually) Transfer by Decade for Iowa Counties, 2000-2049.

| County | Decade | | | | | |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2049 | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| State of Iowa | 531,712.1 | 57,462.0 | 74,427.5 | 98,257.5 | 133,602.1 | 167,963.0 |
| Adair | 1,632.8 | 244.8 | 269.3 | 304.8 | 375.2 | 438.8 |
| Adams | 884.5 | 123.9 | 147.2 | 169.2 | 206.2 | 238.0 |
| Allamakee | 2,125.2 | 269.6 | 330.0 | 404.8 | 512.1 | 608.8 |
| Appanoose | 1,391.4 | 186.0 | 222.0 | 264.7 | 328.2 | 390.6 |
| Audubon | 1,352.6 | 212.4 | 235.8 | 258.8 | 304.4 | 341.3 |
| Benton | 5,095.7 | 564.2 | 716.8 | 939.7 | 1,274.6 | 1,600.4 |
| Black Hawk | 13,145.5 | 1,402.1 | 1,836.8 | 2,431.4 | 3,312.8 | 4,162.3 |
| Boone | 5,752.1 | 664.0 | 827.8 | 1,070.7 | 1,431.9 | 1,757.7 |
| Bremer | 5,754.3 | 698.3 | 874.5 | 1,113.1 | 1,424.2 | 1,644.2 |
| Buchanan | 4,506.8 | 490.2 | 643.3 | 848.7 | 1,132.8 | 1,391.7 |
| Buena Vista | 3,881.7 | 477.8 | 573.9 | 706.8 | 946.2 | 1,176.9 |
| Butler | 3,431.6 | 458.7 | 544.4 | 652.6 | 819.9 | 955.9 |
| Calhoun | 2,479.3 | 357.9 | 404.2 | 468.7 | 577.5 | 671.0 |
| Carroll | 4,921.8 | 635.2 | 759.4 | 910.3 | 1,176.7 | 1,440.2 |
| Cass | 2,583.5 | 357.1 | 417.2 | 493.2 | 607.7 | 708.3 |
| Cedar | 4,889.8 | 565.2 | 703.4 | 915.9 | 1,223.1 | 1,482.2 |
| Cerro Gordo | 7,787.7 | 932.0 | 1,170.9 | 1,463.3 | 1,907.5 | 2,314.0 |
| Cherokee | 2,465.6 | 330.9 | 402.5 | 478.0 | 587.9 | 666.3 |
| Chickasaw | 2,622.5 | 329.7 | 406.3 | 503.5 | 636.3 | 746.8 |
| Clarke | 886.4 | 107.8 | 131.2 | 165.4 | 217.3 | 264.6 |
| Clay | 3,448.8 | 418.4 | 514.2 | 636.6 | 842.8 | 1,036.8 |
| Clayton | 2,512.0 | 315.5 | 385.7 | 478.7 | 608.3 | 723.8 |
| Clinton | 9,265.5 | 1,038.9 | 1,356.0 | 1,754.6 | 2,309.3 | 2,806.8 |
| Crawford | 2,939.5 | 357.6 | 443.0 | 552.8 | 715.3 | 870.9 |
| Dallas | 10,216.8 | 879.7 | 1,242.9 | 1,829.0 | 2,696.8 | 3,568.5 |
| Davis | 897.9 | 112.4 | 136.2 | 172.8 | 217.7 | 258.8 |
| Decatur | 793.0 | 105.5 | 128.3 | 152.6 | 187.0 | 219.6 |
| Delaware | 2,967.4 | 328.7 | 431.0 | 558.2 | 740.6 | 909.0 |
| Des Moines | 6,675.6 | 771.6 | 986.3 | 1,262.3 | 1,658.2 | 1,997.1 |
| Dickinson | 4,535.1 | 589.3 | 743.4 | 898.4 | 1,087.4 | 1,216.5 |

Table 2. Projected Wealth (millions nominal \$ inflated at 2% annually) Transfer by Decade for Iowa Counties, 2000-2049 (continued).

| County | Decade | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2049 | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| Dubuque | 12,651.3 | 1,360.1 | 1,785.2 | 2,357.5 | 3,184.2 | 3,964.3 |
| Emmet | 1,800.8 | 244.2 | 285.5 | 336.9 | 426.5 | 507.7 |
| Fayette | 3,200.3 | 419.9 | 505.3 | 607.4 | 761.2 | 906.5 |
| Floyd | 4,459.4 | 598.5 | 703.4 | 850.4 | 1,063.4 | 1,243.8 |
| Franklin | 3,239.6 | 438.5 | 527.6 | 621.0 | 765.2 | 887.3 |
| Fremont | 1,698.2 | 224.1 | 272.7 | 326.3 | 405.4 | 469.7 |
| Greene | 2,904.0 | 423.3 | 475.9 | 544.4 | 671.6 | 788.7 |
| Grundy | 4,172.4 | 556.9 | 658.8 | 798.9 | 995.7 | 1,162.0 |
| Guthrie | 3,068.3 | 412.3 | 501.6 | 595.7 | 728.5 | 830.2 |
| Hamilton | 4,131.8 | 504.8 | 620.7 | 768.9 | 1,005.3 | 1,232.2 |
| Hancock | 3,747.4 | 471.5 | 572.0 | 707.5 | 911.8 | 1,084.7 |
| Hardin | 3,968.6 | 566.9 | 643.7 | 744.6 | 925.8 | 1,087.7 |
| Harrison | 1,862.1 | 226.3 | 280.0 | 348.9 | 452.2 | 554.6 |
| Henry | 5,018.2 | 533.1 | 681.5 | 916.5 | 1,273.1 | 1,613.9 |
| Howard | 1,434.4 | 199.4 | 228.7 | 267.7 | 336.1 | 402.5 |
| Humboldt | 3,416.4 | 476.7 | 557.2 | 649.8 | 798.2 | 934.5 |
| Ida | 1,544.5 | 219.1 | 256.6 | 293.3 | 357.8 | 417.7 |
| Iowa | 3,892.5 | 467.8 | 571.1 | 721.8 | 956.5 | 1,175.3 |
| Jackson | 3,194.3 | 381.1 | 483.7 | 612.1 | 784.4 | 933.1 |
| Jasper | 8,780.6 | 957.0 | 1,259.2 | 1,643.8 | 2,193.1 | 2,727.5 |
| Jefferson | 2,959.7 | 299.0 | 402.9 | 572.6 | 792.4 | 892.9 |
| Johnson | 25,128.5 | 1,772.1 | 2,734.6 | 4,363.6 | 6,823.7 | 9,434.5 |
| Jones | 3,302.7 | 357.2 | 467.9 | 618.2 | 832.1 | 1,027.3 |
| Keokuk | 3,258.9 | 446.1 | 515.7 | 605.1 | 767.4 | 924.5 |
| Kossuth | 5,810.0 | 788.9 | 947.1 | 1,126.6 | 1,376.3 | 1,571.2 |
| Lee | 6,329.2 | 722.2 | 936.6 | 1,209.1 | 1,583.2 | 1,878.3 |
| Linn | 28,543.0 | 2,599.2 | 3,639.2 | 5,175.2 | 7,410.5 | 9,719.0 |
| Louisa | 2,653.3 | 274.9 | 364.5 | 491.3 | 670.4 | 852.2 |
| Lucas | 1,316.2 | 177.7 | 209.2 | 252.0 | 311.1 | 366.1 |
| Lyon | 2,474.0 | 325.0 | 385.6 | 460.4 | 584.3 | 718.7 |
| Madison | 2,191.3 | 247.4 | 307.4 | 406.8 | 550.6 | 679.0 |
| Mahaska | 5,846.5 | 680.8 | 847.2 | 1,071.4 | 1,439.6 | 1,807.4 |
| Marion | 5,312.6 | 623.7 | 769.0 | 983.4 | 1,311.1 | 1,625.4 |
| Marshall | 5,809.6 | 667.6 | 854.5 | 1,094.9 | 1,443.6 | 1,748.9 |
| Mills | 2,827.6 | 269.0 | 381.4 | 542.6 | 742.4 | 892.1 |

Table 2. Projected Wealth (millions nominal \$ inflated at 2% annually) Transfer by Decade for Iowa Counties, 2000-2049 (continued).

| County | Decade | | | | | |
|---------------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2049 | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| Mitchell | 2,741.9 | 404.4 | 450.1 | 515.9 | 629.1 | 742.5 |
| Monona | 1,635.0 | 254.2 | 279.3 | 310.4 | 368.1 | 423.0 |
| Monroe | 924.4 | 123.9 | 147.1 | 175.0 | 218.8 | 259.7 |
| Montgomery | 2,378.5 | 319.7 | 370.3 | 442.8 | 565.9 | 679.8 |
| Muscatine | 9,777.3 | 944.4 | 1,295.8 | 1,807.9 | 2,526.4 | 3,202.7 |
| O'Brien | 3,797.1 | 538.7 | 617.1 | 712.3 | 880.5 | 1,048.5 |
| Osceola | 1,878.5 | 243.4 | 291.0 | 350.9 | 450.8 | 542.4 |
| Page | 2,221.0 | 286.8 | 341.8 | 411.2 | 528.7 | 652.5 |
| Palo Alto | 3,119.0 | 448.8 | 516.3 | 596.3 | 715.2 | 842.3 |
| Plymouth | 4,499.6 | 515.7 | 651.5 | 838.3 | 1,120.3 | 1,373.9 |
| Pocahontas | 2,927.7 | 426.4 | 493.2 | 565.7 | 683.3 | 759.0 |
| Polk | 69,241.3 | 5,764.0 | 8,328.7 | 12,284.9 | 18,209.4 | 24,654.3 |
| Pottawattamie | 10,573.9 | 1,022.3 | 1,443.7 | 1,974.4 | 2,707.9 | 3,425.7 |
| Poweshiek | 5,398.6 | 694.5 | 832.1 | 1,020.1 | 1,307.7 | 1,544.1 |
| Ringgold | 805.6 | 128.0 | 144.6 | 158.1 | 179.0 | 196.0 |
| Sac | 2,852.8 | 430.1 | 482.9 | 540.0 | 651.6 | 748.2 |
| Scott | 22,064.1 | 1,956.6 | 2,813.3 | 4,055.3 | 5,785.6 | 7,453.3 |
| Shelby | 2,512.2 | 346.5 | 404.6 | 474.5 | 591.1 | 695.5 |
| Sioux | 6,832.1 | 818.2 | 1,006.8 | 1,259.5 | 1,669.6 | 2,077.9 |
| Story | 16,722.5 | 1,576.7 | 2,117.6 | 2,994.7 | 4,328.4 | 5,705.0 |
| Tama | 4,428.5 | 580.6 | 695.5 | 837.3 | 1,055.6 | 1,259.6 |
| Taylor | 1,142.5 | 173.5 | 193.4 | 214.4 | 259.8 | 301.4 |
| Union | 1,657.0 | 210.3 | 255.9 | 316.3 | 400.6 | 473.9 |
| Van Buren | 909.8 | 120.6 | 143.9 | 174.6 | 218.2 | 252.5 |
| Wapello | 4,284.4 | 515.1 | 644.9 | 807.6 | 1,044.3 | 1,272.6 |
| Warren | 5,733.0 | 534.5 | 753.1 | 1,080.4 | 1,505.9 | 1,859.1 |
| Washington | 6,080.3 | 764.2 | 904.1 | 1,119.8 | 1,478.7 | 1,813.4 |
| Wayne | 854.5 | 133.8 | 146.2 | 163.2 | 191.9 | 219.5 |
| Webster | 7,863.2 | 963.8 | 1,177.9 | 1,456.1 | 1,908.1 | 2,357.4 |
| Winnebago | 2,487.5 | 331.2 | 381.5 | 464.1 | 600.2 | 710.5 |
| Winneshiek | 2,446.0 | 301.0 | 366.5 | 459.1 | 600.5 | 718.9 |
| Woodbury | 9,977.2 | 984.4 | 1,320.2 | 1,791.9 | 2,535.1 | 3,345.6 |
| Worth | 2,046.2 | 267.8 | 314.7 | 384.2 | 492.0 | 587.4 |
| Wright | 4,191.4 | 599.5 | 674.9 | 786.4 | 980.3 | 1,150.3 |

Source: Community Vitality Center.

Table 3. Percent of 50-year Wealth Transfer by Decade for Iowa Counties, 2000-2049.

| County | Decade | | | | |
|---------------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| State of Iowa | 10.8% | 14.0% | 18.5% | 25.1% | 31.6% |
| Adair | 15.0 | 16.5 | 18.7 | 23.0 | 26.9 |
| Adams | 14.0 | 16.6 | 19.1 | 23.3 | 26.9 |
| Allamakee | 12.7 | 15.5 | 19.0 | 24.1 | 28.6 |
| Appanoose | 13.4 | 16.0 | 19.0 | 23.6 | 28.1 |
| Audubon | 15.7 | 17.4 | 19.1 | 22.5 | 25.2 |
| Benton | 11.1 | 14.1 | 18.4 | 25.0 | 31.4 |
| Black Hawk | 10.7 | 14.0 | 18.5 | 25.2 | 31.7 |
| Boone | 11.5 | 14.4 | 18.6 | 24.9 | 30.6 |
| Bremer | 12.1 | 15.2 | 19.3 | 24.7 | 28.6 |
| Buchanan | 10.9 | 14.3 | 18.8 | 25.1 | 30.9 |
| Buena Vista | 12.3 | 14.8 | 18.2 | 24.4 | 30.3 |
| Butler | 13.4 | 15.9 | 19.0 | 23.9 | 27.9 |
| Calhoun | 14.4 | 16.3 | 18.9 | 23.3 | 27.1 |
| Carroll | 12.9 | 15.4 | 18.5 | 23.9 | 29.3 |
| Cass | 13.8 | 16.1 | 19.1 | 23.5 | 27.4 |
| Cedar | 11.6 | 14.4 | 18.7 | 25.0 | 30.3 |
| Cerro Gordo | 12.0 | 15.0 | 18.8 | 24.5 | 29.7 |
| Cherokee | 13.4 | 16.3 | 19.4 | 23.8 | 27.0 |
| Chickasaw | 12.6 | 15.5 | 19.2 | 24.3 | 28.5 |
| Clarke | 12.2 | 14.8 | 18.7 | 24.5 | 29.9 |
| Clay | 12.1 | 14.9 | 18.5 | 24.4 | 30.1 |
| Clayton | 12.6 | 15.4 | 19.1 | 24.2 | 28.8 |
| Clinton | 11.2 | 14.6 | 18.9 | 24.9 | 30.3 |
| Crawford | 12.2 | 15.1 | 18.8 | 24.3 | 29.6 |
| Dallas | 8.6 | 12.2 | 17.9 | 26.4 | 34.9 |
| Davis | 12.5 | 15.2 | 19.2 | 24.2 | 28.8 |
| Decatur | 13.3 | 16.2 | 19.2 | 23.6 | 27.7 |
| Delaware | 11.1 | 14.5 | 18.8 | 25.0 | 30.6 |
| Des Moines | 11.6 | 14.8 | 18.9 | 24.8 | 29.9 |
| Dickinson | 13.0 | 16.4 | 19.8 | 24.0 | 26.8 |

Table 3. Percent of 50-year Wealth Transfer by Decade for Iowa Counties, 2000-2049 (continued).

| County | Decade | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| Dubuque | 10.8% | 14.1% | 18.6% | 25.2% | 31.3% |
| Emmet | 13.6 | 15.9 | 18.7 | 23.7 | 28.2 |
| Fayette | 13.1 | 15.8 | 19.0 | 23.8 | 28.3 |
| Floyd | 13.4 | 15.8 | 19.1 | 23.8 | 27.9 |
| Franklin | 13.5 | 16.3 | 19.2 | 23.6 | 27.4 |
| Fremont | 13.2 | 16.1 | 19.2 | 23.9 | 27.7 |
| Greene | 14.6 | 16.4 | 18.7 | 23.1 | 27.2 |
| Grundy | 13.3 | 15.8 | 19.1 | 23.9 | 27.9 |
| Guthrie | 13.4 | 16.3 | 19.4 | 23.7 | 27.1 |
| Hamilton | 12.2 | 15.0 | 18.6 | 24.3 | 29.8 |
| Hancock | 12.6 | 15.3 | 18.9 | 24.3 | 28.9 |
| Hardin | 14.3 | 16.2 | 18.8 | 23.3 | 27.4 |
| Harrison | 12.2 | 15.0 | 18.7 | 24.3 | 29.8 |
| Henry | 10.6 | 13.6 | 18.3 | 25.4 | 32.2 |
| Howard | 13.9 | 15.9 | 18.7 | 23.4 | 28.1 |
| Humboldt | 14.0 | 16.3 | 19.0 | 23.4 | 27.4 |
| Ida | 14.2 | 16.6 | 19.0 | 23.2 | 27.0 |
| Iowa | 12.0 | 14.7 | 18.5 | 24.6 | 30.2 |
| Jackson | 11.9 | 15.1 | 19.2 | 24.6 | 29.2 |
| Jasper | 10.9 | 14.3 | 18.7 | 25.0 | 31.1 |
| Jefferson | 10.1 | 13.6 | 19.3 | 26.8 | 30.2 |
| Johnson | 7.1 | 10.9 | 17.4 | 27.2 | 37.5 |
| Jones | 10.8 | 14.2 | 18.7 | 25.2 | 31.1 |
| Keokuk | 13.7 | 15.8 | 18.6 | 23.5 | 28.4 |
| Kossuth | 13.6 | 16.3 | 19.4 | 23.7 | 27.0 |
| Lee | 11.4 | 14.8 | 19.1 | 25.0 | 29.7 |
| Linn | 9.1 | 12.7 | 18.1 | 26.0 | 34.1 |
| Louisa | 10.4 | 13.7 | 18.5 | 25.3 | 32.1 |
| Lucas | 13.5 | 15.9 | 19.1 | 23.6 | 27.8 |
| Lyon | 13.1 | 15.6 | 18.6 | 23.6 | 29.1 |
| Madison | 11.3 | 14.0 | 18.6 | 25.1 | 31.0 |
| Mahaska | 11.6 | 14.5 | 18.3 | 24.6 | 30.9 |
| Marion | 11.7 | 14.5 | 18.5 | 24.7 | 30.6 |
| Marshall | 11.5 | 14.7 | 18.8 | 24.8 | 30.1 |
| Mills | 9.5 | 13.5 | 19.2 | 26.3 | 31.5 |

Table 3. Percent of 50-year Wealth Transfer by Decade for Iowa Counties, 2000-2049 (continued).

| County | Decade | | | | |
|---------------|-----------|-----------|-----------|-----------|-----------|
| | 2000-2009 | 2010-2019 | 2020-2029 | 2030-2039 | 2040-2049 |
| Mitchell | 14.7% | 16.4% | 18.8% | 22.9% | 27.1% |
| Monona | 15.5 | 17.1 | 19.0 | 22.5 | 25.9 |
| Monroe | 13.4 | 15.9 | 18.9 | 23.7 | 28.1 |
| Montgomery | 13.4 | 15.6 | 18.6 | 23.8 | 28.6 |
| Muscatine | 9.7 | 13.3 | 18.5 | 25.8 | 32.8 |
| O'Brien | 14.2 | 16.3 | 18.8 | 23.2 | 27.6 |
| Osceola | 13.0 | 15.5 | 18.7 | 24.0 | 28.9 |
| Page | 12.9 | 15.4 | 18.5 | 23.8 | 29.4 |
| Palo Alto | 14.4 | 16.6 | 19.1 | 22.9 | 27.0 |
| Plymouth | 11.5 | 14.5 | 18.6 | 24.9 | 30.5 |
| Pocahontas | 14.6 | 16.8 | 19.3 | 23.3 | 25.9 |
| Polk | 8.3 | 12.0 | 17.7 | 26.3 | 35.6 |
| Pottawattamie | 9.7 | 13.7 | 18.7 | 25.6 | 32.4 |
| Poweshiek | 12.9 | 15.4 | 18.9 | 24.2 | 28.6 |
| Ringgold | 15.9 | 17.9 | 19.6 | 22.2 | 24.3 |
| Sac | 15.1 | 16.9 | 18.9 | 22.8 | 26.2 |
| Scott | 8.9 | 12.8 | 18.4 | 26.2 | 33.8 |
| Shelby | 13.8 | 16.1 | 18.9 | 23.5 | 27.7 |
| Sioux | 12.0 | 14.7 | 18.4 | 24.4 | 30.4 |
| Story | 9.4 | 12.7 | 17.9 | 25.9 | 34.1 |
| Tama | 13.1 | 15.7 | 18.9 | 23.8 | 28.4 |
| Taylor | 15.2 | 16.9 | 18.8 | 22.7 | 26.4 |
| Union | 12.7 | 15.4 | 19.1 | 24.2 | 28.6 |
| Van Buren | 13.3 | 15.8 | 19.2 | 24.0 | 27.8 |
| Wapello | 12.0 | 15.1 | 18.8 | 24.4 | 29.7 |
| Warren | 9.3 | 13.1 | 18.8 | 26.3 | 32.4 |
| Washington | 12.6 | 14.9 | 18.4 | 24.3 | 29.8 |
| Wayne | 15.7 | 17.1 | 19.1 | 22.5 | 25.7 |
| Webster | 12.3 | 15.0 | 18.5 | 24.3 | 30.0 |
| Winnebago | 13.3 | 15.3 | 18.7 | 24.1 | 28.6 |
| Winneshiek | 12.3 | 15.0 | 18.8 | 24.5 | 29.4 |
| Woodbury | 9.9 | 13.2 | 18.0 | 25.4 | 33.5 |
| Worth | 13.1 | 15.4 | 18.8 | 24.0 | 28.7 |
| Wright | 14.3 | 16.1 | 18.8 | 23.4 | 27.4 |

Source: Community Vitality Center.